

**FORT BEND COUNTY – CORONAVIRUS (COVID-19) RENTAL, MORTGAGE &
UTILITY ASSISTANCE PROGRAM
FREQUENTLY ASKED QUESTIONS (FAQs)**

**Frequently Asked Questions (FAQ's)
Coronavirus (COVID-19) Rental, Mortgage and Utility Assistance**

Q1. Where can I get the latest information on COVID-19?

A1. You may find the latest COVID-19 information by going to the Centers for Disease Control website at www.cdc.gov; You can also get information at our website at www.fortbendcountytexas.gov or other local and state government official websites.

Q2. What is the COVID-19 Rental, Mortgage and Utility Assistance Program?

A2. The Coronavirus (COVID-19) Rental, Mortgage and Utility Assistance Program is a program that provides financial assistance in the form of a rent, mortgage or utility subsidy payment. This program seeks to fill the gaps for those who have been significantly impacted and experienced job loss or lost income due to COVID-19.

Q3. How do I apply to the County's Rental, Mortgage and Utility Assistance Program?

A3. You may apply for the program online by going to the Fort Bend County website at <https://www.fortbendcountytexas.gov/your-county/covid19-rental-assistance-program>. The program will open on June 1st at 8:00am and remain open until June 12th, or until funds have been fully committed.

Q4. If I cannot access the web can I still apply?

A4: Yes, however the online portal is the best way to ensure your application is fully processed. However, if you do not have access to the web or internet, you may phone the call center at 281-238- CARE or 281-238-2273. Case Managers will be available from 8:00am until 5:00pm Monday through Friday.

Q5. What are the eligibility criteria for receiving assistance?

- A5. 1. Must be a resident of Fort Bend County
 2. A member of the household must have a valid government issued photo ID
 3. Initial priority will be tenants with household income at or below 80% of the local Area Median Income level, however all tenants and impacted residents are encouraged to apply. The following table provides the income guidelines at 80% Average Median Income based on your current household members.

80% Average Median Income	Persons in Family							
	1	2	3	4	5	6	7	8
Annual Limit	\$ 44,150	\$ 50,450	\$ 56,750	\$ 63,050	\$ 68,100	\$ 73,150	\$ 78,200	\$ 83,250
Monthly Limit	\$ 3,679	\$ 4,204	\$ 4,729	\$ 5,254	\$ 5,675	\$ 6,096	\$ 6,517	\$ 6,938

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4. Must need assistance with June and/or July rent or mortgage payment; and/or utility payment
5. Must not have received assistance from another agency, non-profit, government or private provider for June or July.
 - a. Assistance received from another government agency, non-profit or private provider shall not be for rental, mortgage or utility assistance or duplicate the benefit to be received from Fort Bend County for the same month of assistance.
6. Must have documentation supporting need for rental, mortgage and/or utility assistance is due to the impact or hardship created by COVID-19.
 - a. Job/Employment loss after March 1, 2020 (e.g. provide most recent TWC statement or statement from employer on letterhead), or
 - b. Other income loss with documentation (e.g. verified loss of stipend, child support, etc.), or
 - c. Complete self-declaration of unemployment form

For Utility Assistance:

1. Items #1 through #6 above must be met.
2. Utility bill must match the name of the tenant and the address on the lease or mortgage statement.
3. Utility bill must be past due or not paid as of the prior month
4. Utility bill payment will be made for current amount due.

Q6. What is the maximum amount of assistance available ?

A6. Assistance will be based on current household income and total monthly rent amount. For each Phase, each household is eligible for rental assistance of up to \$1,500 per month for a maximum of two (2) months for a total of \$3,000. For utility assistance, each household is eligible for utility assistance of up to \$500 per month for a maximum of two (2) months for a total of \$1,000. The total amount of assistance cannot exceed \$4000 per family.

Q7. Will the payment be made directly to the resident?

A7. No, for rental assistance, all payments will be made directly to the landlord and for mortgage payments, to the mortgage company. For utility assistance, all payments will be made directly to the utility provider.

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Q8. Will individuals who received Coronavirus (COVID-19) Rental, Mortgage and Utility Assistance be required to pay the money back?

A8. No. This assistance is not a loan; it is considered as a grant and will not have to be paid back. However, if we discover that a recipient has falsified documents or has somehow defrauded the program, the money will have to be repaid.

Q9. Will I have to pay 2020 taxes on this money?

A9. No, the assistance is not income and will not be taxed. The payment will not affect income for purposes of determining eligibility for other Federal Government assistance or benefits.

Q10. Are there preferences for households with children or the elderly?

A10. Yes. Preference will be given to households with children under the age of 12 years old and households with an elderly family member (over age 65).

Q11. What type of documentation is needed?

A11. Below is a partial list of documentation that will be needed.

