



CARES ACT- Coronavirus Relief Fund – Rent and Utilities Assistance Program Frequently Asked Questions

The CARES Act- Coronavirus Relief Fund Rental, Utility and Food Assistance Program (CARES Act) provides rental, utility and food assistance to eligible Palm Beach County residents who have experienced loss of income, reduction in hours, or unemployment as a result of the COVID-19 pandemic *only* until household benefits are met.

Palm Beach County will utilize the funds provided by the CARES Act- Coronavirus Relief Fund to support this program and assistance will only be provided for past due rent payment and/or utilities due from March 1, 2020 to December 30, 2020. The rules and regulations associated under section 601(a) of the Social Security Act, as added by section 5001 of the Coronavirus Aid, Relief, and Economic Security Act ("CARES Act") will govern the use of the funds.

WARNING: Section 1001 of Title 19 of the U.S. code makes it a criminal offense to make willful false statements or misrepresentation to any department or agency of the United States as to any matter within the jurisdiction. False information may result in civil liability, and/or in criminal penalties including, but not limited to, fine, imprisonment or both. *The program is not designed to assist those who were not financially impacted by COVID-19 pandemic.*

**This information is available in English, Spanish and Creole.*

DIRECT LINKS TO Q&A SECTION

- [General Eligibility Requirements \(for All Services\)](#)
- [Applying for Services](#)
- [Rental Assistance](#)
- [Utility Assistance](#)
- [Food Assistance](#)

GENERAL ELIGIBILITY REQUIREMENTS (FOR ALL SERVICES)

Eligible Palm Beach County households who experienced a loss of income as a direct result of COVID-19 are eligible for assistance for rent, utilities (electric, water, and gas), and food assistance. Assistance must be for past due rent and/or utilities and past due period must fall between March through December 2020. Read additional requirements below:

Q. Who is eligible to receive rental, utility and food assistance?

Individuals or households residing in Palm Beach County who meet the following program criteria:

- Applicant that reside within the corporate limits of Palm Beach County.
- **Applicant(s) whose total income is at or below 140% of Area Median Income (AMI) limits, established by HUD for the jurisdiction of Palm Beach County, FL, prior to COVID-19.**
- **Applicants who suffered a loss of wages and/or income directly related to COVID-19.** You must be able to document that you were unable to pay your rent or utilities strictly due to temporary loss of income, reduction in hours, or employment are a result of the COVID-19 pandemic *only*.

Q. What do I need to know before I apply for the program?

Program requirements are as follows:

- Assistance will only be provided for past due expenses due between March 1 and December 31, 2020.
- Applicants must attest that they have experienced loss of income, reduction of hours or both, or unemployment, directly related to COVID-19 pandemic that caused applicant to miss rental and/or utility payments.
- Applicants must provide demographic information such as household member names, social security numbers (if applicable), dates of birth, etc.

- Applicant(s) must have a lease and other utilities in their or a household member's name. Household member must be listed on the application.
- Applicant(s) or household member must not have received any other financial assistance for rent and utilities for the timeframe payment is requested.

Q. What documents are required to apply for assistance?

Below is a list of required documents. All documents must be submitted in order to process the application. Incomplete applications may result in delays or application denial.

Demographic Information

- **Proof of income for eligibility prior to COVID-19 (*All adult household members 18 years old and older*)**
 - a. Pay stubs prior to COVID-19 crisis
 - b. Bank statements prior to COVID-19 crisis
 - c. Last filed tax return if self-employed
 - d. Self-attestation form to document loss of income, if reliable proof of loss of income cannot be secured
 - e. Community Services Department clients who received services in last 24 months will not be required to submit the income documentation unless a Case Manager deems it necessary.
 - f. **Sample on page 14 and 32-34.*
 - g. Self-attestation form (need hyperlink)

SELF-ATTESTATION FORM

- Use the Self Attestation Form and attach it to your application.
- Completely explain what your documents are not showing

▪ Proof of COVID-19 crisis (Applicant only)

Submit one or more:

- a) Letter from employer stating your job loss or reduced work schedule and hours (*'Verification of Employment' form is also acceptable*)
- b) Unemployment claim or unemployment submitted application
- c) Before crisis pay stubs and current pay stubs with reduced hours
- d) Evidence for loss of income if self-employed
- e) **Sample on pages 28-30 and 32-34.*
- f) Verification Employment form (need hyperlink)

LETTER FROM EMPLOYER

Show your COVID-19 related crisis by providing a letter from employer stating either one of the following:

- Job loss or layout letter from your employer. The letter must:
- Letter stating your reduced work schedule and hours.
- The letters must:
 - ✓ Clearly state that the layoff was due to COVID-19 shutdown
 - ✓ Be dated

UNEMPLOYMENT LETTER

- It's best to use the actual determination rather than a screenshot.
- When used, Screenshots of Unemployment Determinations should show all pertinent information.
- Unemployment should have been determined eligible.
- Dates should be after March 2020.
- Unemployment before the COVID Pandemic is not related to the shutdown.
- Be prepared to show other documentation for the situation.

