# <u>The City of Scranton</u> Rent, Mortgage and Utility Relief Program

# Rent and Utility Relief:

# United Neighborhood Centers of Northeastern PA

Community Services Department 410 Olive St. Scranton, PA 18509 570-343-8835 ex. 113 relief@uncnepa.org



## Mortgage Relief:

# NeighborWorks Northeastern PA

Kathi Tavera, Homeownership Assistant ktavera@nwnepa.org

NeighborWorks Northeastern Pennsylvania 815 Smith ST Scranton, Pennsylvania 18504 (570) 558 – 2490 www.nwnepa.org





Print Last Name:



First Name:

# SCRANTON RENT, MORTGAGE AND UTILITY RELIEF

The City of Scranton Rent, Mortgage and Utility Relief Program. On behalf of the City of Scranton, United Neighborhood Centers of Northeastern Pennsylvania (UNC) and NeighborWorks of Northeastern Pennsylvania (NWNEPA) are working together to help alleviate the cost burden that the COVID-19 pandemic has placed on you. The goal of The City of Scranton Rent, Mortgage and Utility Relief Program is to increase opportunities for sustainable housing and prevent homelessness for low-to-modest income residents.

UNC will provide education services, evaluation criteria, and determine the total funds needed for renters and landlords interested in applying for the rent relief program, and anyone interested in utility assistance whether a renter or homeowner.

NWNEPA will provide education services, evaluation criteria, and determine the total funds needed for mortgage assistance. NWNEPA will provide foreclosure intervention services to all applicants to assist in continued housing stability. \*\*Homeowners in need of both mortgage and utility assistance will submit their application to both UNC and NWNEPA for review.

Financial assistance for this program is federally funded through the CARES Act and are available on a first come first served basis. The federal government and the City of Scranton set certain and/or approves certain requirements for this program. These requirements are *non-negotiable*.

### **OVERVIEW OF PROGRAM REQUIREMENTS**

- Sustained a Financial Hardship on or after March 13<sup>th</sup>, 2020
- Able to pay expenses you are applying for prior to March 13<sup>th</sup>, 2020
- Be at or below 80% area median income

HUD Income Eligibility [Spring 2020 – Spring 2021]								
Household Size	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	Add \$4,600ea	
Income Limit	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	additional member	

#### ELIGIBILITY

Which of the following apply to you or anyone within your household related to the COVID-19 pandemic?

Must have occurred after March 13, 2020

#### Select all that apply:

- $\Box$  You have been laid off.
- $\Box$  Your place of employment has closed.
- $\hfill\square$  You have experienced a reduction in hours of work.
- □ You must stay home to care for children due to closure of day care and/or school.
- $\hfill\square$  You must stay home to care for children due to distance learning.
- □ You have lost child or spousal support.
- □ You have had an increase in expenses due to COVID-19, i.e. childcare, medical bills, etc.
- $\Box$  You have been unable to find employment due to COVID-19.

□ You are unwilling or unable to participate in your previous employment due high risk of severe illness from COVID-19.

□ You were unable to work or sustained an increase in expenses due to contracting COVID-19

- $\hfill\square$  You were unable to work due to caring for someone who contracted COVID-19
- List other significant costs: \_\_\_\_\_\_
- List other financial hardship: \_\_\_\_\_\_\_

#### DOCUMENTATION

#### **REQUIRED DOCUMENTS FOR ALL APPLICATIONS**

- □ Copy of Photo ID
- □ Proof of Financial Hardship (Additional supporting documents may be requested)

#### Proof of current income for the combined household:

- □ Paystubs for last 30 days and any documentation stating income amounts for all persons over 18 years of age living in the home excluding full-time students.
- □ Social Security Award Letter (SSDI, SSI, Etc) / Pension disbursement amount and schedule
- □ Child Support and/or Alimony Court statement and/or proof of receipt
- □ Other benefits including but not limited to Veterans Benefits, SNAP, Unemployment, etc.

