

RENTAL / MORTGAGE ASSISTANCE FAQ'S

PLEASE READ THE FOLLOWING FAQ'S BEFORE BEGINNING THE PRE-SCREENING APPLICATION PROCESS

Q1. What is the COVID-19 Rental, Mortgage, Utility Assistance Program?

A1 The COVID-19 Rental, Mortgage, Utility Assistance programs provide mortgage or rental and/or utility assistance to households adversely affected by COVID-19.

Q2. What are the minimum eligibility requirements to participate in the COVID-19 Mortgage/ Rental Assistance Program?

A2 City of Dallas residents in danger of being evicted or facing foreclosure due to COVID-19 related job or income loss.

1. Applications will be processed on a first-come, first-serve basis.

Q3. Who is not eligible?

1. Individuals and families living in public housing or using housing vouchers.
2. Households that have already received federal CARES Act money from another agency.
3. Families living in units owned by immediate family members. 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.
4. City employees and immediate family members are not eligible. 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.

Q4. Do I get the money directly?

A4 No, the money is paid directly to the landlord for rental assistance and the lender for mortgage assistance or to the utility provider. Your landlord/mortgage company/utility provider must be willing to accept payment from City of Dallas on your behalf.

Q5. Do I need any documents to qualify for the program?

A5 Yes. You must have at least the documents listed below before you begin the pre-screening process online or over the phone.

The following will be required for pre-screening:

1. Participants must provide documentation of the impact of COVID-19 to their circumstance, including but not limited to the following:
 - a. Proof of job/income loss, temporary or permanent
 - b. Reduction in work hours/income
 - c. Increased healthcare and household expenses that attributed to insufficiency of rent/mortgage payments (i.e. increased child-care expenses due to school closures).

2. Copies of the following: valid, current Passport or State ID Card or Driver's license (for each adult in the household)
3. Birth Certificate for at least each minor. **NOTE:** some programs will require a birth certificate for each household member
4. Proof of income, if any (unemployment benefits, check stubs, TANF, etc.)
5. Proof of occupancy for all household members

Additional documents may be needed as applicants progress through the process:

6. For those applying for rental assistance:
 - a. a copy of your current lease; and
 - b. a late or eviction notice(s) for monthly rent or proof of circumstance (any paperwork that can support how the household was adversely affected by COVID-19)
7. For those applying for mortgage assistance:
 - a. a copy of the most recent mortgage statement

Q6. I do have access to the internet, how do I apply for COVID-19 mortgage / rental assistance?

A6 Starting May 4, please visit www.dallascityhall.com to fill out a pre-screening application.

1. Use your smartphone, your tablet, or your desktop to apply.
2. The application is available in multiple languages.

Q7. I do not have access to the internet, how do I apply for COVID-19 mortgage / rental assistance?

A7 If you do not have access to the internet, starting May 4, please call 469-749-6500, Monday through Friday from 9 a.m.-5 p.m. to be pre-screened over the phone*.

**Due to high call volume, please be prepared for longer than average hold times or a busy signal.*

1. Call agents are available to assist in English and in Spanish.

Q8. Will you collect my documents during the pre-screening process?

A8 No, but applicants must have them ready to submit before the pre-screening process. Once an applicant's eligibility is determined, a City of Dallas staff member will follow up to request at least the documents listed above. Applicants may be required to submit additional documents as they progress through the process.

Q9. How long will it take to process my application?

A9 Processing time depends on the applicant. The average length is 4 weeks from the time of the intake appointment until payment has been processed and sent to the landlord/mortgage lender/utility provider.

Q10. Do I have to pay the money back?

A10 No. The assistance is in the form of a grant, not a loan.

Q11. How much assistance is available for my family?

A11 The funds will be paid directly to the landlord, mortgage lender, or utility provider. The length of assistance can range from up to 3 months - 24 months and in an amount up to \$1,500 a month per eligible household. The length and amount of assistance are determined based on the program in which the

applicant qualifies.

Q12. Will late fees from landlords, mortgage lenders, or utility providers be an eligible item for assistance?

A12 No, late fees will not be covered by this program. The City of Dallas will ask landlords, mortgage lenders, and utility providers to waive these fees on behalf of the applicant. But the City of Dallas cannot guarantee that they will agree to do so.

Q13. I am a landlord, mortgage lender or utility provider, how do I get paid?

A13a If you are a landlord, mortgage lender, or utility provider, willing to be paid directly by the City of Dallas, and not already registered as vendor with the City of Dallas, please **download and complete this form**, and submit it along with your W9 to RentalAndMortgageAssistance@DallasCityHall.com. You will be contacted about next steps once your tenant, mortgage, or utility client has passed the pre-screening stage of the process.

A13b If you are a landlord, mortgage lender, or utility provider who is already registered as a vendor with the City of Dallas, you will be contacted after your tenant, mortgage or utility client has passed the pre-screening stage of the process. You will be contacted about next steps after your tenant, mortgage or utility client has passed the pre-screening stage of the process.

A13c If you are a landlord, mortgage lender, or utility provider, not willing to be paid directly by the City of Dallas, your tenant will not be eligible to participate in the program.

Q14. Are non-citizens who do not have all the eligibility documentation listed in A5 eligible for the COVID-19 emergency rental or mortgage assistance programs?

A14a **Yes, portions of the program will be administered through non-profit partners and is estimated to launch on ___.** City of Dallas residents who may not have all the eligibility documentation listed in A5 may still be eligible for emergency assistance through our non-profit partners. In striving to be inclusive, the City is seeking the assistance of non-profit partners with trusting relationships to serve all Dallas residents.

A14b Who are the non-profit partners? Should I contact them directly?

The City of Dallas is in the process of engaging non-profit partners. More information will be available in the coming weeks.

Q15. How much is available for this program?

A15 \$13.7 million

Q16. Where did you get the money for the program?

A16 Most of the funds for the COVID-19 Rental / Mortgage Assistance Program were provided by Congress through the CARES Act to support COVID-19 relief. The City of Dallas is making up the difference by re-allocating available grant funds.

For this process, the City of Dallas urges HUD to quickly release the other two allocations of funding so that we may use any additional money we receive to provide more rental, mortgage, or utility assistance.