



**BUYING** →

← **RENTING**

**City of Fairborn**  
**Rent/Mortgage/Utility Assistance**

**Program Guide**  
**FY19 CDBG-CV funding**

**Development Services Department**  
**44 W. Hebble Avenue**  
**Fairborn, Ohio 45324**  
**937-754-3060**



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# Short Term Rent/Mortgage/Utility Assistance Program

## Policy and Procedures

### Purpose

Short-Term Rent, Mortgage and Utility Assistance is an eligible activity under the CDBG-CV Program. This is a one-time, limited assistance program designed to increase housing stability in wake of the coronavirus pandemic. Assistance is provided for a maximum period of up to 3 months anytime after March 20, 2020.

In order to be eligible for assistance, applicant must have experienced a financial hardship due to the coronavirus pandemic and fall into the established income guidelines set by HUD for housing assistance.

***Application for assistance can be found at  
[www.fairbornoh.gov/](http://www.fairbornoh.gov/)***

This program is administered by the City of Fairborn Development Services Department. Staff encourages you to carefully review the eligibility in the documentation to obtain a clear understanding of program participation. All grant payments will be made directly to the provider (landlord, lending institution, utility company). No funds will be paid to the applicants.

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## Participant Eligibility Criteria

To be eligible for this program, a household must meet the following basic criteria of eligibility for assistance under the CDBG program:

- ✓ Have experienced a financial hardship due to the coronavirus pandemic (must provide satisfactory documentation of income or lack thereof, i.e. reduction in hours, loss of income or unemployment)
- ✓ Must live in the city limits of Fairborn
- ✓ Must have been in good standing with provider prior to March 31, 2020
- ✓ Must meet gross monthly income limits per the number of people in the household not exceeding the annual 80% Area Median Income (AMI) limits established by the Department of Housing and Urban Development (see chart below):

1 person	2 persons	3 persons	4 persons	5 persons	6 persons	7 persons	8 persons
\$40,800	\$46,600	\$52,450	\$58,250	\$62,950	\$67,600	\$72,250	\$76,900

The applicable income limits for determining program eligibility are published by the US Department of Housing and Urban Development (HUD) and are updated annually. The applicant's gross annual household income (for the purpose of determining program eligibility) shall be calculated according to the HUD regulations defined in the Code of Federal Regulations at 24 CFR, Part 5. Income includes wages, income from assets, retirement, social security, disability, unemployment and any other resources or benefits received by household members age 18 and older.

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## INSTRUCTIONS

1. Review the Assistance Criteria and Eligible Expense Sections
2. Retrieve and attach copies of all requested and applicable supporting documentation listed in the Required Documents Section
3. Submit completed application and provide all supporting documentation via one of the following ways:

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By email to:

You must use the links provided to you at application to submit all applications, sensitive and personal information.

*Do not submit any personal or sensitive information to personal email addresses.  
General correspondence is appropriate.*

In person to:

Drop off of application and supporting documentation is by appointment only. You must call and receive instructions from staff. Please call 937-754-3060, Monday through Friday 8-5 to schedule a drop off time.

*Applicants must confirm drop off and follow any and all necessary directions and safety precautions during this time. These directions and precautions are subject to change based on developments regarding the COVID-19 emergency situation.*

By mail to:

City of Fairborn  
Attn: Missy Frost  
44 W. Hebble Avenue  
Fairborn, Ohio 45324

*All packages must be enclosed in a sealed envelope marked “**COVID-19 Emergency Relief Program**” and addressed to the location above.*

Due to the limited funds for this program, completed applications will be accepted on a first come first serve basis. Incomplete applications will be returned to the applicant and they will lose their place in “line”. If the applicant re-applies, then their application will be placed on the bottom of the pile of applications currently being processed.

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## ASSISTANCE PROGRAM CRITERIA

### ***Rental Assistance Criteria***

1. Coordination with landlord to accept assistance
2. Must be currently named as a tenant under the written lease

### ***Mortgage Assistance Criteria***

1. Coordination with mortgage holder to accept assistance
2. Must be named on the Deed of Trust or mortgage
3. May receive assistance if currently in forbearance agreement or foreclosure proceedings
4. Principal and interest only (taxes and insurance will be responsibility of mortgage holder)
5. Mortgage balance must be less than \$200,000
6. Must be a single-family home

### ***Utility Payment Assistance Criteria***

1. Coordination with provider to accept assistance
2. Must be named as a resident of the property seeking assistance (i.e. tenant on lease or named on mortgage or deed)

