



PROGRAM GUIDE

The City of Chester created the Homeowner Mortgage & Utility Assistance Program to provide temporary relief to homeowners in response to COVID-19 pandemic related economic hardship. Using CDBG-CV funds from the federal Coronavirus Aid, Relief, and Economic Security (CARES) Act, the City provides eligible City of Chester homeowners with up to three (3) months of mortgage and/or utility payment assistance.

The Program is administered for the City of Chester by the Chester City Improvement Project (CCIP) and the Chester Economic Development Authority (CEDA).

Available Assistance

Applicants that meet the criteria below are eligible to apply for a grant for mortgage principal and interest payment and/or utility payment assistance.

Applicants may be eligible to receive assistance for mortgage and utility costs for a period not to exceed three (3) months. Total mortgage assistance per household can be no more than \$4,000. Total utility assistance per household can be no more than \$1,000. Eligible utilities include water, sewer, electric, gas, storm water, internet, and phone.

Assistance terms are as follows:

- Assistance amount will be determined by Current/Past Due Amounts as evidenced by mortgage and utility invoices. City of Chester reserves the right to not pay the full Amount Due on a given invoice.
- Internet and phone assistance is for basic costs only. Premium channels, streaming services, on-demand and one-time purchases are ineligible for assistance. Assistance for bundled telecommunication services will be determined on a per-case basis.
- All payments made on behalf of the applicant will be paid directly to the mortgage lender or utility vendor. Under no circumstance will the payment be made directly to the household.

Grants are available on a first-come basis to eligible applicants.

Eligibility

The Program is open to homeowners in the City of Chester. Applicants must meet the following eligibility requirements:

- Provide current mortgage statement in the applicant's name;
- Mortgage payments must have been current as of March 1, 2020;
- Provide proof of homeowner's insurance, and, when applicable, flood insurance;
- As of January 1, 2020 be current on all County, school and municipal taxes (or provide proof of a payment plan);



- Property must be the homeowner’s primary residence;
- Homeowner must own no other property;
- Property cannot be used in any part as a rental;
- Household income on date of application must meet low- to moderate-income qualifications as established by HUD (see chart below);
- Lost household income as a result of the COVID-19 economic shutdown; and
- Provide documentation of income received as a result of any governmental response program due to COVID -19 (such as unemployment compensation).

Eligible Income Limits (based on 80% AMI)

| Household Size | Annual Household Income (effective 6/1/2021) |
|----------------|--|
| 1 Person | \$ 52,950 |
| 2 Persons | \$ 60,500 |
| 3 Persons | \$ 68,050 |
| 4 Persons | \$ 75,600 |
| 5 Persons | \$ 81,650 |
| 6 Persons | \$ 87,700 |

Please note income limits are subject to change and will be checked again at time of application.

Program Requirements

All applicants must provide the following documentation as well as a signed Application:

- Copy of a Photo ID for the Applicant
- Household income and assets as of January 1, 2020 or for the timeframe prior to when the household member(s) were laid off, terminated, or financially impacted by the Coronavirus shutdown;
- Documentation of change in employment or income status such as a termination notification or proof of business closure. If no documentation is available, the applicant may submit the Coronavirus Impact Self-Certification form included with the program Application;
- Two months most recent pay stubs;
- Statements of other relief programs applied for, including the history of benefits received or estimated benefits, including documentation of Unemployment Benefits received or applied for and PA Pandemic Mortgage Assistance received or applied for;
- Three (3) most recent monthly Mortgage Statements;
- March 2020 Mortgage Statement;
- Most recent annual Mortgage Escrow Account Disclosure Statement or other evidence that County, Municipal and School District taxes were current; as of January 1,2020.
- Proof of homeowner’s insurance and, if relevant, flood insurance;
- Three (3) most recent water, sewer, electric, gas, storm-water, internet, phone statements; and
- Two months most recent statements for all checking, savings, retirement, pensions, other assets for each adult member of the household;
- Most recent Federal Tax Return(s) including relevant Schedules, if applicable, for each adult in the household;
- Most recent W-2s for each adult in the household;
- Zero Income Affidavit (If the household current total income is \$0) for each adult in household



- Sign and comply with a declaration of benefits statement (Coronavirus Impact Self-Certification) and agreement to pay the City back if funding is received from another state, federal or local agency.

Additional documents as indicated on the Program Application, and as requested if needed to verify eligibility.

Application Process

Applications are available on the CCIP website: www.cciphousing.org or by contacting them at (610) 876-8663 or ccip541@gmail.com.

Interested homeowners must contact CCIP to request an application. A Certified Housing Counselor will answer any questions and guide the homeowner through the application process.

It is essential that all requested documentation accompany the application. Please note that additional documentation may be required. Only complete applications will be considered eligible for review.

The Housing Counselor will review the application based on the order in which it was received. A third-party verification method may be used to document income, assets, and expenses for all applicants. Income will be determined using the Federal Part 5 Income Determination Method.

If approved, the Housing Counselor will contact the applicant to facilitate payment. If denied, the applicant will be provided a written notice that details the reason(s) for the denial.

Program Marketing

- Online: City, CEDA and CCIP websites and social media
- Notification to Homebuyers Assistance Program (HAP) loan recipients
- Other community partners

CDBG Eligibility and National Objective

This program is eligible for CDBG funding under 570.207(b)(4) and the National Objective is LMI Limited Clientele 570.208(2)(C).

Environmental Review Requirements

This program is considered to be classified as 24 CFR 58.35(b) (2) a Categorical Exclusion Not Subject to 58.5.

Contact Information

Community Improvement Project (CCIP)
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Chester, PA 19013
(610) 876-8663
ccip541@gmail.com
www.cciphousing.org



