

FREQUENTLY ASKED QUESTIONS

Short-Term Rent/Mortgage Utility Assistance Program

Who is eligible for assistance?

Individuals or households residing within the city limits of the City of Fairborn. You must be able to document that you were unable to pay your rent/mortgage/utility payments due to a financial hardship created by the COVID-19 pandemic.

Who does not qualify for assistance?

Renters:

- Those who receive full utility assistance under their tenant-based voucher
- Anyone residing in a Project Based Voucher complex/apartment
- Someone who lives in public housing
- Households receiving other government based rental assistance with full utility assistance
- Owners of duplexes, motels, hotels, apartment complexes or any multi-family housing units

Mortgage holders:

- Those who hold a mortgage from a government sponsored enterprise (GSE), such as the Veterans Administration (VA), Federal Home Loan Mortgage Corp (Freddie Mac), Federal National Mortgage Association (Fannie Mae) or an FHA-insured mortgage

Is there an income requirement?

Eligible residents must demonstrate that their household income was at or below 80% of the Area Median Income (AMI) prior to their change in employment status due to the pandemic in order to receive assistance. For instance, if you live in a household with four people, to meet the income eligibility requirements, your total household income would have to be at or below \$58,250. Use the chart below to determine your income eligibility. First, find the number of people in your household and then look below to the maximum total income allowance for the size of your household.

Household Size	1 person	2 persons	3 persons	4 persons	5 persons	6 persons	7 persons	8 persons
80% AMI	\$40,800	\$46,600	\$52,450	\$58,250	\$62,950	\$67,600	\$72,250	\$76,900

What income will be counted?

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All income that you are currently receiving as a result of the COVID-19 pandemic that includes every household member over the age of 18. This will be calculated according to the US Department of Housing and Urban Development (HUD) regulations identified in the Code of Federal Regulations at 24 CFR, Part 5. Income includes gross wages (before deductions), income from assets, retirement, social security, disability, unemployment, worker's compensation, Veteran's benefits, temporary assistance from any other organization, alimony, child support and any other resources or benefits received by any and all household members.

Can every member of the household apply for the grant?

Only one (1) grant per household/address will be awarded.

Can I receive rent or mortgage assistance along with utility assistance?

Yes.

Does the applicant(s) who receive the grant have to pay the money back?

No.

If I am in a rent-to-own agreement, am I still eligible to receive grant funds?

Yes.

What if I am behind on my obligations prior to April 1, 2020?

Only applicant(s) who are behind on their rent, mortgage or utility payments as of April 1, 2020 forward will qualify.

What documents are required?

You must provide documents to prove all of the eligibility requirements listed in the [Program Guide](#). Documents will vary depending on an applicant(s) situation and whether they are applying for rental, mortgage, utility assistance or any combination thereof. If you have questions, please call the city at 937-754-3060 or email at missy.frost@fairbornoh.gov.

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How much grant money will be awarded to each household?

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

Rent assistance:

- 1-3 months of assistance with maximum of \$1,500

Mortgage assistance:

- 1-3 months of assistance with maximum of \$4,000

Utility Assistance:

- 1-3 months of assistance with maximum of \$900

How do I apply for this program?

Contact the Development Services Department at 937-754-3060 to determine the best avenue for receiving the application and submitting required documents.

Are you having a lottery to determine who receives the grants?

Grants will be awarded on a first come, first served basis based on receipt of a completed application with all required eligibility documents.

What is the process for receiving my grant money?

The grant money will be in the form of a check payable to the service provider (landlord, lending institution or utility company) and mailed directly to them with notification to the applicant upon submission.

PLEASE NOTE:

The City reserves the right to alter, cancel or discontinue this program at any time.

In the event that an applicant is denied funding, that determination is final and there is no appeals process.

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It's important to note that the financial information required by the 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, landlords of duplexes and/or apartments, motels, hotels, multi-family units, banks, 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.