INCOME STATEMENTS

PRIOR TO COVID-19 INCOME

- In this example, paystubs prior to COVID-19 show employee worked 65+ hours per pay period.

POST-COVID-19 INCOME

- Paystub shows employee's hours have been reduced to 42+ hours per pay period in July.

- Ensure that any income information clearly shows that your hours or pay were reduced.

Valid Government issued ID (Applicant Only)

- *Sample on page 31.

GOVERNMENT ISSUED ID

- Make sure that your ID is not expired.
- ID and Social Security Information must be government issued.



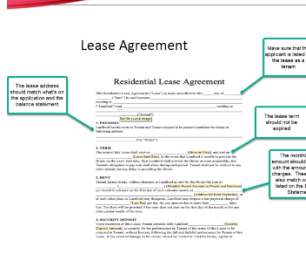
Social Security Card (Applicant Only)

Additional Documentation Required by Service

Applying for Rental

- Rental lease agreement (**rental lease agreement must be current and not expired**)
- If new vendor for Palm Beach County, must provide landlord's e-mail address/phone number for landlord to register. The landlord will receive the link to create/update vendor information and certify balance statement if not provided by the applicant. **Video tutorial can be found [here](#).**
- Delay in vendor registration will delay approval of the application.
- *Sample on page 26.
- Landlord – How to Become a Vendor tutorial → <https://youtu.be/18ainpGkY4E>

LEASE AGREEMENT

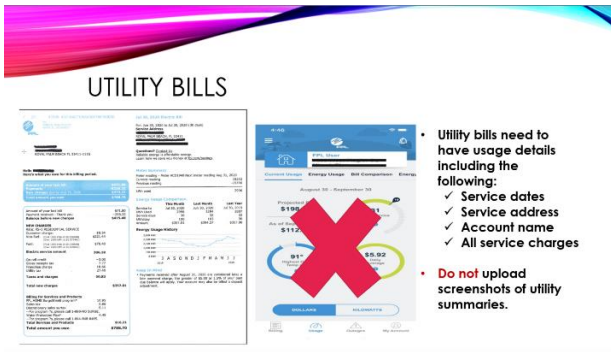


- Make sure your lease matches the Balance Statement and your application.
- The lease term cannot be expired.
- The lease should list the monthly rent amount.
- The applicant's name and address should be on the lease.
- The lease address should be the same as listed on the application.
- The lease should be signed by you and the landlord.

Applying for Utilities

- Electricity Payment**
 - a) Electric bill(s) showing past due amount
- Water Payment**

- a) Water bill(s) showing past due amount.
- **Gas Payment**
 - a) Gas bill(s) showing past due amount.
- [*Sample on page 27.](#)



Name on utility bills must match the applicant's name!

- **Applying for Food**
 - Proof of COVID-19 crisis

NOTE: Clients who received services from CSD within the past 24 months of application date and those who received assistance for rental and utility services through this program are automatically deemed income-eligible and do not need to upload supporting documentation for food assistance. Only one card will be given out per household.

Q. What are there income guidelines for this program?

Applicants must meet gross annual incomes not exceeding 140 % of Area Median Income (AMI) limits, established by HUD for the jurisdiction of Palm Beach County, Fla., prior to COVID-19 as follows:

Household /Family Size	140%
1	\$86,100
2	\$98,420
3	\$110,740
4	\$122,920
5	\$132,860
6	\$142,660
7	\$152,460
8	\$162,260
9	\$172,088
10	\$181,922

Q. If I qualify, how much funding may I receive for rental, utility and/or food assistance?

Assistance may be provided as follows and are based on demonstrated need and funding availability:

- **Rent** up to \$10,000 in arrears beginning in March 2020.
- **Electric, water and/or gas** up to \$1,200 in arrears beginning in March 2020.
- **Food assistance** is based on household size and maximum amounts as listed below. *Only one Prepaid Visa card will be given per household.*
 - 1-2 Household members: \$400
 - 3-4 Household members: \$800
 - 5 or more Household members: \$1,000

