



STANDARD OPERATING PROCEDURES

***CARES ACT - CDBG-CV
MORTGAGE/RENT/UTILITY
ASSISTANCE PROGRAM***

COMMUNITY DEVELOPMENT DEPARTMENT

Merita Sandoval, Director

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About

The City's Mortgage, Rent, and Utility Assistance Program (MRU Program) is funded by the CARES Act CDBG-CV funding allocated to the City by HUD. The Program is designed to assist eligible citizens of Odessa directly impacted by COVID-19 pandemic with mortgage, rent, and/or utility assistance.

Approved applicants may receive assistance payments for a maximum of three (3) months. The total maximum household assistance per month is \$3,000. All payment(s) must be paid directly by the City to the Mortgage/Landlord and/or utility company(s) on behalf of the applicant.

The assistance payments period begins when the payment is made, not when the individual's or family's arrearage began. If an individual or family is one or more months in arrears, a grantee may cover some or all the amount in arrears within the first month of assistance and continue through the applicable consecutive period of assistance. For example, for an individual four months in arrears on rent who applied for MRU assistance under CDBG-CV, the covered period may include the four months they are in arrears within the payment for the first month of assistance then continue for up to three more months to fulfill the up-to-three-consecutive-month-period allowance. The grantee must base the assistance on a need related to coronavirus preparation, response, and recovery and cover necessary and reasonable costs¹.

If an exception is granted and a period of assistance exceeds 100 days from the first payment, a visual lead-based paint visual inspection is required as part of the approval process.

Purpose

This standard operating procedure establishes roles, responsibilities and a set of instructions to guide Community Development staff responsible for the administration of the MRU Program to achieve efficiency, quality output and uniformity of performance, while reducing miscommunication and failure to comply with Housing and Urban Development (HUD) regulations and City of Odessa policies and procedures.

¹ See [HUD Q&A](#) for more information.

Roles & Responsibilities

Director – Provides leadership, direction, guidance, and resources. The Director is the approval authority for Program applications and assistance amounts.

Rental Assistant – Reports to the Director and has primary responsibility for:

1. Administering the Program in accordance with direction/guidance from the Director, this SOP, and HUD and City of Odessa regulations, policies, and procedures.
2. Creating and maintaining paper and electronic Program logs and files. Includes:
 - a. Waiting List Spreadsheet.
 - b. Approval Log
 - c. Data Spreadsheet for reporting
3. Reviewing and verifying Program approval decisions made by CDBG-CV Subrecipients. These Subrecipients include Odessa LINKS and the Salvation Army of Odessa.

Student Intern – When assigned, reports to the Rental Assistant and performs activities assigned by the Rental Assistant.

Housing Assistant – is a source of technical guidance and assistance.

CD Program Assistant – The Community Development Program Assistant is responsible for

1. Collecting approved application data from the Rental Assistant's electronic files to update IDIS.
2. Incorporating Program accomplishments in the City's annual report to HUD.
3. Creating, maintaining, and distributing a map containing locations and meta data on households assisted.

Construction Manager – is responsible for conducting a visual lead-based paint inspection when assistance payments will go beyond 100 days.

In the event the Rental Assistant position becomes vacant, the Housing Assistant and CD Program Assistant will temporarily share the Rental Assistant's duties.

Definitions

CARES ACT - The Coronavirus Aid, Relief, and Economic Security Act, also known as the CARES Act, is a \$2.2 trillion economic stimulus bill passed by the 116th U.S. Congress and signed into law by President Donald Trump on March 27, 2020, in response to the economic fallout of the COVID-19 pandemic in the United States.

CDBG-CV – Community Development Block Grant – Coronavirus is special funding provided through the CARES Act and allocated by HUD to the City of Odessa to fund projects and activities to prevent, prepare for, and respond to COVID-19 pandemic. The City’s MRU Assistance Program is one of several projects funded from these funds. Other CDBG-CV Subrecipients with a MRU Program include Odessa LINKS and the Salvation Army of Odessa.

Community Development Program Assistant – Thurman “Sonny” Bryant

Construction Manager – Bill Talley

Director – Merita Sandoval. Community Development Department Director of two Divisions, Community Development and Code Enforcement.

