

Frequently Asked Questions (FAQ's)

What is covered in this program? Rental, mortgage and utility assistance for expenses incurred after March 1, 2020. Payment is made directly to landlord/bank or utility company. Only unpaid expenses qualify. Applicant must demonstrate that necessary expenditures were incurred due to the public health emergency with respect to the Coronavirus Disease 2019 (COVID-19).

When will applications be available?

Applications for Frederick County residents will be accepted beginning September 8, 2020. Applications for City of Winchester resident will be accepted beginning September 14, 2020. The program will run through December 30, 2020 or whenever funds run out.

Where does the money come from?

This program is being administered by United Way of Northern Shenandoah Valley and Valley Assistance Network with funding provided by the City of Winchester through the federal CARES Act. The Federal Coronavirus Aid, Relief and Economic Security (CARES) Act, passed in March 2020, is intended to help families overcome financial hardship due to the public health emergency (COVID-19).

What if the reason I can't pay my rent/mortgage or utilities is unrelated to the COVID-19 pandemic?

Funding for this program is only for those affected financially by the COVID-19 pandemic. You will need to seek other assistance for non-COVID-19 related reasons.

What is the maximum amount of help I can receive?

The maximum amount of assistance varies depending on locality and need. In Winchester City, the maximum assistance for utilities is \$2,000 and \$3,000 for rent or mortgage. In Frederick County, the maximum assistance per household is \$750 for utilities and \$1,500 for rent or mortgage.

Can I receive both utility and rent/mortgage assistance?

Yes, as long as you do not exceed the household limits in each category.

Can I apply for assistance more than once?

You can submit a new application for assistance as long as you have not maxed the funding allotment in each category. If you apply a second time, you may need to provide an updated application and updated proof of income.

What documents do I need to be eligible for assistance?

To obtain rental/mortgage assistance, you will need to provide a Completed Application, W-9 Form, Proof of Hardship, Proof of Current Income, Photo ID, Rental Ledger or Mortgage Statement.

To obtain utility assistance, you will need to provide Photo ID, Utility Bill, Proof of Hardship, Current Income and a Completed Application.

What if my employer won't give me a letter stating I was laid off or my hours were reduced?

If you applied and were approved for unemployment benefits, please provide your unemployment confirmation documents. If you did not apply for unemployment benefits, we can accept paystubs covering 30 days or more to show the fluctuation and/or reduction in hours. For example, if you worked 40 hours a week in March but now work 26 hours a week, we can accept paystubs or bank statements showing the reduction.

What is a W-9 form and why do I need it?

The form, officially called Form W-9, *Request for Taxpayer Identification Number and Certification*, is typically used when a person or entity is required to report certain types of income paid to the taxpayer. In this case, the landlord will need to provide it because they are technically receiving rental income from a tenant.

What if my landlord won't give me a W-9 form?

If you have trouble getting the W-9 form from your landlord, you may request assistance from staff at Valley Assistance Network.

I applied and sent in my forms. How long will it take to hear back?

It may take up to two weeks to process your application.

What is Fair Market Rent and why does it matter?

The Fair Market Rent (FMR) rate established by Department of Housing and Urban Development (HUD) is used as a basis for paying federal housing assistance programs like the Housing Choice Voucher Program (often called "Section 8"). Fair Market Rent is determined by conducting a nationwide survey each year. FMR prices are gross rent prices which means they include utilities. For the purpose of CARES Rent/Mortgage assistance monthly rent must be at or below 150 percent of our community's FMR.

I currently have no income. Am I still eligible?

Yes, there are maximum income guidelines, but not minimum income guidelines. If your income is \$0, you will need to provide a self-certification letter.

My landlord charged a late fee. Can you help with that?

Financial assistance can cover current and previous balances plus associated late fees as long as it incurred after March 1, 2020. We will need to have a breakdown of charges (rental ledger) from your landlord or mortgage company.

