



City of Irving Housing Assistance Program Training

Apartment Association of Greater Dallas

April 22, 2021



Overview

- Types of Assistance
- Overview of Rental Assistance Programs
- Flowchart and Applications

Types of Assistance



Rental Assistance Programs

Program	Administrator	Funding Allocated	Expiration	Assistance Terms	Minimum Eligibility
HUD ESG	City of Irving	\$58,000	2 years from agreement (~2022)*	Up to 4 months up to HUD Fair Market Value	<ul style="list-style-type: none"> - At or below 30% AMI - Economic hardship - Notice to Vacate/pay or Eviction - Current Lease
HUD ESG-CV	City of Irving	\$1,205,000	2 years from agreement (~2022)*	Up to 6 months up to HUD rent reasonableness standards	<ul style="list-style-type: none"> - At or below 50% AMI - COVID-19 economic hardship - Notice to Vacate/Pay or Eviction - Current Lease
HUD CDBG-CV	City of Irving	\$100,000	4 years from agreement (~2024)*	Up to 6 months, up to HUD rent reasonableness standards	<ul style="list-style-type: none"> - At or below 80% AMI - COVID-19 economic hardship - Notice to Vacate/Pay or Eviction - Current Lease
Treasury ERAP	Catholic Charities**	\$7,245,762***	9/30/2022***	Up to 12 months, 3 additional months for housing stability (includes utilities)	<ul style="list-style-type: none"> - Qualifies for unemployment or COVID -19 economic hardship - Risk of experiencing homelessness or housing instability; and - At or below 80% AMI
State TERAP	Catholic Charities	\$450,000	Obligated by 7/31/21, program ends Dec 2021	Up to 6 months	<ul style="list-style-type: none"> - At or below 80% AMI - COVID-19 economic hardship

*Expiration depends on if HUD provides new dates with Round 2 & 3 or if HUD will continue to use same start dates from Round 1

