**Affordable Housing Resources**

**in partnership with MDHA**

**Community Development Block Grant -Coronavirus (CDBG-CV)**

**Emergency Rent/Mortgage Assistance**

**Program Overview**

**Program Description**

The Emergency Housing Assistance program will provide short-term rent and mortgage assistance to help low-income persons/households at risk of eviction or foreclosure due to a loss of income because of the Coronavirus (COVID-19) pandemic. This program ***is not designed*** to assist those who were not financially impacted by the COVID-19 pandemic.

Short-term rent or mortgage assistance will be provided for up to 3-months in an amount of up to $1,400.00 per month. The amount of assistance provided will be the minimum amount needed, considering other resources available to the applicant, to cure the delinquency or stall the eviction or foreclosure and continue to meet basic needs. The assistance payments will be made directly to the landlord or mortgage company in compliance with federal CDBG program guidelines. The assistance will be provided in the form of a grant with no repayment obligation or affordability period required. Applications will be processed on a first-come, first ready, first-served basis.

The Program is being administered by **Affordable Housing Resources**, call **615-251-0025 ext 0** to obtain information/application.

# Eligible Participants – General Criteria:

1. Households residing in Nashville-Davidson County whose gross monthly income based on household size does not exceed the 80% Area Median Income (AMI) limits established for Nashville-Davidson County (see chart below). For the purposes of eligibility to receive assistance, current household income as a result of the COVID-19 emergency situation, will be used. Income includes gross wages, income from assets, retirement, social security, disability, unemployment and any other resources or benefits received by household members age 18 and older.

|  |  |
| --- | --- |
| Household  Size | Annual  Income |
| 1 person | $46,100 |
| 2 person | $52,700 |
| 3 person | $59,300 |
| 4 person | $65,850 |
| 5 person | $71,150 |
| 6 person | $76,400 |

1. Households where the head or co-head of household (lease/mortgage holder) as of January 1, 2020 had full-time employment (minimum 32 hours a week – could be from multiple employers) who experienced a 25% loss of income directly related to COVID-19, and
2. Households who have occupied their current housing since January 1, 2020 and were in good standing with their landlord or mortgage company as of February 29, 2020.
3. Households that have either regained sufficient income or anticipate regaining sufficient income through return to and/or new employment to remain in their homes once the delinquency is cured.

# Application Requirements

Applicants must provide the following:

1. Completed application.
2. Proof of 25% income loss, temporary or permanent due to COVID-19 such as paystubs showing reduction of income, unemployment filing, letter from employer, prior tax returns, YTD profit and loss statements (self-employed applicants) and/or applicant certification, etc.
3. State ID Cards or Driver’s license or other documentation showing address matching the one on the lease or mortgage statements.

1. **For those applying for Rental Assistance:**
   * + A copy of current lease in the name of the applicant; and
     + A late or eviction notice (s) for monthly rent

1. **For those applying for Mortgage Assistance:**
   * + A copy of the most recent statement – all mortgages
     + Proof they are currently occupying the property (copies of utility or other bills in Applicant – Co-Applicant’s name showing the address of the mortgaged property).

# Ineligible Participants – General Criteria:

1. Applicants who were in default on their rent or mortgage payments before March 1, 2020.
2. Applicants whose property is in foreclosure or listed for sale.
3. Applicants that have been approved for a permanent (non-balloon) repayment plan from their lender.
4. Applicants who reside in subsidized housing, i.e., public - affordable housing; receive rental assistance through a housing Choice voucher or reside in a unit that has a project-based voucher attached. These applicants will be referred to the Metropolitan Development and Housing Agency (MDHA) for assistance.
5. Applicants who have or are already receiving rental/mortgage assistance through another agency/source for ***100% of the funds*** needed to cover any shortage for the same period that assistance if being requested from the CDBG-CV Program.
6. Applicants who are occupying units owned by an immediate family member. Immediate family includes (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.

# Participating Landlord Conditions:

1. Rental property (ies) must be located within Nashville-Davidson County.
2. Agree to waive any late fees and/or interest for missed rent payments during the months CDBG-COVID-19 alone or in combination with other Emergency Housing Assistance programs (EHAP) if a gap exists, is being provided.
3. Agree not to provide notice to vacate or initiate an eviction proceeding for nonpayment of rent as long as the Tenant is not otherwise in default of tenant lease and complies with the agreed-upon payment plan.
4. Agree that upon receipt of the ***full amount of rent*** for the time period rent from the CDBG-COVID-19 alone or in combination with other EHAP, if a gap exists, I will rescind any prior notice to vacate and halt any prior eviction proceeding.
5. Agree to defer the payment of any shortfall in rent for the same time period not covered by the funds paid by the CDBG-COVID-19 alone or in combination with EHAP, if a gap exists and enter into a payment plan that will allow the Tenant at least six months from the original due date, or until the end of the lease term, whichever is earlier, to pay any such shortfall completely. The payment plan for any deferred amount will not charge additional fees or interest.
6. Agree to credit any payments received from the CDBG-COVID-19 alone or in combination with other EHAP, if a gap exists to the Tenant’s account balance within five (5) days of receipt.
7. Agree to promptly reimburse the CDBG-COVID-19 Emergency Housing Assistance Program for any over-payments, payments received on behalf of the tenant from other sources in excess of funds needed to cure shortage, or errors in payments.

1. Agree to provide the following information to facilitate payment:
   * signed W-9 Form;
   * bank routing and account Information for the processing of direct ACH payments; and
   * electronic copy of a government-issued photo ID for myself or my authorized representative signing this Agreement (driver’s license, State ID card, passport, other).
2. Agree to provide the following, if/when requested to do so:
   * statements of payments to tenant accounts;
   * records confirming the waiver/removal of fees and interest for tenant; and
   * copy of any payment plan for shortfall in rent above the amount of assistance provided.
3. Agree to cooperate as needed in the collection of any records and documents necessary to confirm tenant eligibility.

# Participating Mortgage Holder Conditions

Must agree to accept ACH or some other sort of on-line payments.