1. Verification of job loss due to the COVID-19 (ONE of the following is required):
 - A. Layoff, furlough, or termination letter from former employer
 - B. Unemployment Verification from TWC
 - C. Letter from employer (or other documentation) indicating reduced work hours/income
 - D. Self-Certification of job loss

2. Income verification (ALL the following, if applicable, are required for each adult member (18 years of age and older) of the household):
 - A. Check/pay stubs for the past 30 days (1) month. The paycheck stub 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 (that is, you must show how much money you have earned since January 1, 2020). Your employer's letter must be on company letterhead with the employer's phone, email, and fax number for verification.
 - B. Letter from current and/or past employer documenting income.
 - C. Self-Employment record books for the last six (6) months.
 - D. Award letters from pensions, military allotments, education loans, grants, and scholarships.
 - E. All Income for the household (wages, unemployment benefits, SSI, child support, alimony, investment income, and retirement income (including pensions) etc.
 - F. Bank Statements for the past (30) days (checking and savings accounts) for all household members.

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- G. Proof of applying for unemployment benefits (or a statement indicating why you are not eligible).
- H. A copy of the most recent tax return for each adult member (if check stubs are not available).
- 3. Copy of a Driver's License or other Government Photo ID for the tenant or owner
- 4. Verification of Residency
 - A. Eviction Papers or a copy of documentation received from your landlord stating that you are at least one month behind in paying your rent.
 - B. Front/first and last page of current executed lease.
 - C. Copy of utility bill in your name showing delinquency and not older than 30 days.

Q12. When will I know if my application for assistance has been approved?

A12: Once you submit your application online, you will receive a confirmation number indicating that your application has been submitted. Applications will be reviewed for accuracy and any missing information or documents will be requested. You will get confirmation of receipt within 5 business days from one of our case managers.

Q13: When will I know if my rent, mortgage or utility assistance has been approved for payment?

A13: Our goal is to provide a confirmation that your assistance is confirmed will be paid to the landlord, mortgage company or utility within 7-10 business days. Payment will be made directly to the landlord, mortgage company or the utility company. You and the payee will be notified of the payment.

Q14: If I am not able to be assisted, what other options are available?

A14: We unfortunately expect that we are not going to be able to address all needs for all families through this program. Our goal is to serve as many as possible until all funds are committed. If you are not selected for payment assistance, then you should contact Fort Bend County Social Services for other alternatives.

Q15. If I am denied assistance, can I appeal the decision?

A15. Your application can be reconsidered only if there is a significant identified error made during the enrollment process. However additional proof will be required to make any changes to the original application. Once the requested proof is received and considered, the ability to receive assistance will depend on whether any COVID-19 Rental Assistance Program funds are still available.

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Q16: Do I need to contact my landlord or mortgage company?

A16: You should inform your landlord or mortgage company that you have applied to the County's Rental, Mortgage and Utility Assistance Program and if accepted, the County will be making a payment directly to them. However, the landlord or mortgage company will need to enter their information via the Landlord/Lender portal on the County website.

Q17: How can I check the status of my rental assistance?

A17: Because of the high volume of calls we receive; we are asking that you refrain from calling to check the status of your rental assistance. Your case manager will be constant contact with you regarding your application.

Q18: Will my landlord be notified of my application submission and status? Will I hear from someone if approved or only my landlord?

A18: Only the Tenant will be notified if their Tenant Application was submitted successfully. However, once the Tenant Application is approved, both the Tenant AND the Landlord will receive the "Pledge" notification which will confirm the month(s) and amount(s) approved for rental assistance payment.

Q19: If my Tenant application is approved, when will my landlord get paid?

A19: The landlord will be contacted and sent a pledge card for the payment. Landlord payments will be sent out as quickly as possible.

Q20: What is a forbearance and how much time do I have before making another payment?

A20: Forbearance means you won't be expected to make a payment for a certain period of time. Under the provisions of the CARES Act, individuals with federally backed mortgage loans who are experiencing financial hardship due to COVID-19 can request a forbearance period by contacting their mortgage servicer. Federally backed mortgages include FHA, VA, USDA, Fannie Mae and Freddie Mac. The CARES Act provides for affected borrowers to defer their mortgage payments for up to 180 days. Borrowers also have the right to apply for an extension of another 180 days of forbearance. There should be no penalties or fees added to the account, although regular interest will still accrue. Borrowers must contact their mortgage loan servicers to initiate this forbearance.

Q21: When providing mortgage payment assistance, will the entire amount (up to \$1500) be paid including taxes and insurance.

A21: For most mortgages (and all that are federally back), the total monthly mortgage is made up of the principle, interest, taxes and insurance (PITI). The mortgage payment assistance amount will only include the principle and interest. It DOES NOT cover the taxes and insurance (or the escrowed amount).