



Overview and Program Eligibility

Overview:

This program is being administered by United Way of Northern Shenandoah Valley and Valley Assistance Network with funding provided by Frederick County 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).

Applications for assistance from Frederick County residents will be accepted beginning on September 8, 2020.

A request for assistance is not a guarantee that you will receive funding.

Program Eligibility:

To receive rent/mortgage or utility assistance, households must meet the following criteria:

1. Be a resident of Frederick County
2. Have experienced a loss of income or financial hardship due to the Coronavirus pandemic, including but not limited to:
 - o Those who have been laid off;
 - o Those whose place of employment has closed;
 - o Those who have experienced a reduction in hours of work
 - o Those who have reduced hours or lost employment due to care for children resulting of the closure of day care and/or school;
3. Have a gross household income at or below 100% Area Medium Income (AMI) (based on current month's income).

	Family Size					
	1	2	3	4	5	6
100% AMI	\$51,500	\$58,800	\$66,200	\$73,500	\$79,400	\$85,300

- o The determination of income includes any unemployment insurance received by a member of the household but does not include one-time payments such as a stimulus check.
 - o Proof of income (pay stubs, bank statements, letter from employer, social security documents, pension)
4. **FOR RENT/MORTGAGE ASSISTANCE ONLY** - Have a rent or mortgage amount that is at or below 150 percent Fair Market Rent (FMR)
 - o Winchester/Frederick County:
 - Studio/efficiency - \$1,167
 - 1 Bedroom - \$1,174.50
 - 2 Bedroom - \$1,540.50
 - 3 Bedroom - \$2,052.00
 - 4 Bedroom - \$2,704.50

*Financial assistance can cover current and previous balances plus associated late fees as long as it incurred after March 1, 2020. Assistance is limited to \$1,500 for Rent and Mortgage Assistance and \$750 for utilities per household.