**Program only has one Administer at this time for a portion of total allocated funding

*** Program may be extended if City is allocated additional funds by the Treasury

City of Irving Rental Assistance Program

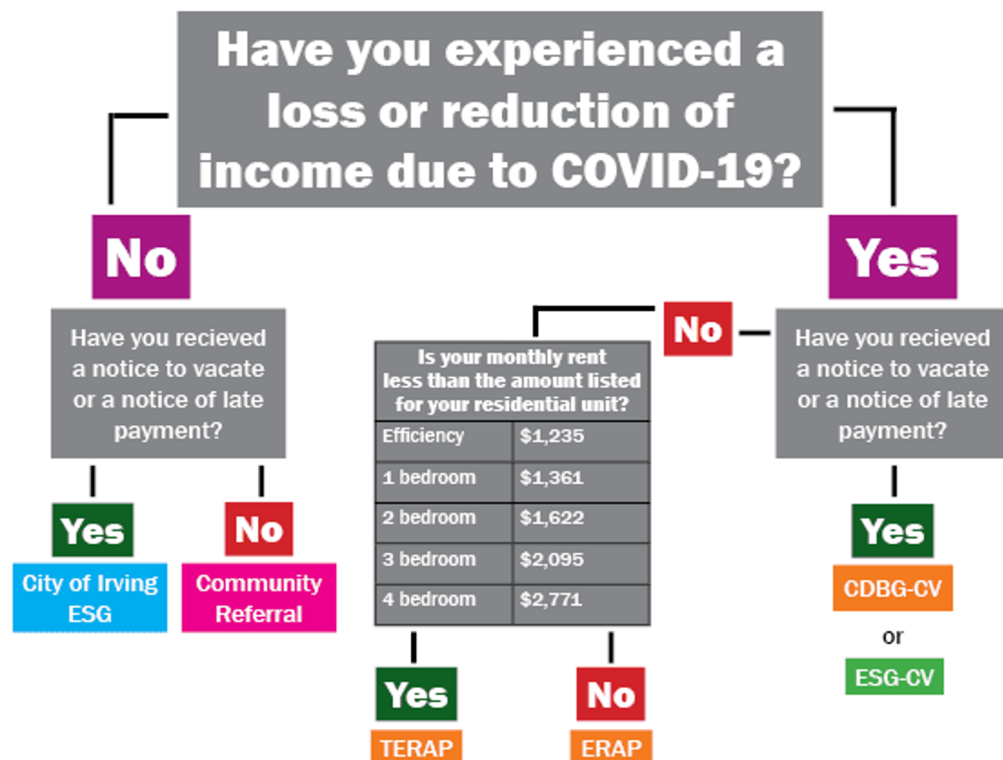
Start

To qualify, annual income must not exceed the amounts listed on the chart below, based on family size.

For example: A family of three with a gross annual income of \$35,000 may be eligible for Very Low and Low assistance programs.

Income Level Limits	Family Size							
	1	2	3	4	5	6	7	8
Extremely Low (30% AMI)	\$18,100	\$20,700	\$23,300	\$26,200	\$30,680	\$35,160	\$39,640	\$44,120
Very Low (50% AMI)	\$30,200	\$34,500	\$38,800	\$43,100	\$46,550	\$50,000	\$53,450	\$56,900
Low (80% AMI)	\$48,300	\$55,200	\$62,100	\$68,950	\$74,500	\$80,000	\$85,500	\$91,050

Note: The colors correspond to the assistance programs below.



City of Irving In-House Homeless Prevention Programs

ESG	ESG-CV	CDBG-CV
<p>Up to 4 months up to HUD Fair Market Value*</p> <ul style="list-style-type: none"> - At or below 30% AMI - Economic hardship - Notice to Vacate/pay or Eviction - Current Lease - Must have resided in unit for at least 90 days 	<p>Up to 6 months, up to HUD rent reasonableness standards*</p> <ul style="list-style-type: none"> - At or below 50% AMI - COVID-19 economic hardship - Notice to Vacate/Pay or Eviction - Current Lease 	<p>Up to 6 months, up to HUD rent reasonableness standards*</p> <ul style="list-style-type: none"> - At or below 80% AMI - COVID-19 economic hardship - Notice to Vacate/Pay or Eviction - Current Lease

*Assistance terms vary

City of Irving In-House Homeless Prevention Program

Minimum Tenant Required Documentation

- Proof of identification
- Proof of U.S. citizenship or legal immigration status
- Proof of last 30 days income for all household members
- Last two months bank statements for all members of household
- Copies of notice to vacate, rent reminder, or eviction documents
- Copy of current lease, identifying all household members in residence
- Copy of current ledger statement, showing all charges, including late fees

City of Irving In-House Homeless Prevention Program

Tenant Required Documentation

- Proof of economic hardship
 - ESG-CV and CDBG-CV - COVID-19 impact (unemployment benefits letter; letter from employer; termination or furlough letter)
 - ESG – Unexpected increase in expenses or sudden loss of income (proof of paid medical bills, proof of paid car repairs, proof of loss of income)

City of Irving In-House Homeless Prevention Program

Landlord Participation Requirements

- Willingness to work within City of Irving program parameters,
- Complete City of Irving Vendor Acceptance Forms,
- Allow HQS inspection of assisted unit
- Provide a copy of most recent ledger statement, showing all charges, including late fees,
 - Updated ledger monthly if client receives multiple months of assistance
- Provide a copy of current year's signed W-9 form

City of Irving In-House Homeless Prevention Program

Other Notes

- Cases assigned as soon as City receives application and all supporting documentation from tenant
- Application Process may take several weeks; upon approval payments are remitted within 30 days
- Each tenant will have a case manager assigned to their application and will communicate regularly with him/her
- Due to confidentiality requirements, City cannot discuss a tenant's application without written consent from tenant
- Due to program assistance limits, City may only be able to provide partial payments

