



## COVID-19 HOUSING ASSISTANCE PROGRAM

### Frequently Asked Questions

The City of Knoxville's goal is to provide housing payment assistance to help city residents who have been financially impacted by the Coronavirus/COVID-19 pandemic and are struggling to pay their housing costs. This program will not eliminate every financial hurdle facing Knoxville residents, but it will provide needed relief for many.

Call 211 to apply for the program. Applications are processed on a first-come, first-served basis.

- 1. What is the Housing Assistance Program?** The Housing Assistance Program may provide help with housing costs, including past-due rent or mortgage payments and current rent or mortgage payments for eligible residents. Past due payments can be made for April 2020 forward. Some “late” fees may be covered, too.
- 2. What are the minimum eligibility requirements to participate in the Housing Assistance Program?**
  1. Must be a resident of the City of Knoxville
  2. Resident’s household income must be within 80% of Area Median Income (211 can help determine that)
  3. Resident must have lost employment or income due to Coronavirus/COVID-19 that can be documented, or
  4. Resident has been diagnosed and/or quarantined with COVID-19 and was unable to work, or
  5. Resident has had difficulty paying their housing costs due to Coronavirus/COVID-19 related job or income loss.
- 3. Who is not eligible?**
  - Residents whose rent is based on their income (KCDC or other public housing or Section 8 vouchers) are not eligible for assistance.
  - Residents that have already received federal CARES Act assistance from another agency for housing assistance during the Coronavirus/COVID-19 pandemic.

- 4. How much assistance is available for each family? Do the funds need to be paid back?** The amount of assistance varies based on each resident/household's unique situation. The assistance does not have to be paid back.
- 5. How does the process work?** Residents should first call 211 and they will be referred to one of the housing assistance agencies. The agency will screen for eligibility and ask the resident to complete program forms and provide additional documentation (see question 6). The agency will then contact the landlord/mortgage servicer and collect any necessary additional information. Once the resident's file is complete, the agency will issue a check to the landlord/mortgage servicer on behalf of the resident. This process may take several days. It is in the resident's best interest to start the process early and to come prepared with proper documentation.
- 6. What documents are required to apply for housing assistance?**
- Proof that COVID-19 has impacted the resident's financial situation and left them unable to pay their housing costs. This could be: proof of job/income loss, temporary or permanent; reduction in work hours/income; or Loss of job/income due to school/daycare closures.
  - Proof of household income (i.e. bank statement, paystub, unemployment verification)
  - Valid State ID Card or Driver's License
  - Documentation of assistance needed (i.e. lease agreement or mortgage statement)
- 7. Where did the money for this program come from?** Funds for the Housing Assistance Program were provided by Congress through the March 27, 2020 CARES Act to prevent, prepare for, and respond to the Coronavirus/COVID-19 pandemic. The U.S. Department of Housing and Urban Development (HUD) notified the City of Knoxville on April 2, 2020, that it would receive \$1,036,418 in supplemental Community Development Block Grant (CDBG-CV) funds and \$513,272 in supplemental Emergency Solutions Grant (ESG-CV) funds. The City set aside \$1,175,788 for the Housing Assistance Program.