Q. How many times may I receive assistance?

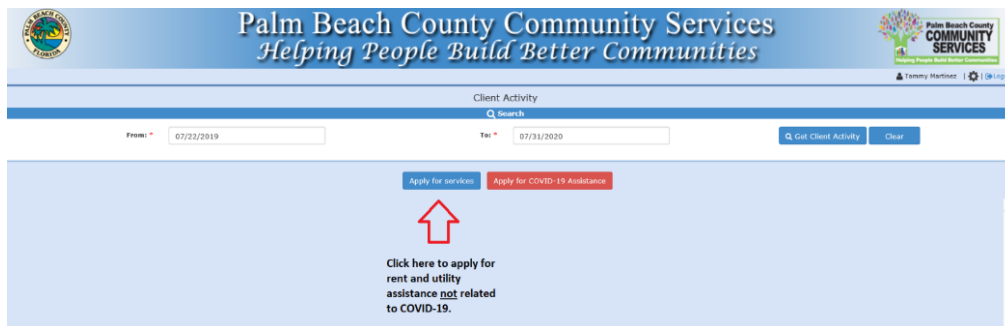
You may apply for services until you have met the household maximum benefits for each services.

Q. Do I have to repay the funds?

No.

Q. Do you offer rental and utility assistance for crisis not related to COVID-19? If so, how do I apply?

Yes. Our department offers assistance with rent and utilities for crisis not related to COVID-19. To apply, login to OSCARSS and select "Apply for Services". Paper applications may be requested for non-COVID-19 related services.



APPLY FOR SERVICES

Q. How do I apply for the CARES Act program?

You may apply for the CARES Act Rental, Utility and Food Assistance program online at www.rentalassistance.org. Applications can be accessed through any internet connection. CSD staff may assist you by calling (561) 355-4792. In addition, eight community partner agencies are available to assist you in person and help with entering and submitting your application online.

You may refer to "Who can help me apply for services?" question for additional information.

The City of West Palm Beach will assist **city residents only** with CARES Act applications. Residents may call (561) 822-1250 to schedule an appointment.

It is also helpful to review the 'OSCARSS How to Apply' [step-by-step visual tutorial](#) and/or the [video tutorial](#) prior to completing an application.

NOTE: Please ensure that your mailing address is correct. If your mailing address has changed since June 1, 2020, please log into your account to provide the most up-to-date information at www.rentalassistancepb.org.

Q. Where can I submit my pending documents in person?

Note: This service is only available for clients who have submitted their application and need assistance with uploading pending documentation.

Applicants may make an appointment to submit documents at CSD's drive-thru intake, located at 810 Datura Street, West Palm Beach, and 1440 Martin Luther King Jr. Boulevard, Riviera Beach, on Tuesdays and Thursdays from 8:30 to 11:30 a.m. and 1 to 4 p.m.

Please call (561) 355-4792 to make/confirm appointments and confirm drive-thru hours. It is mandatory for clients to wear a mask and follow all social distancing guidelines when they arrive.

A CSD staff person can help make sure required documents are compiled correctly beforehand. Keep in mind that **it is necessary to write the application number on all documents submitted.**

Only applicants who have applied and have **pending documentation** may also submit their documents at any PBC Library branch. Some library locations may have limited in-person services. For more information or to locate your nearest library, visit <http://www.pbclibrary.org/locations>.

Note: *PBC Library staff will only receive documents for pending applications. Assistance with applying for the program is not offered at any PBC Library branch.* For assistance applying for the program, please call (561) 355-4792 or contact any of the eight community-based organizations that are providing navigation services (refer to "[Who can help me apply for services?](#)" Q&A below).

Applicants are encouraged to check their emails regularly and maintain a valid phone number on file, as reviewers make contact by email, and they send important updates regarding applications. It is also helpful to visit the CARES Act Frequently Asked Questions and the OSCARSS online tutorial videos prior to completing an application.

Q. Can I apply over the phone?

No. You must apply thru online application and upload required documentation to determine eligibility for the approval process. If you need assistance applying for services, you may contact one of the eight community-based agencies that are available to assist you in person and help with entering and submitting your application online. See list under the question *Who can help me apply for services?*

Q. Who can help me apply for services?

Applications are available online at www.rentalassistance.org and accessed through any internet connection. Additionally, CSD partnered with eight community agencies that can also assist clients by providing navigation services. Visit their websites or call for more information and/or to make an appointment.