City of Irving In-House Homeless Prevention Program

Other Notes

- Monthly rental assistance amounts vary by program and unit size
 - ESG – Fair Market Rent
 - ESG-CV and CDBG-CV – Rent Reasonableness Standards
- HUD's rent reasonableness standard is designed to ensure that rents being paid are reasonable in relation to rents being charged for comparable unassisted units in the same market

City of Irving In-House Homeless Prevention Program

Current Fair Market Rent Limits*

The FY 2021 Dallas, TX HUD Metro FMR Area FMRs for All Bedroom Sizes

Final FY 2021 & Final FY 2020 FMRs By Unit Bedrooms					
Year	<u>Efficiency</u>	<u>One-Bedroom</u>	Two-Bedroom	<u>Three-Bedroom</u>	<u>Four-Bedroom</u>
FY 2021 FMR	\$1,029	\$1,134	\$1,352	\$1,746	\$2,309
<u>FY 2020 FMR</u>	\$957	\$1,093	\$1,314	\$1,727	\$2,262

* Amounts subject to change at HUD's discretion

Emergency Rental Assistance Program (ERAP)



Scope of Program

- Up to 12 months' support of rent (arrears, current and future)
 - Includes late fees
- Up to 12 months' support of utilities (those not included in rent, such as Internet)

Eligibility

- City of Irving resident
- < 80% Area Median Income (AMI)
- Impacted financially by COVID-19

Emergency Rental Assistance Program (ERAP)



Minimum Required Documentation - Tenant

- Proof of identification
- Proof of annual income (IRS 2020 tax form; bank statements; paystubs) or prior two months' income for all members of household
- Proof of COVID-19 impact (unemployment benefits letter; letter from employer; termination or furlough letter)
- Copies of past-due bills
- Copies of eviction documents, if applicable
- **Program does allow for certain documents to be Self-Certified

Emergency Rental Assistance Program (ERAP)



Required Documentation - Landlord

- Copy of current lease, identifying all household members in residence
- Copy of current ledger statement, showing all charges, including late fees
- Signed W-9 form to allow direct payment from CCD to you

Texas Emergency Rental Assistance Program (TERAP)



Scope of Program

- Up to 6 months' support of rent (rental arrears and at least 1 month of future rent)
- Includes late fees
 - No more than 12% of monthly rent for <4 units
 - No more than 10% of monthly rent for >4 units
- Maximum allowable rent: 120% of Small Area Rent Limits

Efficiency	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
\$1,235	\$1,361	\$1,622	\$2,095	\$2,771

Texas Emergency Rental Assistance Program (TERAP)



Eligibility

- City of Irving resident
- < 80% Area Median Income (AMI)
- Impacted financially by COVID-19
- Program cannot assist if rent exceeds 150% Small Area Rent Limits

Efficiency	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
\$1,544	\$1,701	\$2,028	\$2,619	\$3,464

Texas Emergency Rental Assistance Program (TERAP)



Ineligibility

- Tenants receiving tenant-based voucher assistance
- Tenants in unit receiving project-based assistance
- State or Federal rental assistance such as:
 - Housing Choice Voucher
 - HOPWA
 - HOME Tenant-based Rental Assistance

Texas Emergency Rental Assistance Program (TERAP)



Minimum Required Documentation - Tenant

- Proof of identification
- Prior one month of income for all members of household (IRS 2020 tax form; bank statements; paystubs, SNAPs Benefit Letter)
- Proof of COVID-19 impact (unemployment benefits letter; letter from employer; termination or furlough letter)
- Copies of eviction documents, if applicable

Texas Emergency Rental Assistance Program (TERAP)



Required Documentation - Landlord

- Copy of current lease, identifying all household members in residence
- Copy of current ledger statement, showing all charges, including late fees
- Signed W-9 form to allow direct payment from CCD to you
- Age of Property
 - For applicants with more than 3 months of assistance on units built prior to 1978 (and that do not qualify for federal exception), a visual assistance must be performed
- Unit Eligibility – not receiving State or Federal Rental Assistance