#### **REQUIRED FOR RENT ASSISTANCE (IN ADDITION TO ABOVE DOCUMENTS)**

- Copy of Social Security Cards for everyone in the household
- Completed Landlord Certification Form (Signed)
- □ Copy of Lease / Verification of Residency (All Pages)
- Eviction Notice (Written or Typed: Landlord) or (Magistrate)
- □ Completed Landlord Certification Form (Signed)

#### REQUIRED FOR UTILITY ASSISTANCE (IN ADDITION TO ABOVE DOCUMENTS)

Copy of most recent bill showing delinquent balance

#### REQUIRED FOR MORTGAGE ASSISTANCE (IN ADDITION TO ABOVE DOCUMENTS)

- □ Copy of most recent mortgage statement
- □ Recent 2 years tax returns
- □ Most recent 3 months bank statements for all accounts

# If you are experiencing any difficulty gathering the above stated documents, contact the assigned organization for assistance.

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MAIN CONTACT: (Please print clearly)	First Name:	Last Name:				
	Phone:	Email:				
CHECK ALL THAT APP	PLY:					
I am a TENANT seekir	ng:					
🗆 Rental assis	stance 🗆 Utility assistance					
I am a PROPERTY OW	/NER seeking:					
		□ Owner occupied utility ass				
PRIMARY APPLICAN	F: (Head of Household)					
LAST:	FIRS	Т:	DOB://			
Social Sec :	Gei	nder (circle one): Male Female	Chose not to Respond			
Address:	(Include Apt #, Flo	or Etc)				
City, State, Zip:						
Marital Status:	Eth	nicity / Race:				
Primary Language:		-				
Family Type: 🛛 Si	ingle 🛛 🗆 Single Parent - F	emale Headed 🛛 Single P	arent - Male Headed			
2 Adults No Childro	en 🗌 Multi-Generati	onal family 🛛 Other				
Transportation: □ Walk □ Bicycle □ Bus □ Own Vehicle □ Rides from Others □ Taxi/Ride App □ Other						
<b>Do you</b> I reside in <b>Public Housing</b> I utilize <b>Section 8</b> ? I Check for N/A						

#### Persons who live in the household:

If your household exceeds these lines, make a note and attach and additional page with remaining household members

Full Name	S.S. #	DOB	Relation to Applicant	Full-Time Student	Disabled	Veteran	Highest Education	Race Ethnicity

#### Income for All Household Members:

#### Please list yourself as SELF in the first row

Including BUT NOT limited to: Job/Employment, SNAP Food Stamps, Veteran's Disability, Private Disability Insurance, Workers Comp, Child Support, Social Security: Disability, Retirement, Survivor Benefits, Alimony, Veteran's Pension or Benefits, TANF Cash Assistance, Unemployment UC, PUA

Please list income for every member of the household. If none still list their name and write "N/A"

Full Name	Relation to HOH	Income Type	Monthly Amount
	SELF		

#### TOTAL MONTHLY INCOME: \_\_\_\_\_

#### **RENTAL ASSISTANCE FORM**

#### **MUST INCLUDE Signed Landlord Certification Form**

(If you are a HOMEOWNER seeking mortgage assistance, SKIP and complete the MORTGAGE ASSISTANCE page.)

		-			-			-		
LANDLORD C	CONTACT INF	ORMATION								
Landlord Nar	me: FIRST	LAST:								
Landlord Add	dress:									
		CITY:		STATE:	ZIP:					
		LL PHONE: _		LL E	MAIL:					
Monthly Ren	t Cost: \$			Day o	f the month r	ent is due				
Please indica	ite the AMOL	JNT OWED fo	r the months	you request	assistance fo	r.				
-		onth listed, le		ά. AMOUNT OV	VED					
n you made a		T					r –			
MAR 2020	APR 2020	MAY 2020	JUNE 2020	JULY 2020	AUG 2020	SEPT 2020	OCT 2020		NOV 2020	DEC 2020
\$	\$	\$	\$	\$	\$	\$	\$		\$	\$
L										·
JAN 2021	FEB 2021	MAR 2021	APR 2021	MAY 2021	JUN 2021	JULY 2021				
\$	\$	\$	\$	\$	\$	\$				
TOTAL RENTAL ASSISTANCE REQUEST AMOUNT: \$										
Have you received an eviction notice or past due rent notice?  If yes, please provide copy										
Do you need	Do you need assistance with upcoming rental payments?									
Have you ap	plied for any	other type of	rental assist	ance?				□ Ye	es 🗆 No	
What type of assistance? Received? 🗆 Yes 🗆 No 🗆 N/A Amount: \$										