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***Assistance for rent, mortgage and/or utilities will only be provided for payments past due from April 1, 2020 forward with maximum of 3 months. All payments will be made directly to the provider. No funds will be given to the applicant(s).***

### **Eligible Expenses**

1. *Rent* assistance maximum of \$1,500
  - 1-3 months of rent payments
  - \$500 per month to cover past due rents from April 1, 2020 forward

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2. *Mortgage* assistance maximum of \$4,000 per household
    - Up to 3 months of mortgage payments
    - Balance must be less than \$200,000
    - Applicants that are behind on their mortgage, in a forbearance agreement or foreclosure proceedings as of April 1, 2020
  
  3. *Utility* assistance maximum of \$900 per household
    - 1-3 months of utility payments
    - \$300 per month to cover past due utilities from April 1, 2020 forward

### **Ineligible Expenses**

- Security Deposits
- First Month's rent
- Assistance to residents not listed as a legal occupant of the unit
- Utility Deposits
- Mortgage taxes and insurance

### **Ineligible Applicants**

- Households with a Tenant- based voucher who receives full utility assistance
- Households who reside in Project Based Voucher complexes/apartments
- Households residing in Public Housing
- Households receiving other government-based rental assistance with full utility assistance
- Households that hold a mortgage backed by a government sponsored-enterprise, such as VA, FHA, Freddie Mac and Fannie Mae
- Owner of duplexes, hotels, motels, apartment complexes or any multi-family housing units

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## REQUIRED DOCUMENTS

The Fairborn Assistance Program requires documentation of tenancy and need for assistance. Acceptable forms of documentation are as follows:

- Copy of all applicant's drivers' licenses/state issued identification
- Completed Application for Assistance
- Documentation to evidence loss of income, reduction in hours or unemployment as a result of the pandemic
- Financial Hardship Questionnaire/Screening Questions form
- Coordination of Benefits and Services form
- Landlord Authorization form (if applicable)
- Asset Certification form
- A W-9 for all providers (landlords, lending institutions, utility companies) receiving funds for tax purposes
- Satisfactory evidence of tenancy includes the lease or a default/late payment notice that identifies the client as the named tenant, or co-tenant under the lease.
- Satisfactory evidence of ownership includes 1) a Deed of Trust or deed accompanied by a mortgage 2) a mortgage default/late payment notice which identifies the client as the property owner/debtor or co-property owner/debtor 3) a title insurance policy identifying the client as the property owner/debtor, or co-property owner/debtor.
- Satisfactory evidence of utility assistance includes a copy of the utility bill. Utility bill must indicate address where client is residing (which must correspond with lease or mortgage notice), indicate clients name on utility bill and have a total amount due (this is to include past due payments as well as late fees assessed).

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## **Assistance for Mobile Homes**

Assistance can be made to clients who live in mobile homes in limited circumstances.

- A space rent, mortgage or utility payment must be the basis for the assistance, and an applicant must provide documentation as listed in Participant Eligibility Criteria – Documentation of tenancy and utility accounts.
- The home must be permanently attached to the ground with utility and sewer connections as well as compliant with local guidelines for mobile homes.
- Mobile homes on wheels, capable of being relocated, are considered personal property and therefore not eligible for assistance.

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## **Confidentiality/Disclaimer**

Information regarding Rent/Mortgage/Utility assistance applicants, including the fact that they are/were or are/not connected to the program may not be given to any individual or public or private organization except:

- Participating providers (landlords, mortgage companies, utility agencies) who would need reciprocating information to properly ensure participants financial assistance.

The confidentiality procedures include and are applicable to printed documents, written materials and oral communication both face to face and telephone.

Recordkeeping and data collection for this program shall be maintained in the software tracking program managed by the Development Services Department.

The City reserves the right to alter, cancel or discontinue this program. In the event that an applicant is denied funding, that determination is final and there are no appeals



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process. It is important to note that the financial information required by this program may be subject to public inspection or disclosure as required by federal, state or local law, including the Ohio Public Records Act.

Financial institutions, banks, lenders, landlord, publicly traded companies, nonprofits, elected and appointed officials, and City employees are not eligible for this program.

All applicants submitting applications agree to the terms herein.

**For questions regarding this program, please contact:**

**Missy Frost**

**Development Services Assistant Director**

**44 W. Hebble Avenue**

**Fairborn, Ohio 45324**

**937-754-3060**

**[Missy.frost@fairbornoh.gov](mailto:Missy.frost@fairbornoh.gov)**