Catholic Charities Process



- Cases assigned as soon as application is submitted
- Process will take approximately 2 to 3 weeks, payment remitted next day
- Each tenant will have a case manager assigned to their application and will communicate regularly with him/her
- CCD will have a case manager available at locally to help in-person

HELP line at Catholic Charities:

(214) 257-0674 or CCDDisaster@ccdallas.org

Determining Appropriate Program

- City created a flowchart to help tenants determine which program is most appropriate to apply.
- Tenants may be eligible for more than one program.
- Flowchart is to help determine most appropriate but could still be ineligible after intake.
- If ineligible, Staff will work with tenant to help determine eligible for another program.

Flowchart

- www.cityofirving.org/COVID-Housing
- Click on “Rental Assistance”
- Access Flowchart and work through
- Able to click on program to access application



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COMMUNITY RESOURCES

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VACCINES

COVID-19 CASES

MANAGE CITY UTILITIES

Rental Assistance

Mortgage Assistance

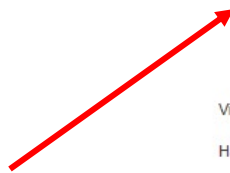
Homeless Assistance

Community Resources

[Home](#) > [Government](#) > [Coronavirus Information](#) > [Community Resources](#) > Housing Needs

Housing Needs

City of Irving Assistance Programs



Visit the [Community Resources page](#) for more assistance programs available from community organizations.

Have questions? Call [\(972\) 721-4899](#) or [email the City of Irving](#).

ADDITIONAL HOUSING ASSISTANCE PROGRAMS

County

State

Irving residents are eligible to receive short-term emergency housing assistance from Dallas County to pay rent, mortgage or utilities. The assistance is the form of a grant, and no repayment is needed. Payments are made directly to the landlord, mortgage company or utility provider.

Assistance for EHAP is eligibility-based and will be processed through a lottery system.

Residents are urged to complete the online prescreening application to determine eligibility. [View the English application](#) | [Ver la versión en español](#)

[See the details on the program at the Dallas County website.](#)



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- [Mortgage Assistance](#)
- [Homeless Assistance](#)
- [Community Resources](#)

City of Irving Rental Assistance Programs

The City of Irving offers several Rental Assistance Program to help individuals and family that have been economically impacted due to COVID-19 or other factors.

Each of the programs are unique in the type and amount of assistance covered, length of assistance, eligibility requirements, guidelines and funding source.

Follow the flow chart to determine which program best applies to your situation. Click on the program name within the graphic or linked description below the graphic to learn more about the selected program.

Visit the [Community Resources](#) page for more assistance programs available from community organizations. Have questions? Call [\(972\) 721-4899](#) or [email the City of Irving](#).



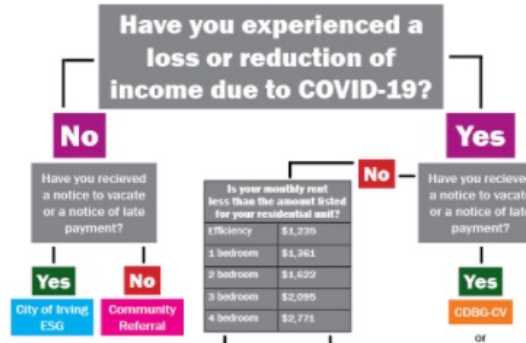
City of Irving Rental Assistance Program

Start

To qualify, annual income must not exceed the amounts listed on the chart below, based on family size.
 For example: A family of three with a gross annual income of \$35,000 may be eligible for Very Low and Low assistance programs.

