



Virginia Rent and Mortgage Relief Program



Who does the Virginia Rent and Mortgage Relief Program support?

The Virginia Rent and Mortgage Relief Program (RMRP) is designed to support and ensure housing stability across the Commonwealth during the Coronavirus pandemic. In addition to stabilizing housing, efforts to help individuals and families maintain their housing is in the interest of public health. Through the RMRP, financial assistance will be provided on behalf of households who are experiencing housing instability due to the pandemic.

Who does the Virginia Rent and Mortgage Relief Program help?

It helps households that are having financial problems related to COVID -19. Households may apply for financial assistance for rent or mortgage payments. Financial assistance is a one-time payment with opportunity for renewal based on availability of funding and the household's need for additional assistance. Payments are made directly to landlords, property management companies, or mortgage lending institutions.

What are the criteria to apply?

The RMRP provides financial assistance on behalf of renters and mortgage holders who meet the following criteria:

- Have a valid lease or mortgage statement in their name or other documentation confirming the landlord tenant relationship; and
- Reside in Caroline, Fredericksburg, King George, Spotsylvania, Stafford, or Westmoreland.
- Have experienced a loss of income due to the Coronavirus pandemic including but not limited to:
 - Those who have been laid off;
 - Those whose place of employment has closed;
 - Those who have experienced a reduction in hours of work;
 - Those who must stay home to care for children due to closure of day care and/or school;
 - Those who have not been able to work or missed hours due to contracting COVID-19
 - Those who have been unable to find work due to COVID-19; or
 - Those whose are unwilling or unable to participate in their previous employment due to their high risk of severe illness from COVID-19; and
- Have a rent or mortgage amount that is at or below 150 percent Fair Market Rent which is determined by rent/mortgage limits by unit's size and locality.
- Have a gross household income at or below 80 percent Area Medium Income. June 29, 2020 to July 20, 2020 grantees will be prioritized with a current gross household income at or below 50 percent Area Medium Income (based off current month's income).

Who funds DHCD?

DHCD is currently authorized to spend \$50 million to support the Rent and Mortgage Relief Program activities beginning April 1, 2020 until December 30, 2020. DHCD will utilize current statewide networks to award RMRP funding. Rappahannock United Way was a grantee of DHCD funds.



Virginia Rent and Mortgage Relief Program



Rappahannock United Way

Rent/ Mortgage Assistance – Application Form

Applicant's Full Name:

Applicant's Phone:

Applicant's Email:

To be considered for assistance answer all questions and attach supporting documents:

1- In which County / City do you currently live?

- Caroline County
- Fredericksburg City
- King George County
- Spotsylvania County
- Stafford County
- Westmoreland County
- Other _____

2- What is your zip code? _____

3- What kind of financial assistance are you seeking?

- Rent
- Mortgage
- Other _____

4- How many people live in your household?

- 1
- 2
- 3
- 4
- 5
- 6
- 6+ _____



Virginia Rent and Mortgage Relief Program



Rappahannock United Way

5- Provide the names and the ages of everyone who lives in the household.

Name: _____ Age: _____

Name: _____ Age: _____

Name: _____ Age: _____

Name: _____ Age: _____

Name: _____ Age: _____

Name: _____ Age: _____

6- How Many Bedrooms are there in your place of residence?

- 1
- 2
- 3
- 4
- 5
- 6
- Other _____

7- What was the total income for your whole household for the most recent month?

\$ _____

8- What is Your Monthly Rent or Mortgage Payment?

\$ _____

9- What is your ethnicity or race?

- Non-Hispanic White or Euro-American
- Latino or Hispanic American
- Black, Afro-Caribbean, or African American
- Native American or Alaska Native
- South Asian or Indian American
- Middle Eastern or Arab American
- Other _____
- Prefer not to answer



Virginia Rent and Mortgage Relief Program



Rappahannock United Way

10- Are you currently employed?

- No – Go to Question #11
- Yes – Go to Question #12

11- If any member of your household is not currently employed -

When did you become unemployed?

What is the reason for not currently working?

- Has experienced a significant life event

- Laid Off
 - Due to COVID-19
- Place of employment has closed
 - Due to COVID-19
- Experienced a reduction in hours
 - Due to COVID-19
- Must stay home to care for children due to closure of day care and/or school
- Have not been able to work or missed hours due to contracting COVID-19
- Have been unable to continue working due to high risk of severe illness from COVID-19
- Have been unable to find new employment due to COVID-19

Once covid-19 is over will you be able to return back to work?

- No
- Yes

Have you filed for unemployment?

- No
- Yes

If able to claim weekly wages, please state the amount –

\$

If not, please specify reason and attach documentation



Virginia Rent and Mortgage Relief Program



Rappahannock United Way

12- If any member of your household is currently employed -

What is the name of the employer(s) / companies?

What was the monthly gross (before any deductions) household income (prior to COVID-19 impact)?

