

Rental Assistance/Mortgage Foreclosure Prevention Program

Frequently Asked Questions

1. Q: What is the CDBG Rental Assistance Program?

A: The program provides assistance to eligible residents who are in danger of becoming homeless. The program pays up to three months' rent or mortgage in order to prevent eviction or foreclosure.

2. Q: How am I eligible to apply?

A: There are various eligibility criteria for this program. Applicants must:

- i. qualify as low income (at or below 80% of area median income)
- ii. provide documentation of a hardship and show recovery from the hardship. Examples of hardship are: loss of job, decrease in hours at work, unexpected medical bill or car repair.
- iii. provide a copy of the current lease and delinquency a letter from landlord or mortgage financial institution.
- iv. be an City of Waco resident for at least 6 months of the previous 12 months
- v. live within the city limits of Waco

3. Q: How much assistance is available for my family?

A: Depending on funding availability, \$800 per month for up to three months' rent or mortgage not to exceed \$2,400.

4. Q: Assistance of \$800 a month doesn't cover my entire rent. What do I do?

A: To qualify for the program, you and your landlord must set up a payment plan that will allow you to repay any remaining rent you owe. However, these funds can be combined with other assistance which may be available from charitable and non-profit organizations.

5. Q: Why can't the program pay my entire rent?

A: In order to serve the most households, the amount of assistance per household is limited to \$800 per month for up to three months.

6. Q: I am behind more than two months' rent, can you still help?

A: The assistance must bring you current with your rental or mortgage payments. If you owe more than three months, you must pay the remainder of the delinquent amount prior to the assistance being granted.

7. Q: Do I have to pay the money back?

A: No. The assistance is a grant and there are no recapture terms.

8. Q: Do I need to have employment?

A: You must have some verifiable income such as: employment, social security benefits, documented cash assistance, child support, pension, veterans' benefits, alimony, self-employment.

9. Q: I am receiving unemployment. Will this count as income?

A: Yes, any cash or cash-equivalent payments you are receiving on a regular basis, such as unemployment or TANF count as income. A cash equivalent payment is something you can spend

anywhere, like a pre-paid debit card.

10. Q: I receive SNAP/food stamps. Will this count as income?

A: No. Any non-cash benefits like SNAP do not count as income. Non-cash benefits are benefits you can only use for one purpose, like buying food or medicine.

11. Q: My only income is Social Security/a pension/payments from my retirement fund. Am I eligible?

A: No. Only people who lost employment or income because of the COVID-19 pandemic are eligible.

12. Q: I have no income right now, but I am looking for a job. Can I still get help?

A: Not unless you can meet the financial requirements proving you can maintain the rental payments after assistance is provided. You must have future financial management. Examples of future financial management are: new job, second job, substantial increase in hours at work. If you do not have income, you do not qualify.

13. Q: I had to leave my job/reduce my work hours because I couldn't find childcare. Am I eligible?

A: Yes. If you can document your child's care provider/school closed and you had to leave your job or reduce your hours to care for them, you are eligible for this program.

14. Q I was an Uber/Lyft driver or other gig employee before COVID-19, am I eligible?

A: Yes. If you can document income loss because of COVID-19, you are eligible.

15. Q: I left my job because I am a medically high-risk person. Am I eligible?

A: Yes. Yes. If you are over 60 or can provide a note from a medical provider or other medical records showing you have a medical condition that puts you at high-risk and you left your job because you didn't want to get sick, you are eligible.

16. Q: I can't afford a rental unit on my own anymore, can I find a roommate to move in with me to share the expenses?

A: Yes, the roommate must meet all eligibility criteria. This could qualify as future financial management, depending on total income and expenses for the combined household. You must obtain approval from your landlord to add members to the household.

17. Q: How long is the process?

A: Our goal is to process applications and issue payment within 14 business days. However, processing time may be extended if you are unable to provide necessary documentation to verify your income, reduction in hours, or job loss.

18. Q: I've been paying rent from my savings, but I'm running out of money. Can this program help me?

A: To be eligible for the program, you must have assets of less than half the monthly income for your household size. See the chart above for the income limit.

19. Q: I have a Housing Choice Voucher. Am I eligible for the program?

A: No. Households with Housing Choice Vouchers (Section 8), who live in Project Based Voucher units or Public Housing (ARHA) or receive other government rental assistance are **NOT** eligible.

20. Q: Do you have preferences for families with children or the elderly?

A: No, we treat all families the same. There are no preferences for children or the elderly.

21. Q: Can you pay for a room or hotel?

A: No, you must be leasing a complete rental unit and provide a copy of the signed lease and a letter from the landlord showing delinquency. If you are purchasing a home you must provide copy of deed or mortgage statement from financial institution.

22. Q: Why can't I live outside the city limits of Waco?

A: The City of Waco receives an allocation of federal CDBG funds. Therefore, we cannot cross jurisdictions.

23. Q: How do I know if I live within the city limits of City of Waco?

A: Look up your address on <https://propaccess.trueautomation.com/clientDB/?cid=20>

24. Q: Do you provide the rental assistance funds directly to me?

A: The rental assistance funds are provided directly to your landlord to be credited to your account. To verify this, you may request a copy of your ledger from your landlord.