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City of Irving Rental Assistance Program

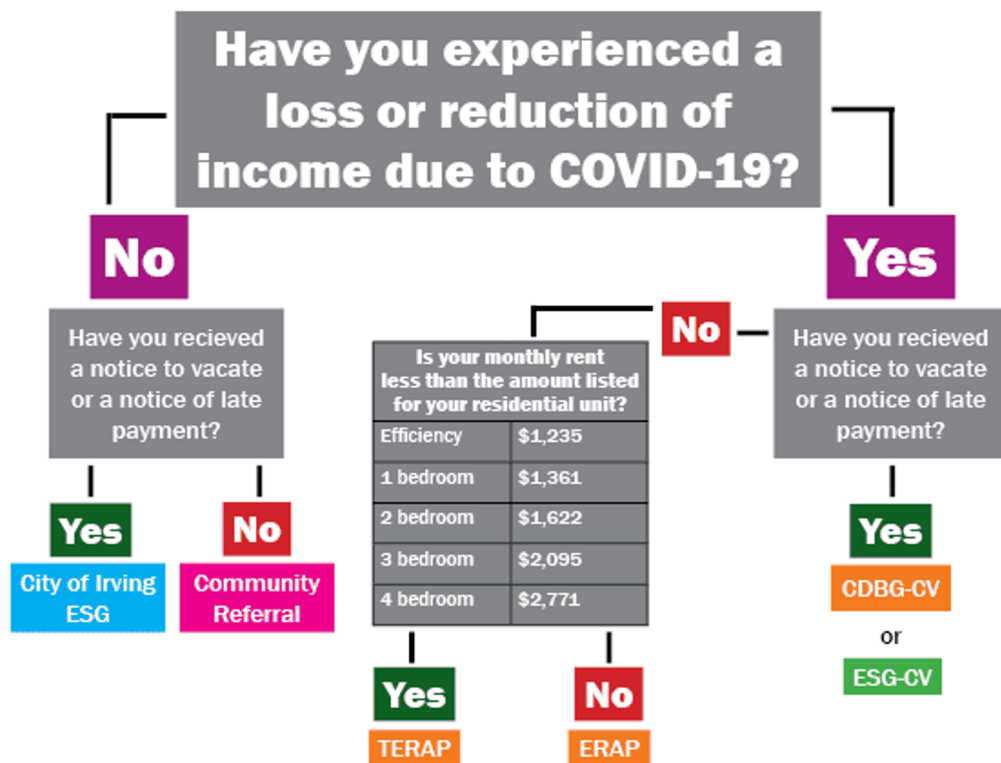
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Note: The colors correspond to the assistance programs below.



CITY OF IRVING ESG

Provides short-term rental assistance to low-income Irving residents who have an economic hardship, received a Notice to Vacate or Late Payment, and whose annual household income is at or below 30% AMI. **This program is for households NOT impacted by COVID-19.** [Learn more about the City of Irving's ESG program.](#)

ESG-CV – CITY OF IRVING ESG-COVID ASSISTANCE

Provides short-term rental assistance to low-income Irving residents economically affected (loss/reduction of income) by the spread of COVID-19, received a Notice to Vacate or Late Payment, and whose annual household income is at or below 50% AMI. [Click here for additional details on ESG-CV.](#)

CDBG-CV – CITY OF IRVING CDBG-COVID ASSISTANCE

Provides short-term rental assistance to low-income Irving residents economically affected (loss/reduction of income) by the spread of COVID-19, received a Notice to Vacate or Late Payment, and whose annual household income is at or below 80% AMI. [Click here for additional details on CDBG-CV.](#)

TERAP - TEXAS EMERGENCY RENTAL ASSISTANCE PROGRAM

Provides short-term rental assistance to low-income Irving residents economically affected (loss/reduction of income) by the spread of COVID-19 whose income is at or below 80% AMI. Program is administered by Catholic Charities on behalf of the City of Irving. [Click here for additional details on TERAP.](#)

For assistance completing the online application, Catholic Charities staff will be available at City of Irving facilities weekly, Tuesday through Saturday, rotating between Cimarron Park Recreation Center, [201 Red River Trail](#); Northwest Park Recreation Center, [2800 Cheyenne St.](#); and South Irving Library, [601 Schulze Drive](#). For an appointment, [email Catholic Charities](#) or call [\(214\) 257-0674](#).