AGENCY NAME	LOCATION(S)	PHONE	WEBSITE
Adopt-a-Family Family Division of the Lewis Center	1000 45th Street West Palm Beach, 33407	(561) 444-0398	www.aafpbc.org
Catholic Charities of the Diocese of Palm Beach	9995 N Military Trail West Palm Beach, 33410	(561) 775-9560 (561) 360-3327	www.catholiccharitiesdpb.org
Community Partners Housing Services	Remote	(561) 386-2704 (561) 841-3500, x.1002	www.cp-cto.org/housing-services
Farmworker Coordinating Council of Palm Beach County, Inc.	Lake Worth Office 1123 Crestwood Blvd. Lake Worth, 33460 Belle Glade Office 233 W. Ave. A Suite D Belle Glade, 33430	Lake Worth (561) 533-7227 Belle Glade (561) 992-0603	www.farmworkerCouncil.org
Palm Beach County Housing Authority	3432 W. 45th Street West Palm Beach, 33407	(561) 684-2160	www.pbchfafl.org
Pathways to Prosperity, Inc. (P2P)	970 N. Seacrest Blvd. Boynton Beach, 33435	(561) 523-0179	www.pathwaysboynton.org
The Lord's Place Prevention Team	2808 N Australian Ave, West Palm Beach, 33407	(561) 537-4652 (561) 494-0125, x.1115	www.thelordsplace.org
The Urban League of Palm Beach County	700 N Australian Ave West Palm Beach, 33407	(561) 833-1461	www.ulpbc.org

*Visit the agency's website for more information and to make an appointment.

SS

The city of West Palm Beach will only assist city residents with CARES Act applications. City residents may call (561) 822-1250 to schedule an appointment.

Applicants are encouraged to check their emails regularly as reviewers make contact by email, and they send important updates regarding applications. To verify the status of an application, visit CSD's Client Services Search at www.pbcgov.com/clientservicessearch or directly through the OSCARSS portal at www.pbcgov.com/OSCARSS.

Q. How can I verify the status of my application?

To verify the status of an application, visit CSD's Client Services Search at www.pbcgov.com/clientservicessearch or directly through the application portal at www.rentalassistancepbcbgov.org.

Once the application is reviewed, you will receive an email for any pending documentation. Pending documents will also be listed in your application when you log in.

Applicants are encouraged to check their emails regularly and to maintain a valid phone number on file, as reviewers make contact by email, and they send important updates regarding applications.

Q. How long does it take to process the application?

If you are eligible, the approval process may take 4 to 6 six weeks. You may also check the status of your application by logging to your account.

Q. I am having technical issues with my application, whom do I contact?

RENTAL ASSISTANCE

Q. What kinds of housing units can be assisted?

Units such as apartments, houses, townhouses, and mobile homes are allowable.

Q. I am behind on my rental payments for the month of February, am I eligible for assistance?

No. Assistance will only be provided for rent and utilities beginning on March 1, 2020. Assistance is only available to those who can provide evidence that they experienced loss of income, reduction in hours, or unemployment is a result of the COVID-19 pandemic.

Q. I have just received a stimulus check and/or income tax return payment. Should I pay for my rent?

Yes. Do not miss paying your rent if you can make the payment. During this time of delay, if you are currently behind, you should attempt to communicate with your landlord about getting caught up. Do not wait to receive notice in order to take action. You should always open your mail and/or read correspondence received from your landlord.

UTILITY ASSISTANCE

Q. If I upload a screenshot of my utility summary, will it be accepted?

No, screenshots of utility summaries are not accepted. Utility bills must have details including the following:

- Service date
- Service address
- Account name
- All service charges

NOTE: Utility bills that do not have the details required may result in delay or denial of your application. **Utility bill must match applicant's name.**

FOOD ASSISTANCE

Q. My COVID-19 application for rental and utility assistance is already in the system. How do I add food assistance to my existing application?

- a) You will be able to add "Food Service" to your application if your application is fully processed and/or payment has been made for your earlier request. You can login and apply under the 'COVID-19' tab and re-apply for "Food Assistance".
- b) If your current COVID-19 application is **under review or in pending status**, you **will not be able** to add additional service. You will need to request CSD to add 'Food Assistance':
 - By calling us at (561) 355-4792 during regular business hours.
 - Via email at csdcares@pbcgov.org with the **Subject Line- Add Food Assistance** or your Case Manager.
 - Please include the applicant's full name, application number, mailing address and a brief description to demonstrate your need.

