

## FREQUENTLY ASKED QUESTIONS

**Who is eligible for this program?** This program is targeted towards renters and homeowners who were substantially affected economically by the COVID 19 pandemic.

The applicant is applying for assistance for the month they did not have the money to pay their rent or mortgage. If they still have unpaid rent or mortgage payments, they should consider applying.

**Can people who receive rental assistance from a governmental agency qualify for WEHAP funds?** No, receipt of this kind of assistance disqualifies an applicant from the program. Those applicants are already receiving state or federal housing assistance.

**Does a HABITAT loan qualify for assistance?** Yes, it will likely meet the eligibility requirements.

**Can I qualify if I was denied unemployment?** If you need assistance, you can and should apply. A reviewer will look at your personal situation.

**If I received unemployment approval or income after I have submitted my application, do I need to resubmit financials?** No, because you did not have the income at the time you applied for rent or mortgage payment assistance.

**I am a landlord, can I apply?** Landlords cannot apply on behalf of tenants. However, you should notify your tenants of this program because they may qualify for assistance.

**Will WEHAP funds cover any rent or mortgage payments that were due prior to April?** No, rent or mortgage payments in arrears prior to April 1, 2020 are not eligible.

**Will the money be sent directly to me to pay the mortgage/rent?** Payments are made directly to landlords, mortgage servicers and/or hazard insurance companies.

**How long will it take to process my application?** If all of the verifications and supporting documents have been uploaded, it may take 10-14 business days before an answer is received. It may be another 5-7 business days before a check will be mailed to the landlord, mortgage servicer, and/or hazard insurance company.

**How much assistance can I receive for my rent or mortgage payment?** The amount of assistance is based on household gross monthly income and monthly rent or mortgage costs. WEHAP will pay the difference between 30 % of your household's current gross monthly income and your monthly rent or mortgage payment, up to \$2,000/month. For mortgage payments, a minimum co-pay of \$100 will be required by the homeowner. Documentation of income for each month will need to be provided. Applicants should use a program calculator (located on the WCDA website) to estimate the assistance payment. It is recommended that applicants use the calculator to decide whether to submit a full application.

**How much assistance can I receive for hazard insurance?** This will depend on how often the hazard insurance is paid and whether or not the home is paid off or still owing to the mortgagee. Please fill out an application.

**Can you apply for assistance more than once?** Yes, the applicant can apply for each month they have insufficient income due to circumstances related to COVID-19 to pay their housing costs.

**Can I apply for assistance on behalf of another person?** No, but a reviewer could assist an applicant if there is no other mechanism to apply. Standard paper applications will be available and can be requested by phone or email.

**Are unemployment insurance payments counted as household income?** Yes. All unemployment insurance benefits, including the additional \$600 per week for COVID-19, should be included in income.

**Are stimulus checks under the CARES Act counted as household income or toward the \$10,000 readily available asset limit?** No, household stimulus payments are not included in calculations of income or toward the asset limit.

**Is lot rent covered?** Yes, payment for lot rent for manufactured homes is eligible. A lot rental verification is required and will be sent to the lot owner prior to any payment being issued.

**Can you apply for assistance for chattel mortgage payments associated with manufactured home financing?** Yes, manufactured homes or trailer homes, if they are the applicant's primary residence, qualify for assistance with the appropriate documentation and other qualifications.

**Can you apply for assistance for second mortgage payments? HELOC's?** Yes, with the appropriate documents showing the balance of the first mortgage and the applicable information on the second. These will be reviewed on a case-by-case basis.

**Can I receive WEHAP funds if I'm participating in a mortgage forbearance program?** No, because under most forbearance programs, no payment is required for the time being. If there is a significantly different circumstance, please send your specific question to a reviewer. WEHAP may be able to help.

**If I am homeless can you help with a deposit?** Yes, if your situation was created by circumstances related to COVID-19?