ERAP - EMERGENCY RENTAL ASSISTANCE PROGRAM

The Emergency Rental Assistance Program (ERAP) assists households that are unable to pay rent and utilities due to the COVID-19 pandemic whose income is at or below 80% AMI. Program is administered by Catholic Charities on behalf of the City of Irving. [Learn more about the city's ERAP program.](#)

For assistance completing the online application, Catholic Charities staff will be available at City of Irving facilities weekly, Tuesday through Saturday, rotating between Cimarron Park Recreation Center, [201 Red River Trail](#); Northwest Park Recreation Center, [2800 Cheyenne St.](#); and South Irving Library, [601 Schulze Drive](#). For an appointment, [email Catholic Charities](#) or call [\(214\) 257-0674](#).

COMMUNITY REFERRALS

[Visit CityofIrving.org/Help](#) for a list of community organizations that provide housing and utility assistance.

How to Apply: City of Irving In-House Programs

- City of Irving In-House Programs
 - City of Irving – ESG
 - ESG-CV
 - CDBG-CV
- Online form, fill out and will receive a call from intake specialist within 3-5 business days to review information and determine eligibility
- If eligible, will start document collection process



- Accessibility
- Subscribe to Newsletters

Rental and Mortgage Assistance Program Form

Sign in to Save Progress

Rental and Mortgage Assistance Form

Do you live in the City of Irving?*

-- Select One --

Which type of assistance are you seeking?*

-- Select One --

If your address is not in Irving, Texas, unfortunately this application will not be processed. Please call 211, option 6 for referrals in your area.

First Name (head of household)*

Last Name*

Email Address*

Please re-enter your email address*

For Verification Purposes

Phone Number*

Please re-enter your Phone Number*

For Verification Purposes

Address*

Apartment/Unit Number

City*

State*

Zip Code*

Household Size?*

-- Select One --

How many months are you currently behind in payments?*

-- Select One --

What is the gross monthly income for the past 30 days, for the entire household?*

Enter the TOTAL dollar amount for ALL members of the household

What is you or your household's hardship?*

- Loss of job due to lay off from COVID-19
- Reduced work hours due to COVID-19
- Myself or a member of my household contracted COVID-19
- Had to be quarantined due to someone in my household or job contracting COVID-19
- "Other" non COVID-19 related hardship (indicate below)

If you chose "Other" above, please indicate your hardship here. (Only if it is non COVID-19 related)

Limited to 150 characters

Please select where you live:*

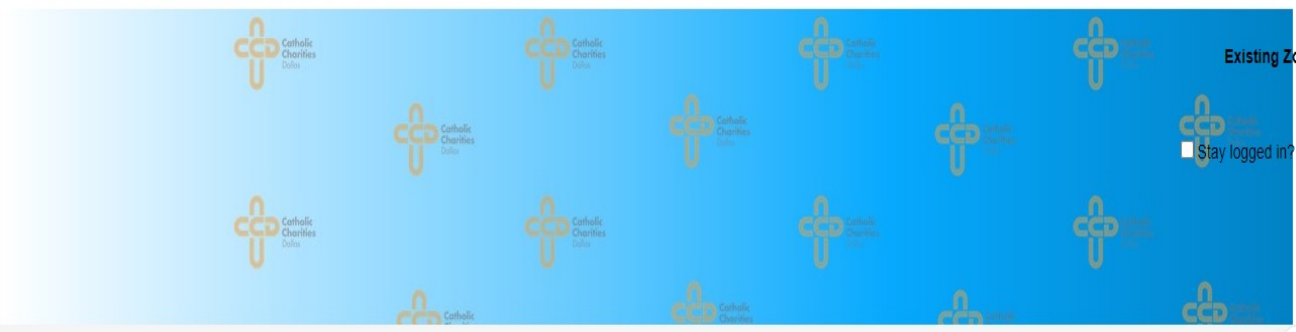
*We unfortunately do not assist with Hotels/Motels, Extended Stays, or Mobile Homes.