\$ _____

What is the monthly gross (before any deductions) household income this most recent full month?

\$ _____

Have any workers in your household had their work hours reduced?

- No
- Yes - By how many hours per month?

Do any of the following apply to your household situation?

- Have experienced a significant life event

- Laid Off
 - Due to COVID-19
- Place of employment has closed
 - Due to COVID-19
- Experienced a reduction in hours
 - Due to COVID-19
- Must stay home to care for children due to closure of day care and/or school
- Have not been able to work or missed hours due to contracting COVID-19
- Have been unable to continue working due to high risk of severe illness from COVID-19
- Have been unable to find new employment due to COVID-19



Virginia Rent and Mortgage Relief Program



Rappahannock United Way

13- Is your household generally financially stable? (cover basic costs of living)

- No
- Yes

If Yes - will you be able to sustain yourself financially in the future, if we provide you with assistance?

- No
- Yes - If Yes - how will you sustain yourself in the future?
 - Work / employment
 - Social security benefits
 - Savings / Stocks
 - Other

14- Have you applied for financial assistance from any other organizations?

- No
- Yes – Details

15- Have you explored / exhausted all personal resources?

- No
- Yes – Details

16- Have you received the Economic Impact Payment / COVID-19 Stimulus check?

- No - If No – did you file your taxes in last year (or the year before)?
 - Yes – the government is still issuing checks, please be patient.
 - No – please go to non-filers form on the IRS website to request a check:
<https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>
- Yes - If Yes – did it help you get caught up on bills and other household expenses?
 - Yes
 - No

17- Are you related to any Rappahannock United Way employee or board member?

- No
- Yes – Details



Virginia Rent and Mortgage Relief Program



Rappahannock United Way

Provide Copies of the Following Supporting Documents:

- Proof of identity (government issued photo ID - driver's license / passport, etc.)
- Proof of residency (utility bill, bank statement, property tax bill, mortgage documents, rental lease, etc.)
- Proof of income (pay stubs- at least one months - more if showing decrease in earnings, bank statements, letter from employer, social security documents, pension, unemployment letter)
- Proof of Emergency Situation / Change in Income / Change in Employment
- Proof of Rental – Current rental lease - in compliance with tenant/landlord laws
- Proof of Mortgage – Mortgage bill
- Proof of Eviction or Forbearance / Foreclosure (eviction notice / arrears notice)
- Completed Virginia RMRP Household Eligibility Certification (provided)
- Landlord affidavit (including W-9) stating the tenant is past due in rent and detailing the total rent amount owed including any late fees in compliance with CARES ACT and Virginia House Bill 1420.
- RMRP Landlord and Renter House hold Agreement (provided)

Please Provide Your Landlord / Mortgage Lender's Information:

Payment will be made directly to the landlord / mortgage lender on client's behalf.

Vendor Name:

Company Name if Different to Above:

Customer ID:

Vendor Address:

Vendor Telephone Number:

I understand additional documents may be requested to support my request for assistance.

I understand and give permission to Rappahannock United Way to contact, discuss payment options, and request W9 forms from the vendor listed.

I understand that all information gathered about me is personal and private and that I do not have to participate in CharityTracker. I have had an opportunity to ask questions about CharityTracker and to review the basic identifying information, which is authorized by this release, from the CharityTracker Assistance Network Participating Agencies to share. I also understand that information about non-confidential services provided to me by CharityTracker participating agencies may be shared with other CharityTracker Participating Agencies. This Release of Information will remain in effect for 3 years from the date noted under my signature at the bottom of this page unless I make a formal request to this Organization that I no longer wish to participate in CharityTracker.

Applicant's Full Name:

Signature:

Date:



Virginia Rent and Mortgage Relief Program



Equal Access and Prohibited Inquiries All activities must be made available without regard to actual or perceived sexual orientation, gender identity, or marital status. Grantees are prohibited from inquiring about an applicant's or participant's sexual orientation or gender identity for the purpose of determining eligibility or otherwise making housing available. This does not prohibit an individual from voluntarily self-identifying sexual orientation or gender identity.

Further, grantees must not discriminate against a group of people presenting as a family based on the composition of the family (e.g., adults and children or just adults), the age of any member's family, the disability status of any members of the family, marital status, actual or perceived sexual orientation, or gender identity.

Under the Equal Access Rule, "family" includes, but is not limited to, regardless of marital status, actual or perceived sexual orientation, or gender identity, any group of persons presenting for assistance together with or without children and irrespective of age, relationship, or whether or not a member of the household has a disability. A child who is temporarily away from the home because of placement in foster care is considered a member of the family.

Grantees must assess and serve individuals and households as they present. Any group of people that present together for assistance and identify themselves as a family,

Virginia Rent and Mortgage Relief Program Guidelines 4

Regardless of age or relationship or other factors, are considered to be a family and must be served together as such.