Once we process your request, we will add the request to your existing application. You will receive an email with a confirmation and/or you can check the status by logging in the system. We may prioritize the request for the clients who have not received any other benefits at this time.

Q. I selected food assistance on my rental and utility assistance. Do I need to apply for food assistance if my application is currently in the system with a submitted or pending status?

No action is needed. Applicant will receive the card once the application is approved by Palm Beach County, Community Services Department. The card will be mailed within 10-15 days of approving your application at the mailing address provided on the application.

Q. I received rental and utility assistance thru CARES Act funds. How do I request food assistance?

You will be able to add "Food Service" to your application if your application is fully processed and/or payment has been made for your earlier request. You can login and re-apply under 'COVID-19' tab and check "Food Assistance".

For re-applicants, documents already in the system may not need to be uploaded.

Q. How long does it take to receive food assistance?

You will receive food assistance based on the number of household you listed in your application and by providing the documentation outlining the crisis due to COVID-19. Once your application is approved, you will receive a Prepaid Visa card in 2-3 weeks.

The card will be mailed to the mailing address you provided in your application. Please ensure that your mailing address is correct. You can verify your mailing address or update if needed by logging to your account at www.rentalassistancepb.org.

Q. What is the Prepaid Visa for food assistance?

The Palm Beach County Community Services Department will provide direct assistance for food to eligible residents of Palm Beach County under the CARES Act program. Palm Beach County will issue pre-paid debit cards to approved residents to purchase food.

Q. Where can I use the Prepaid Visa card?

The food assistance card may **ONLY** be used to purchase food at grocery stores. You may use the grocery store of your choice but the card is only valid on food items.

The card is intended for the benefit of your household only and should not be shared outside your household. The card is issued based on the request of food hardship due to COVID-19 crisis and it is to be used for the intended purpose.

Q. How does the dash Prepaid Visa work?

The card is a Prepaid Card. It can be used with a signature everywhere Visa debit cards are accepted for food purchase.

Q. How do I activate my Prepaid Visa card?

- a) To activate your Prepaid Visa card, call toll-free 1-833-848-5768.
- b) You will enter the last four digits of your SSN.
- c) Upon activation, you will receive a Personalized Identification Number (PIN). You can change this number at any time. Your PIN will not grant access to cash back or cash at ATMs.
- d) Turn the card over and sign your name in ink on the signature stripe.
- e) Verify funds have been loaded to the card. Your card is then ready to use.

NOTE: Please remember that the food card may **ONLY** be used to purchase food at grocery stores. You may use the grocery store of your choice but the card is only valid on food items. The card is intended for the benefit of your household only and should not be shared outside your household. The card is issued based on the request of food hardship due to COVID-19 Crisis and to be used for the intended purpose.

Q. Does the Prepaid Visa expire?

The card will expire on December 30, 2020. Please be sure you have used all funds on the card by this date.

Q. What do I do if the card is declined?

This means that the amount authorized by the merchant is more than the remaining card balance. When this situation occurs, please visit www.paymentcardinfo.com on your computer or mobile device¹, log in securely, and check your balance.

Q. How can I check the balance on my card?

You can check your balance online at www.paymentcardinfo.com or call 1-833-848-5768. You can also check your balance at any ATM by using the balance inquiry feature. Third-party fees may apply.

Q. Are there any other types of transaction I should know about?

Yes. Be aware of other pre-authorization processes for all “Open End Transactions” associated with certain types of merchants that sell goods or services where the final amount they will charge to your Card is unknown at the time they first authorize your Card. In these transactions, your account may be “authorized” or “have money held” for more than the actual amount of the purchase until the final transaction is complete - meaning that those “authorized dollars” are not available for you to spend elsewhere. The card is to assist you with the grocery expenses at any local grocery stores that accepts Visa Debit Card.

Q. What should I do if my card is lost or stolen?

Immediately notify the issuer by going online to www.paymentcardinfo.com or call toll-free 1-833-848-5768. Customer service representatives are available 24 hours a day, 7 days a week to handle this occurrence. There will be a charge of \$15 dollar for issuing a new card and it will be reduced from your balance. Applicant will be responsible for the safe keep of the card.

Q. How will I receive the Prepaid Card?

Applicant will receive the card once the application is approved by Palm Beach County, Community Services Department. The card will be mailed within 10-15 days of approving your application at the mailing address provided on the application. All eligibility questions to be referred to Palm Beach County, Community Services Department at 561-355-4792.

(The rest of this page is intentionally left blank)