- Apartment
- Single-Family Home
- Condo/Townhome
- Duplex, Triplex, Multiplex, etc...

How to Apply - Catholic Charities Administered Programs

- TERAP
 - Apply online (Zoom Grants) and upload required documents
- ERAP
 - Apply online (Zoom Grants) and upload required documents

*Must include all required documents in order to submit application



Existing ZoomGrants™ Users: Email

Password

Stay logged in? (Admins and Reviewers only)

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You must be logged in to apply. [New ZoomGrants™ Account](#)

Catholic Charities of Dallas
City of Irving

Deadline 12/1/2021

City of Irving Emergency Rental Assistance Program (2021)

- [VIEW OPEN PROGRAMS](#)
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Description [\[hide this\]](#)

The City of Irving is offering an **Emergency Rental Assistance Program** for Irving residents who need financial assistance with rent, utilities or both. (Note: this program is NOT available to support those with mortgages). Eligible applicants - those with Household Income at or below 80% AMI - can receive up to 12 months' of support of past-due rent and/or utilities dating back to March 13, 2020.

Click the button to the right that says "New ZoomGrants™ Account" to create an account and complete your application

This application can be translated into multiple languages by copying and pasting the website link into [Google Translate](#).

[Click here for Spanish \(Haga clic aqui para español\)](#)

Requirements [\[hide this\]](#)

To qualify for the **Irving Emergency Rental Assistance Program**, applicants must demonstrate that:

1. One or more individuals in the household has qualified for unemployment benefits or experienced a reduction in household income, incurred significant costs or experienced other financial hardships due, directly or indirectly, to the COVID-19 outbreak;
2. One or more individuals in the household can demonstrate a risk of experiencing homelessness or housing instability; and
3. The household has a household income **at or below 80% of Area Median Income (AMI)**; *priority is given to applicants below 50% AMI.*

Application Status: Not Submitted

You must be logged in to begin.

- Summary
- Prescreener
- Application Questions
- Tables
- Documents

Summary

(answers are saved automatically when you move to another field)

Applicant Information

First Name	<input type="text"/>
Last Name	<input type="text"/>
Telephone	<input type="text"/>
Email	<input type="text"/>
Address 1	
Address 2	
City	
State/Province	
ZIP+4/Postal Code	
Country	

[Add Address](#)

[Next](#)

Documents

Instructions Show/Hide

Please include all documents for your application to be processed as quickly as possible.

Please click refresh button on this page after you upload documents to check they are uploaded correctly.

Documents Requested *	Required?	Uploaded Documents *	
Applicant Certification of COVID-19 Impact Download template: COVID Impact Certification	Required		Upload
Proof of Annual or Monthly Income - Examples: pay stubs; W-2s; 2020 IRS Form 1040; bank statements for last 2 months; SNAP benefits letter	Required	-none-	Upload
Proof of Financial Hardship - Examples: unemployment benefits letter; pay stubs showing decrease in hours or pay; bank statements showing decrease in regular pay; employer letter documenting layoff or furlough	Required	-none-	Upload
Proof of Income for Self-Employed - Self-employed applicants or household members must provide a profit and loss statement to show impact on income before and after COVID-19, along with bank statements Download template: Profit and Loss Statement		-none-	Upload
Proof of Tenancy - Example: lease agreement, signed by all parties	Required	-none-	Upload
Rent Assistance Documentation - Example: ledger statement from landlord or leasing office showing past-due and current rent due, including any applicable late fees		-none-	Upload
Utility Assistance Documentation - Example: copies of back/past-due bills for relevant utilities, including electricity, gas, water, trash and sewer (if NOT included in monthly rent) and Internet bills		-none-	Upload
Proof of Household Size - Examples: lease listing all occupants; IRS tax return listing all household members; SSI award letter; SNAP benefits letter; birth certificates; social security cards; passports; student IDs for full-time student	Required	-none-	Upload
Identification for All Adults in Household - Examples: Passport; state ID or driver's license; social security card	Required	-none-	Upload
Eviction Court Documentation, if applicable		-none-	Upload
Notice to Vacate, if applicable		-none-	Upload
Additional Documents, if applicable		-none-	Upload

