

**\*\*\*Recommended revisions highlighted in yellow; recommending omitting language highlighted in red and struck through\*\*\***

## **Housing:**

1. Assistance with housing (past due rent and mortgages, security deposits, delinquent taxes, and rental assistance into new units) will only be considered if one of the following is true:

a. A notice to quit/demand for possession has been received

b. There is a court ordered eviction notice

c. The applicant is homeless or imminently at risk of becoming homeless and or needs assistance relocating

**2. Mortgages or Land Contracts** - The current value, purchase price, monthly payment amount, interest rate, and balance owed are required information. Latest mortgage statement is required. The applicant should be able to demonstrate an ability to pay the obligation in future months if a grant is made. An explanation of the delinquency (cause of the problem and amount) is also critical to the Board in making a final determination.

**3. Rentals** - The length of the rental agreement, monthly payment amount, and balance owed are required information the amount of the delinquency, and the cause of the problem must be clearly presented. Latest rent account statement is required. A rent account statement signed by the rental agent is also a necessity. No lease or rental agreements are allowed as proof of delinquency. The applicant should be able to demonstrate an ability to pay the obligation in future months if a grant is made. An explanation of the delinquency (cause of the problem) is also critical to the Board in making a final determination.

**4. Security Deposits** - Security Deposits will not May be considered approved if a move is required due to unforeseen change of income or health (i.e., earning less wages, or moving closer to work because of transportation issues, or moving closer to healthcare facility due to ongoing health issues, or a move required due to fire). (Exceptions in

extreme cases must be reviewed by the LCVS committee (i.e., a move required due to fire, etc.).

**5. Delinquent Taxes** - The same background information required for mortgages and land contracts is required for the payment of delinquent property taxes. Property taxes will only be considered six months after the forfeiture notice date (proof is required). An exception is when a land contract is involved, and a breach of its conditions may result in forfeiture. For those with a lien/mortgage, escrow should be handling property tax, refer to #2 above. For those who own the homestead outright but are delinquent on property taxes, assistance may be considered if the applicant is six months behind (i.e., summer or winter taxes). An explanation of the delinquency (cause of the problem) is also critical to the Board in making a final determination.

Note: To meet the intent of temporary, emergent assistance, **property taxes** all of the above are only to be paid once by the relief funds.

Applications are always accepted, and all applicable Board policies are to be applied. When a payment is indicated, special attention must be given to completing the process before Foreclosure occurs. It must be determined if any property/homestead tax credits have been applied for or received, or if the Department of Health and Human Services is actively involved. Only property taxes at legal primary residence will be considered under this policy.

6. If the applicant is requesting assistance with moving into a new unit, the counselor will complete an inspection of the unit before funds are approved when assisting with unincorporated/private property owners. This will entail a walk-through of the unit to ensure that it safe and habitable. If there is any cause for concern, the counselor may request that the landlord/property owner make any repairs or necessary changes before funds are approved.