I don't have an ID card or my ID is expired. What can I do?

An ID that expired less than 12 months ago is acceptable. If you do not have an ID card, a utility bill in your name will suffice.

I don't have access to a computer. Where can I go for help?

Winchester City residents can take their collected documents and drop them off at the United Way office located at 329 N Cameron St. Suite 201 Winchester, VA 22601. They can complete paper applications in person to be included with their documents. Office hours are Monday-Friday 9:00 am- 5:00 pm.

Frederick County residents may take their collected documents and drop them off at the Frederick County Social Services office located at 107 N Kent St, #300, Winchester, VA 22601. They can complete paper applications in person to be included with their documents as well. Office hours are Monday - Friday, 8:30 am - 4:30 pm.

I rent a room from someone or I don't have an official lease. Am I eligible for assistance?

Yes, you are still eligible for assistance but will need to provide documentation evidencing your monthly rent. We will still need a completed W9 Form from the individual or party accepting the rental payments. In addition, we will need a rent ledger that confirms your portion of the rent that is due and any accrued late fees.

The utility bill is in someone else's name. Am I eligible for assistance?

In order to get assistance for a utility bill that is in someone else's name you would be to provide a joint application with that individual. This means that we will need to verify current income for both individuals to ensure household income does not exceed 100% of the Area Median Income (AMI). We would also need documentation that you reside at the same place (i.e. lease agreement, other utility bills such as cable or trash, photo id that matches address).

I have applied for assistance with People Inc. Can I get help from your program too?

You cannot receive financial assistance from both programs during the same time period. If the amount you owe exceeds our maximum guidelines, staff may direct you to apply for the state's Rent and Mortgage Relief Program (RMRP).

What utilities are covered in the program?

Funding can cover electric, gas, oil, and water bills.

Can I get help on more than one utility bill?

Yes, as long as you do not exceed the maximum per household.

Can I get reimbursed if I paid my rent/mortgage or utilities? No. This grant is for unpaid expenses incurred after March 1, 2020, and the payment will only be made directly to the landlord/bank or utility company.

Can the funds be used to pay the property tax portion of my mortgage payment? No. The CARES Act specifically prohibits the funds to be used for government revenue replacement. Ask the nonprofit handling your application to determine if funding is available through other sources to cover this expense

I have a Housing Choice Voucher. Am I eligible for the program? No. Households with Housing Choice Vouchers (Section 8), who live in Project Based Voucher units or Public Housing (ARHA) or receive other government rental assistance are **NOT** eligible.

I am undocumented/not a citizen. Am I eligible for the program? Yes. Eligibility does not depend on citizenship/legal status.

I am receiving unemployment. Will this count as income? Yes, any cash or cash-equivalent payments you are receiving on a regular basis, such as unemployment or TANF count as income. A cash equivalent payment is something you can spend anywhere, like a pre-paid debit card.

I had to leave my job/reduce my work hours because I couldn't find childcare. Am I eligible? Yes. If you can document your child's care provider/school closed due to COVID-19 and you had to leave your job or reduce your hours to care for them, you are eligible for this program.

I left my job because I am a medically high-risk person. Am I eligible? Yes. If you can provide a note from a medical provider stating that you have a medical condition that puts you at high-risk for COVID-19 exposure and you left your job because you didn't want to get sick, you are eligible.

I was an Uber/Lyft driver, or other gig employee before COVID-19, am I eligible? Yes. If you can document income loss because of COVID-19, you are eligible.

How are you prioritizing applicants? Applications will be reviewed and approved on a first-come, first-served basis. Will I be notified if I am deemed ineligible for assistance? Yes, you will be notified if you are ineligible and the reason will be provided.

Do I need an Eviction Notice to apply for this program? No.

Can more than one person apply from my household? No, only one application per household but it can be joint application.

Do I have to repay the assistance received through this program? No, unless the agency determines that you have committed fraud or made false statements in order to receive assistance.