

GARLAND

Emergency Housing Assistance Program *A Collaborative COVID-19 Relief Effort*

The City of Garland has partnered with the Catholic Charities of Dallas Inc. to provide emergency mortgage and rental assistance to those City of Garland residents impacted by the COVID-19 pandemic. Catholic Charities Inc. is processing applications on a first-come, first-served basis. While we are committed to processing as many applications as we have funding for, we do anticipate a high demand, so please be patient. Completing the application is not a guarantee that a resident will qualify for assistance. Please review all information before applying.

In order to qualify, City of Garland residents must:

- Show proof you are currently a Garland resident.
- Make less than 120% of the area median household income:

Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
120% of Area Median Income Maximum	\$72,400	\$82,750	\$93,100	\$103,450	\$111,700	\$120,000	\$128,250	\$136,550

- Not have received additional housing assistance from the federal stimulus program known as CARES given from another agency.

1. Participants must provide documentation of the impact of COVID-19 to their circumstance, including but not limited to the following:

- a. Proof of job/income loss, temporary or permanent
- b. Reduction in work hours/income
- c. Increased health care or household expenses that contributed to insufficiency of rent/mortgage payments

2. Copies of the following:

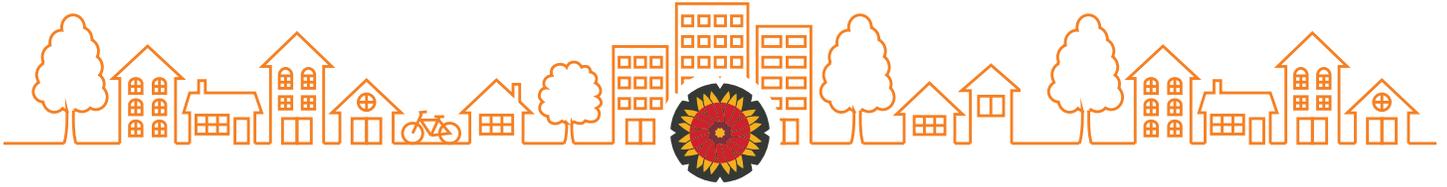
- a. Personal identification
- b. Proof of income, if any (unemployment benefits, check stubs, Temporary Assistance for Needy Families, etc.)
- c. Proof of occupancy

For those applying for rental assistance:

- a. A copy of your current lease
- b. A late or eviction notice(s) for monthly rent, tenant ledger or proof of past rent or mortgage owed

For those applying for mortgage assistance:

- a. A copy of the most recent mortgage statement



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Frequently asked questions:

Do I get the money directly?

No, the money is paid directly to the landlord for rental assistance and the lender for mortgage assistance. Your landlord/mortgage company must be willing to accept payment from Catholic Charities Inc. on your behalf.

I have access to the internet, how do I apply for COVID-19 mortgage/rental assistance?

Please complete an online application available at zoomgrants.com/zgf/GarlandEHAPgrant. The application is available in English and Spanish languages.

I do not have access to the internet, how do I apply for COVID-19 mortgage/rental assistance?

Please call **214-257-0674** Monday through Friday from 9 a.m. to 5 p.m. to be screened over the phone. Please leave a message if you are unable to get through to a staff member. Due to high call volume, please be prepared for a delay or a busy signal. Intake is available to assist in English and in Spanish.

Will I have to pay the money back in the future?

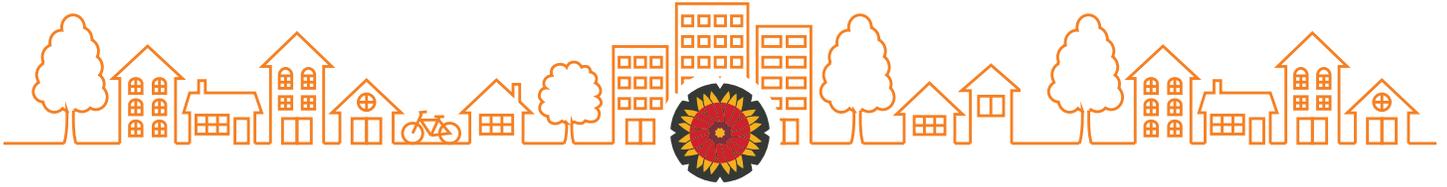
No. The assistance is in the form of a grant, not a loan.

I am a landlord, mortgage lender or utility provider, how do I get paid?

You will be contacted by staff at the email or phone number the client provided with next steps once your tenant or mortgage client is approved for this grant. Payment will be processed in two to three weeks.

Can the funds be used to pay my unpaid City of Garland utility bills or the property tax portion of my mortgage payment?

No, the CARES Act specifically prohibits the funds to be used for government revenue replacement. The Catholic Charities Inc. staff can assist you with determining other eligible payments.



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Frequently asked questions:

How will I be notified after I submit my application?

Upon submission, you will receive an email that your submission has been received. Resident applications will be assigned to the Catholic Charities Inc. staff. The nonprofit will contact you within five business days to update you on your application, including if additional documentation is required.

How will I know my lender or landlord has been paid, and how much has been paid?

Your assigned case worker with the Catholic Charities Inc. will be able to answer your application status questions.

Do I have to count my entire household income?

Yes, income from all adult members of the household (18 years and over) must be submitted.

What if I get paid in cash?

Fill out income documentation form.

Who is NOT eligible?

1. Individuals and families living in public housing or using housing vouchers
2. Households that have already received federal CARES Act money from another agency
3. Families living in units owned by immediate family members. Immediate family ties include (whether by blood, marriage or adoption) the spouse, parent (including a stepparent), child (including a stepchild), brother, sister (including a stepbrother or stepsister), grandparent, grandchild and in-laws