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#### LANDLORD VERIFICATION FORM

Date: \_\_\_\_\_

(Must be completed for RENTAL ASSISTANCE)

Tenant Name:	First	Last
Tenant Address:		
Monthly Rent Amount:		Monthly Due Date:

The amount being paid is past due in its entirety at the time of payment (check one)  $\Box$  Yes  $\Box$  No

Please list the months and amounts that the tenant owes (If no amount is owed for a month, leave it blank)

MAR	APR	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC
2020	2020	2020	2020	2020	2020	2020	2020	2020	2020
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$

JAN	FEB	MAR	APR	MAY	JUN	JULY
2021	2021	2021	2021	2021	2021	2021
\$	\$	\$	\$	\$	\$	\$

By signing this document, I certify that the rental arrears owed for the above listed property rent only; includes no deposits, late fees, or other charges. I verify that the information listed on this document is true and correct.

TOTAL BALANCE OWED: \$\$\_\_\_\_\_.

Landlord/Mortgage Holder Name:	First	_Last
	Phone:	_Email:
Address:		
Address for check mailing if different from above:		
Landlord/Mortgage Holder Signature	2:	
	Date	
9   P a E Print Last Name:	First Name:	

#### **MORTGAGE ASSISTANCE FORM**

When was your last on time payment (month and year)?/
Have you received an Act 91 Notice?   Yes No IF Yes, date of letter:
What type of loan do you have?
Conventional I FHA VA USDA Other Not Sure
Is there more than one loan / lien on the property? $\Box$ Yes $\Box$ No
Are the other loans / liens also delinquent?   □ Yes  □ No
Have you received a Notice of Foreclosure from the Courts?   Yes  No
Do you have a Sheriff Sale date?   Yes INO IF Yes, date of notice?/
Prior to COVID, have you ever fallen behind on your mortgage?
Have you ever received a Loan Modification Before?   Yes  No If Yes, How Many?
If yes to having your loan modified before, when was your last modification? (Month/Year)/
Do you have your property taxes and insurance escrowed (lender pays these)? 🛛 Yes 🖓 No
IF Not escrowed, do you owe delinquent taxes or are you behind on your taxes (2020 or earlier wasn't paid)?
IF Yes, how many years are you behind on taxes?
Do you have a current home insurance policy? $\Box$ Yes $\Box$ No
Is the property currently listed for sale?  □ Yes □ No
Have you file for bankruptcy?

#### **UTILITY ASSISTANCE FORM**

ELECTRICITY	
NAME ON ACCOUNT:	Provider: 🗆 PPL 🗆 Other
	□ Yes □ No
,	□ Yes □ No
Are you enrolled in the On-Track Program?	
Have you received assistance for this utility between	een March 2020 and Present? □ Yes □ No
If yes, which program	For what amount?When?
What is your CURRENT OUTSTANDING BALANCE?	?
GAS	
NAME ON ACCOUNT:	Provider: 🗆 UGI 🗆 Other
Can you provide the most recent bill?	□ Yes □ No
Do you have a shutoff date?	🗆 Yes 🗆 No
Have you received assistance for this utility between	een March 2020 and Present? $\Box$ Yes $\Box$ No
If yes, which program	For what amount? When?
What is your CURRENT OUTSTANDING BALANCE?	<u> </u>
WATER/SEWER	
NAME ON ACCOUNT:	Provider: 🗆 American Water 🗆 Other
Can you provide the most recent bill?	□ Yes □ No
Do you have a shutoff date?	🗆 Yes 🗆 No
Have you received assistance for this utility between	een March 2020 and Present? $\Box$ Yes $\Box$ No
If yes, which program	For what amount? When?
What is your CURRENT OUTSTANDING BALANCE?	9
OTHER	
	Provider:
Can you provide the most recent bill?	
What is your CORRENT OUTSTANDING BALANCE:	