How to Assist Your Tenant(s)

- Email link to all tenants in arrears
- If tenants don't have access to a computer or Wifi, allow access in the leasing office
- Upload lease, ledger and W-9 to speed processing

www.CityofIrving.org/COVID-Housing

Contact Information

Website

www.CityofIrving.org/COVID-Housing

City of Irving

Housing Assistance Hotline (assistance with program determination)

972-721-4899

HousingAssistance@CityofIrving.org

Community Development Division

972-721-4800

In-House Programs (After online form submitted)

972-721-2667

Catholic Charities (Request Appointment)

(214) 257-0674

CCDDisaster@ccdallas.org

Other Catholic Charities Service Areas

- City of Garland – ERAP
- City of McKinney – ERAP
- City of Frisco – ERAP
- City of Dallas – ERAP/TERAP
- City of Plano – ERAP



<https://www.ccdallas.org/covid-19-assistance-application/>

Questions?



City of Irving In-House Homeless Assistance Programs

ESG	ESG-CV
<p data-bbox="164 558 794 648">Up to 12 months up to HUD Fair Market Value</p> <ul data-bbox="164 729 871 1051" style="list-style-type: none"><li data-bbox="164 729 871 825">- Must be street homeless or in an emergency shelter<li data-bbox="164 843 794 939">- Must have documentation of homelessness status<li data-bbox="164 958 794 1051">- Must have valid identification documentation	<p data-bbox="946 558 1731 648">Up to 12 months up to HUD Fair Market Value</p> <ul data-bbox="946 729 1653 1108" style="list-style-type: none"><li data-bbox="946 729 1653 772">- Must have a COVID-19 hardship<li data-bbox="946 786 1653 882">- Must be street homeless or in an emergency shelter<li data-bbox="946 901 1576 996">- Must have documentation of homelessness status<li data-bbox="946 1015 1576 1108">- Must have valid identification documentation

City of Irving In-House Homeless Assistance Program

Minimum Tenant Required Documentation

- Proof of identification
- Proof of U.S. citizenship or legal immigration status
- Proof of last 30 days income for all household members
- Last two months bank statements for all members of household
- Verification of homeless status

Mortgage Assistance Programs

City of Irving – CDBG-CV

Up to 3 months of Mortgage payments not to exceed \$1500/Month

- Must be at or below 80% AMI
- Have a COVID-19 related economic hardship
- Have received a late notice

City of Irving In-House Mortgage Assistance Program

Minimum Homeowner Required Documentation

- Proof of identification
- Proof of U.S. citizenship or legal immigration status
- Proof of last 30 days income for all household members
- Last two months bank statements for all members of household
- Copies of notice of late payment(s)
- Copy of mortgage
- Copy of mortgage statement, showing all charges, including late fees

Mortgage Assistance Programs

Dallas County

Up to 6 months of Mortgage & Water/Sewer utility payments not to exceed \$1500/Month

- Must be at or below 80% AMI
- Dallas County resident, outside of the City of Dallas
- Economic hardship on or after April 1, 2020
- Processed through lottery

Dallas County

Mortgage & Utility Assistance Program

Minimum Homeowner Required Documentation

- Proof of identification
- Household income Verification (Bank Statement, Benefits letter, unemployment benefits, paystub, etc.)
- Self Employment (Self-employment records, 1099, Income Tax Return)
- Mortgage Statement
- Late notice and other related documents
- Utility Bill (Water/Sewer)
- Economic Impact Statement