



# City of Goshen CDBG-CV3

## Short-Term Rent Assistance Program

### Frequently Asked Questions

1. What is the CDBG-CV3 Short-Term Rent Assistance Program?
  - A. This program provides rent assistance to income-eligible households for up to **3** consecutive months who are experiencing financial hardship due to the COVID-19 pandemic.
  
2. Who is eligible to apply?
  - A. Households, renting within the City of Goshen, with a **total** household income that does not exceed 80% Area Median Income. Financial hardship must be as a result of the COVID-19 pandemic. Applicant cannot be residing in income-based housing or a Housing Choice Voucher (Section 8) recipient. The current limits are shown below and are subject to change if updated limits are released.

Household Size	80% AMI	Monthly Income
1 Person	\$39,350	\$3,279
2 Person	\$44,950	\$3,745
3 Person	\$50,550	\$4,212
4 Person	\$56,150	\$4,679
5 Person	\$60,650	\$5,054
6 Person	\$65,150	\$5,549
7 Person	\$69,650	\$5,804
8 Person	\$74,150	\$6,179

3. How do I apply?
  - A. Contact Meaghan Bylsma, Community Development Specialist for the City of Goshen, either via phone (574) 533-9370 or email [meaghanbylsma@goshencity.com](mailto:meaghanbylsma@goshencity.com) to express interest in applying. Basic demographic information as well as a preliminary determination as to the household's eligibility will be discussed. If basic criteria are met, an appointment will be scheduled to continue with the application process. **You must call first and have a scheduled appointment.** Completed applications will not be accepted on a walk-in basis.
  
4. What do I need in order to apply?
  - A. You will need all applicable verification documents as listed in the Requirements Checklist as well as the Program Application and signed Duplication of Benefits Affidavit **at the time of your appointment.** If seeking rent assistance, your landlord will need to complete documentation as well. This will be discussed with you when you express interest in applying for the program.

5. I don't have a printer so I can't get these forms done prior to my appointment. What should I do?
  - A. Every effort will be made to ensure all documentation is complete at the time you have your appointment. If you don't have a printer, you are welcome to pick up application materials at the Goshen Annex Building at 204 E. Jefferson St., Goshen, or have them mailed after calling to express interest in applying. Program information may also be emailed to you to complete, but forms must be signed with an original/certified signature and submitted via the drop box in front of the Annex building, faxed or emailed.
  
6. What if I need help paying my rent, but my financial hardship is not related to COVID-19?
  - A. These grants funds are for the sole purpose of "preventing, preparing for and responding to the coronavirus"; therefore, assistance cannot be granted if the hardship is unrelated to COVID-19. It is recommended you seek assistance from another community resource, such as the Township Trustee, or contact your landlord.
  
7. What if I need help paying my rent and have a Goshen address, but I live outside the City of Goshen?
  - A. These grant funds must be spent in the jurisdiction in which they were awarded. It is recommended you contact the Township Trustee for your area first to discuss your situation.
  
8. What if I don't have any income right now? How can I verify that?
  - A. Please disclose that information when you call and that process can be discussed. Not having any income does not disqualify you from this program. You may be required to complete a Self-Certification Form and have another agency that is familiar with your financial circumstances attest to your situation. You will still be required to provide other verification documentation, such as any applicable bank statements.
  
9. I am very behind in my rent. Can you help with that?
  - A. If you meet the criteria and provide the required documentation, this program can help with **up to 3 consecutive months** of past due/owed rent. Caps on assistance apply. These details can be discussed during your initial phone call/email or appointment.
  
10. How long does the process take if I'm approved for assistance?
  - A. If all documentation has been submitted and you are determined eligible, the process can take up to 2-3 weeks after your appointment for payment to be received. It is strongly recommended that you do not wait until the last minute to set up an appointment.

11. Will you be giving me a check or my landlord?
  - A. Any assistance checks will be made and given directly to the landlord. Your landlord will need to complete and submit a W-9 form prior to receiving a check. This will need to be submitted separately either in-person to the Goshen Annex Building or via email.
12. I quit my job because I feared contracting COVID-19. Can you still help me?
  - A. Possibly, but please call us to discuss your circumstances and the appropriate verification documentation applicable to your situation.
13. I quit my job because my children are now at home and require virtual learning. Can you still help me?
  - A. Possibly, but please call us to discuss your circumstances and the appropriate verification documentation applicable to your situation.
14. I'm staying in a hotel because I was evicted from my apartment due to COVID-19. Can you pay for my hotel?
  - A. No. The payment for hotel rooms is an ineligible activity for these grant funds.
15. Are late fees or other charges in addition to rent eligible?
  - A. No, only rent is eligible for payment. If eligible for assistance, you must work with your landlord to pay any remaining balance due.
16. Why can't you pay for lot rent or rent for a mobile home?
  - A. Lot rent or rent for a mobile home is an ineligible cost for these grant funds.
17. I am a homeowner and am having trouble making my mortgage payments. Am I eligible?
  - A. These funds are being strictly used for renters at this time. There are resources available to you as a homeowner. Locally, please consult with the Township Trustee. You can also contact Indiana Foreclosure Prevention Network at (877) GET-HOPE / (877) 438-4673 or [www.877gethope.org](http://www.877gethope.org). Your mortgage lender may also have ideas to help get you back on track.
18. Do I have to pay the money back?
  - A. No, these are grant funds and are provided to those who apply, meet all criteria and provide the required documentation. They do not require reimbursement.
19. I have Section 8/Housing Choice Voucher and/or live in an apartment in which the rent is based on my income. I have been affected by COVID-19 and am unable to pay my portion of the rent, where can I go for assistance?
  - A. Please contact the Warsaw Housing Authority if you are a Section 8/Voucher recipient or your leasing company if in income-based housing. There are alternative options for you in order to make your rent more affordable.