# **HESG-CV: DUPLICATION OF BENEFITS WORKSHEET**

# **Rent/Mortgage/Utility Relief Assistance Program**

Applicants Name:\_\_\_\_\_\_Date:\_\_\_\_\_

PROGRAM (please circle correct answer)

#### **RENT ASSISTANCE**

MORTGAGE ASSISTANCE

#### UTILITY ASSISTANCE

Applicants must provide this form before HESG-CV Rent/Mortgage/Utility Relief Assistance Funding is released by the City of Scranton. Failure to report other federal sources of assistance may result in recapture of HESG-CV assistance and/or CDBG-CV assistance.

Programs	Award	Amount	Expenses Paid
	<u>Amount</u>	<u>Received</u>	(provide payee, amount, details of expense)
	\$		
	\$		
	\$		
	\$		
	\$		

Print Last Name: \_\_\_\_\_\_ First Name: \_\_\_\_\_\_

# SCRANTON RENT, MORTGAGE AND UTILITY RELIEF

I understand that The City of Scranton Rent, Mortgage and Utility Relief Program is in partnership with North Penn Legal Services. I understand that as part of partnership I can meet with North Penn Legal for a consultation to further understand my situation. I understand that this partnership does not guarantee me representation or to participate in receiving services with North Penn Legal. I further understand that I still need to qualify for North Penn Legal services through their guidelines and eligibility requirements and that I am not guaranteed anything through this partnership and completion of this application. Additionally, I hereby authorize United Neighborhood Centers of NEPA (UNC) and NeighborWorks NEPA (NWNEPA) to release/obtain information contained in my/our record(s) for the purpose of offering services with North Penn Legal. I understand and consent that if approved for services with North Penn Legal, NWNEPA and NPL will communicate directly, share information, and discuss in detail my case.

Applicant (Printed)	Applicant (Signature)	Date			
Co-Applicant (Printed)	Co-Applicant (Signature)	Date			
To the best of my/our knowledge, the information supplied to you for the completion of this form is true and accurate. Any false statements made knowingly and willfully may subject the signer(s) to penalties under					

section 1001 of Title 18 of the United States Code.

Applicant (Printed)	Applicant (Signature)	Date	
Co-Applicant (Printed)	Co-Applicant (Signature)	Date	
<b>13  </b> P a g e Print Last Name:	First Name:		

# SCRANTON RENT, MORTGAGE AND UTILITY RELIEF General Information Release Form

I/We hereby authorize The City of Scranton, United Neighborhood Centers of NEPA, and NeighborWorks NEPA to obtain and receive all records and information pertaining to eligibility for the housing assistance program, including but not limited to employment, income (including IRS returns), credit, residency and banking information from all persons, companies, or firms holding or having access to such information. This authorization hereby gives The City of Scranton, United Neighborhood Centers of NEPA and NeighborWorks NEPA the right to request all information that we can or could obtain from any persons, company, or firm on any matter referred to above. I (We) agree to have no claim for defamation, violation of privacy, or otherwise against any person or firm or corporation by reason of any statement or information release by them to The City of Scranton and NeighborWorks NEPA for the purpose of the program.

Signature	Date
Co-Signature	Date
Current Address:	

#### **Conflict of Interest Form**

"No persons who exercise or have exercised any functions or responsibilities with respect to activities assisted with HOME funds or who are in a position to participate in a decision-making process or gain inside information with regard to these activities may obtain a financial interest or financial benefit from a HOME-assisted activity, or have a financial interest in any contract, subcontract, or agreement with respect to the HOME-assisted activity, or the proceeds from such activity, either for themselves or those with whom they have business or immediate family ties, during their tenure or for one year thereafter. Immediate family ties include (whether by blood, marriage or adoption) the spouse, parent (including a stepparent), child (including a stepchild), brother, sister (including a stepbrother or stepsister), grandparent, grandchild, and in-laws of a covered person."

Signature		Date	
Co-Signature		Date	
<b>14  </b> P a g e	Print Last Name:	First Name:	