Nondiscrimination and Equal Opportunity Requirements Grantees must comply with all applicable fair housing and civil rights requirements. In addition, grantees must make known that assistance and services are available to all on a nondiscriminatory basis and ensure that all citizens have equal access to information about and equal access to the financial assistance and services provided under this program.

Among other things, this means that each grantee must take reasonable steps to ensure meaningful access to programs to persons with limited English proficiency (LEP), pursuant to Title VI of the Civil Rights Act of 1964. This may include providing language assistance or ensuring that program information is available in the appropriate languages for the geographic area served by the jurisdiction and that limited English proficient persons have meaningful access to this assistance.

Compliance with Fair Housing and Civil Rights Laws (1) Grantees must comply with all applicable state and federal fair housing and civil rights requirements (see 24 CFR 5.105(a)). This includes the Virginia Values Act (effective July 1, 2020) which expands the list of protected classes under the Virginia Fair Housing Law. As of July 1, 2020, the Virginia Fair Housing Law prohibits discrimination based on race, color, religion, national origin, sex, disability, family status, elderliness (age 55+), source of funds, sexual orientation, gender identity, or veteran status (collectively the "Protected Classes"). (2) If the grantee: (a) Has been charged with an ongoing systemic violation of fair housing laws; or (b) Is a defendant in a lawsuit filed by the Department of Justice or the Virginia Attorney General alleging an ongoing pattern or practice of discrimination under fair housing laws; or (c) Has received a letter of findings identifying ongoing systemic noncompliance under Title VI of the Civil Rights Act of 1964, section 504 of the Rehabilitation Act of 1973, or section 109 of the Housing and Community Development Act of 1974, and the charge, lawsuit, or letter of findings referenced in subparagraphs (a), (b), or (c) above has not been resolved before the application deadline, then the grantee is ineligible to apply for funds.

Affirmatively Furthering Fair Housing Grantees will have a duty to affirmatively further fair housing opportunities for the Protected Classes (listed above).

Examples of affirmatively furthering fair housing include: (1) marketing the program to all eligible persons, including persons with disabilities and persons with limited English proficiency; (2) making buildings and communications that facilitate applications and service delivery accessible to persons with disabilities (see, for example, HUD's rule on effective communications at 24 CFR 8.6); (3) providing fair housing counseling services or referrals to fair housing agencies; (4) informing participants of how to file a housing discrimination complaint, including providing the toll-free number for the Housing Discrimination Hotline: 1-800-669-9777; and (5) recruiting landlords and service providers in areas to which housing choice is expanded. In addition, housing discrimination complaints may be reported to the Virginia Rent and Mortgage Relief Program Guidelines 5

Virginia Fair Housing Office at the Department of Professional and Occupational Regulation (DPOR) at (888) 551-3247.

Americans with Disabilities Act Compliance all grantees shall adhere to Title II and III of the Americans with Disabilities Act (ADA). Title II prohibits discrimination in the form of excluding an otherwise qualified person with a disability (i.e. a person who would qualify for the program or activity but for their disability) from participating in programs or activities is prohibited. Grantees are required to make reasonable accommodations in policies and practices and to make reasonable modifications in physical structures to ensure equal access to the programs. Title III prohibits discrimination on the basis of disability in the activities of places of public accommodations and requires newly constructed or altered places of public accommodation—as well as commercial facilities (privately owned, nonresidential facilities such as factories, warehouses, or office buildings)—to comply with the ADA Standards.

Conflicts of Interest No person who is an employee, agent, consultant, officer, volunteers or elected or appointed official of the grantee and who exercises or has exercised any functions or responsibilities with respect to assisted activities, or who is in a position to participate in a decision-making process or gain inside information with regard to such activities, may obtain a personal or financial interest or benefit from the activity, or have an interest in any contract, subcontract, or agreement with respect thereto, or the proceeds hereunder, either for himself or herself or for those with whom he or she has family or business ties, during his or her tenure or for one year thereafter.

Upon the written request of the grantee, DHCD may grant an exception to the restrictions in the paragraph above on a case-by-case basis when it determines that the exception will serve to further the purposes of the RMRP program and promote the efficient use of funds. In requesting an exception, the grantee must provide a disclosure of the nature of the conflict accompanied by the following: 1. A description of the housing unit owned and operated by the individual or entity in question including location, rent amount and how the rent amount compares to comparable rental units in the area, and 2. The process to ensure non-preferential administration of funding such as having an unrelated organization or body determine household eligibility and level of assistance to be provided.

Confidentiality Policy All grantees shall ensure the confidentiality of the name of any household assisted and any other information regarding individuals receiving assistance. The grantee's confidentiality policy should, at a minimum, address: • How staff will gather, record, and store confidential information; • The consent process for the release of confidential information; • Protocols for responding to breaches of confidentiality; • Standards contained in relevant state and federal laws, including HIPAA compliance (if applicable) and HIV confidentiality statutes; and, Virginia Rent and Mortgage Relief Program Guidelines 6