

City of Waco Rental Assistance/Mortgage Foreclosure Prevention Program

The Rental Assistance Program (RAPMFP) provides assistance with rent and mortgage payments to help families-in-crisis who have been affected by COVID-19 due to job loss and reduction in income. To avoid an eviction and foreclosure, the RAPMFP will assist the families with up to three months of payments. Assistance includes help for low-income families who qualify and meet income guidelines established by the Department of Housing and Urban Development with rental or mortgage assistance and utilities to prevent and avoid evictions and homelessness.

Program Assistance:

- First-come, first served
- \$800 a month for up to three months payable to landlord and/or utility companies (excluding water bills)
- Assistance not to exceed \$2,400 in total

Program Client Eligibility:

Client must reside in the City of Waco and demonstrate a financial need through the following:

- Must have a delinquency notice from landlord
- Must have a signed 12 month lease or fixed-rate mortgage
- Documentation of financial hardship (ex: loss of income, unexpected medical bill, unexpected car repair, etc...)
- Must be a city of Waco resident at least six of the previous 12 months
- Location of rental unit or owned home cannot be located outside of the City of Waco city limits
- Must qualify as low income (see below chart) and provide required documents such as: identification, proof of income, assets, documentation of need, etc.

FY 20 HUD Income Limits			
Family Composition	Extremely Low Income (30%)	Very Low Income (50%)	Low Income (80%)
1	13,800	23,000	36,800
2	17,240	26,300	42,050
3	21,720	29,600	47,300
4	26,200	32,850	52,550
5	30,680	35,500	56,800
6	35,160	38,150	61,000
7	39,640	40,750	65,200
8	43,400*	43,400	69,400

Documentation REQUIRED with Application

- 1) A **COPY** of the last four most recent paycheck stubs for you and any other household member who will be occupying the home. The paycheck stubs must have the year to date gross income listed. If you are paid in cash or by personal check, you must provide a letter from your employer stating your year to date pay. This letter must be on company letterhead. Phone and fax number of employer for verification.
- 2) A **COPY** of all other sources of income for **ALL** members of the household, including but not limited to current Social Security/SSI benefit letter and Unemployment checks/statement. Child support or alimony requires child support agreement and divorce decree as evidence of payment, and any other retirement pension statements.
- 3) A **COPY**, for ALL HOUSEHOLD MEMBERS, Six month of bank statements for all checking accounts, savings accounts, money market, employer card, reload cards, etc.
- 4) A **COPY** of your Texas Driver's license or Texas picture identification for each adult members (18 years and older) of the household. Out of State Driver's license or ID's are not acceptable. Passports are not sufficient.
- 5) A **COPY** of social security card for all household members.
- 6) A **COPY** of birth certificates for all household members under the age of 18.
- 7) A **COPY** of most recent year tax return for each adult member (18 years and older).
- 8) A **COPY** of proof of hardship (job loss, loss of hours, loss of income, increase in expense, etc.).
- 9) A **COPY** of lease or deed or mortgage statements.
- 10) Letter of delinquency from landlord.