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## Foreclosure relief program launches in Florida

By TOLUSE OLORUNNIPA  
[tolorunnipa@MiamiHerald.com](mailto:tolorunnipa@MiamiHerald.com)

A \$1 billion program expected to help 40,000 Floridians stave off foreclosure opened statewide Monday, setting off a first-come, first-served rush for government-aided mortgage payments.

The Florida Hardest Hit Fund program, administered by the Florida Housing Finance Corp., is designed to aid unemployed homeowners by paying their mortgages for up to six months, or helping them get caught up on as much as \$6,000 in past due payments.

“For the homeowners who qualify, this temporary relief from their mortgage payments will provide some ‘breathing room’ so they can focus on becoming re-employed at a level that will allow them to resume making payments on their own,” Steve Auger, executive director of Florida Housing, said in a statement.

Housing agencies and homeowner help centers reported lots of interest and few hiccups with the online-only application process.

“Needless to say people were waiting by their computers this morning and have been busy all day,” said Reg Froese, director of homeownership preservation for Neighborhood Housing Services of South Florida.

By midday Monday, about 50 program applicants were referred to NHSSF by Florida Housing, which hands over completed applications to several housing agencies across the state. NHSSF also had about 70 applicants waiting to get help with the program before it launched statewide, Froese said.

Florida Housing spent five months monitoring and tweaking the program during a pilot run in Lee County.

After the pilot, the program parameters and requirements changed. The amount of aid available to homeowners was reduced and participants are now required to contribute at least \$70 each month towards their mortgage.

A spokeswoman for Florida Housing said it was too early to gauge the level of interest on the first day of the program's launch, but data on the number of applications received would be available Friday.

In order to qualify, a homeowner must be unemployed or underemployed, and must be no more than six months behind on mortgage payments. The program is only for primary, or "owner-occupied," residences.

In South Florida, where unemployment remains in the double-digits, and hundreds of thousands of mortgages are delinquent, interest in the program is likely to be high until the \$1 billion in funding runs out.

Ray Payano, a Cutler Bay homeowner who lost his job last year and fell behind on mortgage payments before starting his own business, said he was preparing to apply for the program on Monday.

"I haven't had a chance to do it yet, but I plan to fill out the application," he said.

For more information, or to apply, visit [www.flhardesthithelp.org](http://www.flhardesthithelp.org).

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