



Delco CARES: Homeowner Assistance Program

PROGRAM GUIDE

Delaware County created the **Delco CARES** program to provide temporary relief to homeowners in response to COVID-19 pandemic related economic hardship. Using CDBG-CV funds from the federal Coronavirus Aid, Relief, and Economic Security (CARES) Act, Delco CARES provides eligible Delaware County homeowners with up to three (3) months of mortgage and/or utility payment assistance.

Delco CARES is administered for Delaware County Office of Housing & Community Development by Media Fellowship House (MFH) and Chester City Improvement Project (CCIP).

Available Assistance

Applicants that meet the criteria below are eligible to apply for a Delco CARES assistance grant for mortgage principal and interest payment and/or utility payment assistance.

Applicants may be eligible to receive assistance for mortgage and utility costs for a period not to exceed three (3) months. Total assistance per household can be no more than \$6,000 of which no more than \$1,000 may be for utility payments. Eligible utilities include water, sewer, electric, and gas.

All payments made on behalf of the applicant will be paid directly to the mortgage lender or utility vendor. Under no circumstance will the payment be made directly to the household.

Delco CARES assistance grants are available on a first-come basis to eligible applicants.

Eligibility

Delco CARES is open to homeowners in Delaware County. *Residents of Chester City, Haverford Township and Upper Darby Township should contact their local officials to determine the availability of mortgage assistance programs in their community.* Applicants must meet the following eligibility requirements:

- Provide current mortgage statement in the applicant's name;
- Mortgage payments must have been current as of March 1, 2020;
- Provide proof of homeowner's insurance, and, when applicable, flood insurance;
- As of January 1, 2020, be current on all real estate, school and municipal taxes (or provide proof of a payment plan);
- Property must be the homeowner's primary residence;
- Homeowner must own no other property;
- Property cannot be used in any part as a rental;
- Household income on date of application must meet low- to moderate-income qualifications as established by HUD (see chart below);
- Lost household income as a result of the COVID-19 economic shutdown; and
- Provide documentation of income received as a result of any governmental response program due to COVID -19 (such as unemployment compensation).

Eligible Income Limits (based on 80% AMI)

Household Size	Annual Household Income (effective 7/1/2020)
1 Person	\$ 54,150
2 Persons	\$ 61,850
3 Persons	\$ 69,600
4 Persons	\$ 77,300
5 Persons	\$ 83,500
6 Persons	\$ 89,700

Please note income limits are subject to change and will be checked again at time of application.

Program Requirements

All applicants must provide the following documentation:

- Household income and assets as of January 1, 2020 or for the timeframe prior to when the household member(s) were laid off, terminated, or financially impacted by the Coronavirus shutdown;
- Documentation of change in employment or income status such as a termination notification or proof of business closure. If no documentation is available, the applicant may submit the Coronavirus Impact Self-Certification form included with the program Application;
- Statements of other relief programs applied for, including the history of benefits received or estimated benefits;
- Most recent mortgage statement showing Principal and Interest due;
- Most recent gas, water, sewer, electric, internet, phone statements; and
- Sign and comply with a declaration of benefits statement (Coronavirus Impact Self-Certification) and agreement to pay the County back if funding is received from another state, federal or local resource.

Application Process

Interested homeowners must contact either CCIP or MFH to request an application. A Certified Housing Counselor will answer any questions and guide the homeowner through the application process.

It is essential that all requested documentation accompany the application. Only complete applications will be considered eligible for review.

The Housing Counselor will review the application based on the order in which it was received. A third-party verification method may be used to document income, assets, and expenses for all applicants. Income will be determined using the Federal Part 5 Income Determination Method.

If approved, the Housing Counselor will prepare closing documents and contact the applicant. If denied, the applicant will be provided a written notice that details the reason(s) for the denial.



Program Marketing

- Online: Delaware County, OHCD, MFH and CCIP websites and social media
- Notification to Delaware County Homeownership First loan recipients
- Darby Community Development Corporation
- Other community partners

CDBG Eligibility and National Objective

This program is eligible for CDBG funding under 570.207(b)(4) and the National Objective is LMI Limited Clientele 570.208(2)(C).

Environmental Review Requirements

This program is considered to be classified as 24 CFR 58.35(b) (2) a Categorical Exclusion Not Subject to 58.5.

Contact Information

Chester Community Improvement Project (CCIP)

23 E. 5th Street, 2nd Floor
Chester, PA 19013
(610) 876-8663
ccip541@gmail.com
www.cciphousing.org

Media Fellowship House (MFH)

302 S. Jackson Street
Media, PA 19063
(610) 565-0434
jerry@mediafellowshiphouse.org
www.mediafellowshiphouse.org