ATTENTION
RENTERS AND HOMEOWNERS
WHO LIVE IN SCHUYLKILL HAVEN BOROUGH

If you are in need of assistance paying your rent or mortgage and you have experienced a loss of income due to COVID-19 you may be eligible for financial assistance.

Program Overview
The CDBG CV Rent and Mortgage Assistance Program is designed to provide financial assistance to individuals and families who have experienced reduced income as a result of the COVID-19 pandemic. The program funds may be used to provide financial assistance for rent and mortgage payments to assist renters and homeowners from facing possible loss of housing. The applicant does not need to currently be in the arrears of payments to qualify.

Financial Assistance is limited to the amount of arrears (Arrears are counted as one month) and forward up to 5 months. The total assistance cannot exceed $10,000 or 6 months. A maximum of 6 months can be provided if the home was not built prior to 1978.

If the home was built prior to 1978, the time frame will be limited to 3 months unless the landlord/tenant or homeowner provides documentation that there is no lead paint or that the lead paint has been cleared. (Documentation must meet approval of the CDBG-CV program requirements)

Eligibility Requirements (refer to checklist under Program Documents):

Applicants for rental assistance must meet the following eligibility requirements:
- Household income on the date of application must meet low-to moderate-income qualifications as established by HUD (refer to income limits)
- Total rent arrears must be in writing. Payments cannot be paid for arrears any earlier than February 1, 2020.
- The unit is located within Schuylkill Haven Borough.
- Unit must be the primary residence of the applicant
- Applicants must have an economic impact from Covid such as becoming unemployed after February 1, 2020 causing a decrease in their annual household income.
- Provide documentation of income received as a result of any governmental response program due to COVID-19 (such as unemployment compensation).

Applicants for foreclosure assistance must meet the following eligibility requirements:
- The homeowner holds legal or equitable title to the property as evidenced by a copy of the deed;
- Provide current mortgage statement in the applicant's name;
- The property is secured by a mortgage or other security interest in cases where the property is subject to monthly payments applied towards the mortgage balance;
- The Mortgage(s) are in a first or second lien position and require monthly mortgage payments;
- Mortgage payments prior to February 1, 2020 cannot be addressed with this program;
- The mortgage is not in an active forbearance plan that allows the delinquency to be added to the

end of the mortgage term (partial claim);

- The homeowner must provide proof of homeowner's insurance, and, when applicable, flood insurance;
- As of January 1, 2020, be current on all real estate, school and municipal taxes (or provide proof of a payment plan);
- Property must be the homeowner's primary residence;
- The property is located within Schuylkill Haven Borough;
- Property cannot be used in any part as a rental;
- Household income on date of the application must meet low-to moderate-income qualifications as established by HUD (refer to income limits);
- Homeowner must have had a decrease in their annual household income due to Covid 19 any time after February 1st, 2020.
- Provide documentation of income received as a result of any governmental response program due to COVID-19 (such as unemployment compensation);

Eligible Income Limits (based on 80%* AMI) effective 6/1/2021. (The program will always use current effective rates as they change.):

Number in Household	Income Limit
1	38,300
2	43,800
3	49,250
4	54,700
5	59,100
6	63,500
7	67,850
8	72,250

If you are interested in applying for the Rent and Mortgage Assistance Program please contact the Borough office at 570-385-2841 (TDD users 7-1-1 PA Telecommunications Relay Center) to be placed on the list for the program.

Note: all payments will be paid directly to the provider (landlord, mortgage servicer).

EQUAL HOUSING
OPPORTUNITY