

# SCOTT COUNTY COVID-19 HOMEOWNER ASSISTANCE PROGRAM

A homeowner assistance program to aid in foreclosure prevention by assisting income eligible homeowners adversely impacted by the COVID-19 pandemic



## **SCOTT COUNTY COVID-19 HOMEOWNER ASSISTANCE PROGRAM**

The Scott County Board of Commissioners has targeted \$1.7 million to support Scott County homeowners that have had financial hardship as a result of the COVID-19 pandemic. The program will specifically target homeowners with an annual income up to \$118,900 who have become delinquent on their mortgage after 3/1/2020 due to job loss or reduced work hours and wages as a result of the COVID-19 pandemic.

The local homeowner assistance being offered is for delinquent:

- (1) Mortgage payments
- (2) Homeowner Association Dues
- (3) Manufactured Home Lot rent

Scott County, in collaboration with the Scott County Community Development Agency (CDA), will collect and review applications, determine eligibility and provide housing assistance grants. This initiative is being funded by Scott County's allocation from the Federal Coronavirus Aid, Relief, and Economic Security (CARES) Act and will be administered in compliance with the rules and regulations of this Act.

Homeowners may apply for the Scott County COVID-19 Mortgage Assistance Program if they are first determined to be financially ineligible for CHAP funds. Homeowners who receive the CHAP grant for mortgage assistance may apply for supplemental mortgage assistance through the Scott County COVID-19 Mortgage Assistance Program for eligible expenses, not to exceed \$8000 between the two programs (ie. if a homeowner receives \$4800 in CHAP they may be eligible for \$3200 from the Scott County COVID-19 Mortgage Assistance Program). Assistance shall be made available in the form of a grant and funds will be made out directly to the entity owed. The provision of assistance shall, at all times, remain subject to the availability of funding. The guidance that follows describes the eligibility criteria, assistance available and the application process.

Note: Scott County and/or the Scott County CDA reserves the right to revise these guidelines as needed to best address the impact of the current pandemic.

## Homeowner Assistance Program Objective

The purpose of the Homeowner Assistance Program is to utilize Federal CARES Act funds to aid in foreclosure prevention. The program will provide emergency financial assistance in the form of a grant on behalf of eligible Scott County homeowners who have experienced financial hardships due to job loss or reduced work hours and wages as a result of the COVID-19 pandemic.

## Household Eligibility

Homeowners must own and occupy as their primary residence a property secured by a mortgage in Scott County.

Homeowners who have an annual household income up to \$118,900 are eligible to apply. Homeowners must first exhaust CHAP funds before applying for the Scott County COVID-19 Homeowner Assistance Program.

The homeowner(s) must have experienced a loss of income, reduction in hours or unemployment after March 1, 2020 due to the COVID-19 pandemic.

March mortgage statement, homeowner association dues, and lot rent payments must be current as of March 1, 2020. Funds are not eligible for delinquencies prior to this date. Only past due payments between March 2020 and November 2020 are eligible for assistance.

Homeowners with liquid cash assets of no more than 3 months of the household's total monthly housing payment will receive priority.

## Homeowner Assistance

The maximum amount of assistance is the actual amount owed up to \$2,000/month of past-due assistance. Total amount paid is based on availability of funds not to exceed \$8000 between CHAP and Scott County COVID-19 Homeowner Assistance Program.

Assistance can be used to pay the mortgage; homeowner association dues; or lot rent for a purchased mobile home.

Assistance will only be provided once to eligible households and the assistance must resolve the past due balance in full.

Assistance payments are provided as a grant and will be made out directly to the entity owed.

## Application Process

Application and program information will be available on the Scott County CDA website at [www.scottcda.org](http://www.scottcda.org). It is anticipated applications will be opening mid-August pending completion of the online application system and no later than September 1.

All applicants will be required to complete an application through the statewide system to maximize available resources at the State level and to avoid duplication of assistance.

Applicants will be forwarded to the Scott County CDA through the online system to process the application and determine eligibility for the Scott County Homeowner Assistance program.

The applicant applying needs to be the person listed on the mortgage statement, homeowner association dues or lot rent statement.

Applications will not be processed until they are complete including the CDA receiving all required verifications and documentation in order to determine eligibility from the applicant. If an applicant has an incomplete application, the CDA will notify the applicant of what needs to be resolved in order to complete the application.

Scott County CDA reserves the right to request additional documentation or verification to determine program eligibility and reserves the right to deny any application that is not in compliance with the program guidelines.

Complete and eligible applications will be prioritized based on the program guidelines and the availability of funding

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