

LACKAWANNA COUNTY CDBG-CV MORTGAGE AND UTILITY ASSISTANCE (MUAP)

PROGRAM GUIDELINES

The Lackawanna County Department of Economic Development hereby provides notice of the Lackawanna County CDBG Coronavirus CARES Mortgage and Utility Assistance Program (MUAP) as administered by the Lackawanna County Department of Human Services. MUAP was established as an emergency response to the COVID-19 pandemic to disburse funds in Lackawanna County to provide financial assistance on behalf of low- and moderate-income homeowners experiencing difficulty making mortgage payments and/or utility payments as a result of the COVID-19 pandemic. Assistance will be made available in the form of a grant, and funds will be paid directly to the mortgage and/or utility provider. Applications will be available on the Lackawanna County website (<https://www.lackawannacounty.org>).

WHO CAN APPLY?

Homeowners living within Lackawanna County with the exception of Scranton or Carbondale who have experienced job loss or a reduction in annual income due to the Covid-19 pandemic and need assistance with past-due mortgage payments and/or assistance with past due utility bills, including electric, gas, water, and or sewer.

ELIGIBILITY GUIDELINES

When calculating eligible assistance or household income, the households combined income shall be used when determining income eligibility per HUD Part 5 Income Eligibility requirements. The term “Unemployed” shall have the meaning as set forth in the act of December 5, 1936 (P.L. 2897, No. 1), known as the Unemployment Compensation Law. Assistance may be provided to support homeowners who are at least 30 days past due on their monthly mortgage payments and/or utility expenses and can verify job loss or loss of income related to COVID-19 rendering them unable to pay mortgage and/or utilities. **All MUAP assistance is subject to the availability of funding.** MUAP funds may only be used to cover mortgage and/or utility expenses incurred after March 1, 2020. The maximum amount of monthly assistance for mortgage payments will be equal to the actual mortgage payment not to exceed three (3) consecutive months. The maximum amount of monthly utility assistance will be equal to the actual utility bill amount not to exceed three (3) consecutive months. **For a household to be eligible, the household income cannot exceed 80% of “median income” as defined in the guidelines published annually by the United States Department of Housing and Urban Development for the Scranton-Wilkes Barre MSA. The following table provides the 80% limit for the Scranton-Wilkes Barre MSA.**

Scranton -- Wilkes-Barre, PA

MSA HUD HOME INCOME LIMITS

Household Size:

1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
\$40,150	\$45,900	\$51,650	\$57,350	\$61,950	\$66,550	\$71,150	\$75,750

MORTGAGE AND UTILITY ASSISTANCE PROGRAM GUIDELINES

Applicants will be required to submit verification of income for Human Services to determine whether there was a reduction in income. Applicants seeking assistance must provide the following information to demonstrate MUAP eligibility, including but not limited to:

(a) Pay stubs or income statement(s) for the period beginning January 2020 until July 2021. And if still employed the last 2 pay stubs up until date of application. If unemployed, proof of termination with a letter from former employer stating termination is due to the Covid-19 pandemic and documentation from the unemployment office/PA Dept of Labor and Industry.

(b) A copy of the homeowner's mortgage statement for the period of the missed payments.

(c) Copies of utility bills.

(d) Documentation not limited to the following for each applicant:

(i) Applicant's name.

(ii) Names and ages of all household members.

(iii) Applicant's address including City, County, State, and zip code.

(iv) Phone number.

(v) Email (if available).

(vi) Utility company(ies) name(s).

(vii) Monthly mortgage amount.

(viii) Dates of delinquent mortgage and/or utilities (Mortgage and/or utilities due before March 1, 2020, are not eligible).

(ix) List month(s) with late/missed payments.

(x) Foreclosure notice, with contact information for mortgage assistance, if applicable.

(xi) Termination notice(s) or utility bills showing past due amount for utilities, if applicable.

(xii) Other information as requested by the Lackawanna County Department of Human Services.