



**HOUSING-Related COVID-19 BENEFITS**  
Per the CARES Act  
(April 2, 2020)

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**COVID-19 State of Emergency**

The COVID-19 state of emergency has caused widespread and sudden instability for millions of households across the country.

This is a fast-moving situation and in the coming days we may get new guidance from Governor DeSantis, our Public Health Department, or the Center for Disease Control etc., and will provide any necessary updates through our Public Information Office.

If you or your household is facing a loss of income and are worried about paying your bills, here are a few resources and information to consider.

**Governor's Executive Order**

On April 2, Governor DeSantis issued [Executive Order #2020-94](#):

- Suspending and tolling any statute providing for a mortgage foreclosure cause of action under Florida law; and
- Suspending and tolling any statute providing for an eviction cause of action under Florida law solely as it relates to non-payment of rent by residential tenants due to the COVID-19 emergency.

The Order remains in effect for 45 days.

**Pause on Evictions in Monroe County**

On March 24, 2020, the Florida State Supreme Court, through Administrative Order SC20-17 that suspends the Clerk's ability to issue writs of possession, as well as, Administrative Order SC20-15 that closes the courts to non-essential proceedings, effectively creates a pause on evictions through April 17, 2020. This may provide time for renters and landlords to work out payment arrangements as this situation continues to unfold.

**Rent Payment Relief from Evictions**

The new federal legislation (the CARES Act) that was just signed into law on March 27, 2020 created a federal moratorium from March 27, 2020 through July 24, 2020 prohibiting

new evictions for nonpayment of rent, in those properties covered by a federally backed mortgage (FHA, Fannie Mae, Freddie Mac, HUD, etc.)

You should be in immediate contact with your landlord to let them know your current situation and to understand what options they have put in place to assist renters who are impacted by the COVID-19 shutdown.

### **Mortgage Payment Relief**

The CARES Act also provides a moratorium on mortgage foreclosures from March 18, 2020 through May 17, 2020 for single-family properties covered by federally-backed mortgages.

If you are facing a late mortgage payment due to job loss, you should immediately contact your servicer/lender to understand what your options are for deferring payments as needed. You will find the contact information on your monthly statement, your online account, or on their website.

As the state of emergency continues through the next few months, we would encourage private owners of rental properties without FHA, Fannie Mae, Freddie Mac or other federally funded mortgages to check with their mortgage lenders to see if they might receive a forbearance of mortgage payments that would allow the renter in the unit to continue to stay while they work out getting the disaster relief funding.

Here is a summary of banks and their offers of support on their products, credit cards, loans, mortgages, etc.:

<https://www.bankrate.com/banking/coronavirus-list-of-banks-offering-help-to-customers-financial-hardship/>

### **Utilities**

The Florida Power & Light (FPL) announced a 1-time bill decrease for the typical residential customers of nearly 25% beginning May 1. FPL has also announced that they have suspended disconnections, certain late fees, and are offering payment extensions.

The Florida Keys Electric Cooperative and Keys Energy both announced they are suspending disconnections for nonpayment and offer customized payment plans.

The Florida Aqueduct Authority has stated that, at this time, they are suspending disconnections and late fees/penalties. You should check back monthly to determine if there are updates to the policy. In the meantime, you should contact FCAA to arrange for

payment plans to keep the outstanding balances from growing excessively if this applies to your household.

## Impacted Housing in Monroe County

The following is a list of government-assisted housing in Monroe County as administered by the Florida Housing Finance Corporation.

These developments will generally meet the “covered” property rule but may have had changes in financial structure since their initial openings.

All renters should contact their current landlord for the most current information.

Development Name	Street	City
73 Ocean	311 73rd Street Ocean	Marathon
Atlantic Pines	400 County Road	Big Pine Key
Banyan Grove	5455 MacDonald Avenue	Stock Island
Blue Water Workforce Housing	100 Burton Drive	Tavernier
Caya Place	751 73rd Street Ocean	Marathon
Cayo Del Mar	5501 3rd Avenue	Key West
Douglass Square	800 Emma Street	Key West
Eastwind	240 Sombrero Beach Rd.	Marathon
Flagler Village	5300 MacDonald Avenue	Key West
Key Plaza	215 Amelia St	Key West
Mariner's Cove - Key West	3330 Northside Drive	Key West
Meridian West	6701 Shrimp Road	Key West
Paradise Point Senior Housing	4 North Blackwater Lane	Key Largo
Poinciana Royale	1341 McCarthy Lane	Key West
Quarry	10 Betty Rose Drive	Key West
Quarry II	NW of Riviera Drive & Puerta Drive	Big Coppitt Island
Sea Grape	7159 Overseas Highway	Marathon
Sea Grape II	7159 Overseas Highway	Marathon
Tradewinds Hammocks	100 Hammock Trail	Key Largo
Tropical Isle	260 41st Street	Marathon
Wet-Net Villas	81101 Overseas Highway	Islamorada