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Applications for Delco CARES Housing Assistance Program Available September 1

Residents affected by the COVID-19 Pandemic may be eligible for mortgage, rent, and utility assistance

Assistance is now available through the Delco CARES Program to qualified renters and homeowners in Delaware County who have been financially impacted by the COVID-19 pandemic. The rent and mortgage relief programs are made possible through CDBG-CV and ESG-CV funds from the federal Coronavirus Aid, Relief, and Economic Security (CARES) Act. The funding available for rent assistance is \$369,000 and \$1.16 million is set aside for mortgage and utility assistance. Grants are available on a first-come basis to eligible applicants whose households have lost income due to the pandemic.

The County has partnered with three non-profit organizations to administer the funds: Community Action Agency of Delaware County, Media Fellowship House, and Chester Community Improvement Project. Successful applicants must meet the eligibility requirements established by the U.S. Department of Housing and Urban Development (HUD).

Rental Assistance:

To be eligible for rental assistance, households must be able to document that their housing crisis is related to the COVID-19 Pandemic. Household members must be homeless or at risk of homelessness and have an income that is at or below 50% of the Area Median Income (AMI) as defined by HUD.

Those who qualify for rental assistance may be eligible to receive funding to cover up to six months of rental arrears or move-in costs such as security deposit, first month's rent and if required by the landlord, last month's rent. Payments will be made directly to the landlords on behalf of the qualified household.

The Delco CARES Rental Assistance Program is operated on behalf of the County by the Community Action Agency of Delaware County (CAADC). Residents who are interested must call CAADC for an appointment at (610) 874-8451 or visit <https://caadc.org/>

Homeowner Assistance:

To be eligible for homeowner assistance, homeowners must be able to document that they have been financially impacted due to the COVID-19 Pandemic. The applicant must be an owner-occupant of their residence with a household annual income of no more than 80% of the HUD-defined Area Median Income, be up to date on mortgage payments as of March 1, 2020, have home owner's insurance, and be up to date with County, municipal and school tax payments.

Homeowners may be eligible to receive assistance for mortgage and utility costs for a period not to exceed three months. Total assistance available 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. Financial assistance payments through this program will be made directly to the mortgagee or utility vendor.

For an application and more information, homeowners can call either the Media Fellowship House at (610) 565-0434 or <https://mediafellowshiphouse.org/> or Chester Community Improvement Project (CCIP) at (610) 876-8663 or <https://www.cciphousing.org/>

Please note that for homeowner assistance, 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.

Additional information programs to assist residents during the COVID-19 Pandemic can be found on the County's COVID-19 resource page: <https://www.delcopa.gov/ich/resources/coronavirus.html>