



City of Binghamton COVID-19 Temporary Rent, Mortgage, and Utility Assistance Program



PROGRAM OVERVIEW

The City of Binghamton Community Development Block Grant (CDBG) COVID-19 Temporary Rent, Mortgage, and Utility Assistance Program is designed to provide up to three (3) months of rent/mortgage/utility assistance to low-to-moderate income residents who have lost their jobs as a direct result of the COVID-19 pandemic and the NY On PAUSE (effective March 22, 2020) shutdowns. Low-to-moderate income is defined as households earning 80% or less of Area Median Income (AMI). The program provides eligible households with up to three (3) months of assistance of up to 70% of monthly payment owed. This program is subject to funding availability. Qualifying utility costs to be paid include electricity, gas, and water/sewer. It does not include telephone, internet, or cable. For homeowners pro-rated property taxes and pro-rated property insurance are eligible. Home Equity Line of Credit (HELOC) mortgages are not eligible for this program.

This program is only available to applicants who reside in the City of Binghamton. The program will not issue payments directly to applicants; payments will be sent directly to landlords, mortgage companies, and utility companies, all of whom must be willing to participate in this program. Landlords must be able to provide the city with completed IRS W-9 forms or Social Security Numbers.

Applicants must meet income guidelines established by the U.S. Department of Housing and Urban Development (HUD). Income eligibility is based on gross income from all sources. Please see income limits listed below. Assistance will be provided on a month-to-month basis and will be contingent upon continued eligibility for the program. The maximum duration of assistance payments will not exceed three (3) consecutive months, beginning with payments for April 2020. If April rent/mortgage and/or utility bills have already been paid in full, assistance will begin for May 2020. Payments will not be made to cover arrears for rent or utilities accrued prior to March 31, 2020 or cover back rent for eviction proceedings commenced prior to March 31, 2020.

The submission of an application for this program does not constitute acceptance, meeting minimum qualification criteria, nor is it a guarantee of a program award. All information submitted will be individually verified and households who provide misleading or false information or who apply more than once for the program (even under a different family member) will be disqualified. Households already receiving public assistance or are participants on the Section 8 Housing Choice Voucher program do not qualify for this program.

ELIGIBILITY:

You must meet all of the below criteria in order to qualify for this program.

- Must be a US citizen, permanent resident or granted legal status;
- Must be a City of Binghamton resident. To verify you live in the city, please visit the following site and look for your address: www.bcgis.com or call the City of Binghamton Office of Economic Recovery at (607) 772-7161.
- You must not be able to pay for rent/mortgage and/or utilities due to loss of income directly related to COVID-19 and the NY On Pause shutdowns. You must be able to demonstrate this loss of income in relation to COVID-19.





City of Binghamton COVID-19 Temporary Rent, Mortgage, and Utility Assistance Program



- Current annual gross household income limits:
 - \$42,600 for an individual household
 - \$48,700 for a two-person household
 - \$54,800 for a three-person household
 - \$60,850 for a four-person household
 - \$65,750 for a five-person household
 - \$70,600 for a six-person household
 - \$75,500 for a seven-person household
 - \$80,350 for a household of eight people or more
- Applicant/Landlord must not be receiving housing related household subsidies from any other federal, state, and/or local program for the unit in which the applicant resides. Such assistance includes, but is not limited to: Department of Social Services (DSS), Section 8 Housing Choice Voucher / Mod-Rehab, HOPWA Tenant Based Rental Assistance, Public Housing, Section 202, Section 236, or VASH.
- You must be able to document that your rent and utilities were current as of March 22, 2020.
- You must not have liquid assets or other sources of capital from which rent and utilities can be paid.

REQUIRED DOCUMENTATION:

If you meet the above criteria for eligibility you will need to provide the below documentation. You may want to start collecting the following documents now or once notified by the city of your eligibility. **PLEASE DO NOT SUBMIT ANY DOCUMENTS WITH YOUR APPLICATION.**

- Proof of legal residency or eligible immigration status (ex. copy of passport, alien resident card or government issued picture ID along with documentation that proves your legal status in the U.S.);
- Job termination letter, unemployment verification letter or other proof that you lost your earned income (e.g. wages) on or after March 22, 2020 due to COVID-19;
- Verification of New York State application for unemployment benefits;
- Copy of three (3) most recent pay stubs for all members of your household;
- Copy of three (3) most recent bank statement(s), annuity statements or any other documentation showing personal assets;
- Copy of 2019 filed Tax Return or 2019 W-2 and/or 1099 statements;
- Authorization to Release Information Form;
- Copy of current executed lease agreement under applicant's name or showing applicant as tenant effective prior to February 1, 2020 (the term of the lease must be through at least July 31, 2020); The address of the property listed on the lease agreement must be located within City of Binghamton limits (if applicable);
- Copy of rent receipt or proof of paid rent through at least March 31, 2020 (if applicable);
- IRS W-9 form or SSN from landlord*; landlord will receive IRS form 1099 from City of Binghamton for rent paid by the city;
- Copy of mortgage statement under applicant's name. The address of the property listed on the mortgage statement must be located within City of Binghamton limits (if applicable);
- Proof that mortgage payment was current through at least March 31, 2020 (if applicable);
- Copy of most recent utility bill (e.g. NYSEG, Electric, Water & Sewer, etc.), (if applicable);
- Proof that utility payments were current through at least March 31, 2020 (if applicable).

*Disclosure of SSNs is considered information subject to the Federal Privacy Act (5 USC §552a, as amended).

NOTE: Guidelines, forms, and other documents utilized for this program are subject to change from time to time to ensure proper utilization of public funding.