Housing Assistant – Sonia Cantu

HUD – The U.S. Housing and Urban Development Department

IDIS - The **Integrated Disbursement and Information System** (IDIS) is the online system for HUD’s formula grant programs. IDIS serves two major purposes. Grantees use the system to track and draw down funds and to record the results of funded activities.

Intake – All activities performed in the initial contact by a potential applicant. This includes the completion of the pre-qualification questionnaire (MRU-100)

MRU – Mortgage, Rent and Utilities

MUNIS – City of Odessa’s financial, human resources, revenue management and procurement system.

Program – City of Odessa’s Mortgage, Rent and Utility Assistance Program

Reviewer – The Rental Assistant is the application reviewer.

Waiting List Spreadsheet - Mortgage-Rental-Utility Assistance Waiting List is found in electronic folder and used to establish contact's information and for tracking purposes through final disposition.

Program Eligibility Requirements

The City's Program is on a first-come, first-served basis. Eligible applicants must meet the following basic requirements:

Affected by COVID-19: The applicant must have been affected by COVID-19 according to the program guidelines.

Head of Household² must have lost employment or have had their monthly income reduced to 50% or more due to reduced employment hours related to COVID-19.

Head of Household had to be employed as of January 1, 2020 and worked an average of 32 hours a week; this could include several part-time jobs.

Citizenship: All applicants must be a U.S. citizen or have long-term legal residency status.

Income guidelines: The total household income cannot exceed the income limits set by HUD. Income limits can be found on the [HUD's website](#). This program assists low to moderate-income (LMOD) families as defined by HUD as 80% or less of the Area Median Income for its household size.

Property: The property must be located within the city limits, and the applicant must be listed as the Mortgagee, Tenant, and/or named on the utility bill.

Residency

Rental applicants must provide proof of residency for the last 6 months, i.e., current lease agreement. Applicants that moved within the 6 months to have a more affordable rent payment; will also need to provide the previous lease agreement.

² Can be Head of Household/Spouse/Significant Other

Mortgage applicants must provide mortgage statements and must be listed on the document, and the address must be the address the applicant is applying for. For example, if the applicant lists his/her address as 1234 Sunshine, the mortgage statement must have the same address and not be forwarded to another address.

Utility applicants must reside at the address and provide proof of residency, i.e., mortgage statement or lease agreement

Drug and Criminal Activity: Residents of the property cannot have a felony conviction within the last five (5) years.

Mortgage/Rent or Utilities do not exceed five (5) months in arrears at time of application.³

³ There is some flexibility on this requirement based on applicant's current financial situation. See Director.

USE CHECKLIST FOR APPLICATION PROCESSING FROM INTAKE TO FINAL APPLICATION ACTIONS.

Intake Activities

Intake consist of four separate activities:

1. Create entry on the Program Waiting List Spreadsheet
2. Administer the Pre-qualification Survey
3. Make a Pre-qualification determination
4. Provide Application Packet to Pre-qualified households.

PROGRAM WAITING LIST SPREADSHEET. Establish contact’s initial information.

1. Name, Address, Phone Number and Email Address; and
2. Number of months behind on Mortgage/Rent and/or Utilities.

PRE-QUALIFICATION SURVEY (MRU-100)⁴. The information in the pre-qualification survey is collected from the interested person inquiring about the program once it is their turn on the waiting list.

PRE-QUALIFICATION DETERMINATION. Based on the survey responses, the person is determined to be potentially qualified/eligible, or not. If not qualified, the person will be immediately notified, and the file will be documented and closed. A denial entry will be made on the Waiting List.

PROVIDE APPLICATION PACKET. If the person is determined to be potentially qualified/eligible based on survey responses, an Application Packet will be provided.

A complete application packet contains the documents below.

MORTGAGE ASSISTANCE (APPLICANT)	RENTAL ASSISTANCE (APPLICANT)
MRU-104: APPLICATION LETTER	MRU-104: APPLICATION LETTER
MRU-102: MORTGAGE APPLICATION	MRU-103: RENTAL APPLICATION
MRU-101: COVID IMPACT	MRU-101: COVID IMPACT
MRU-111: RELEASE OF INFORMATION	MRU-111: RELEASE OF INFORMATION
MRU-105: VERIFICATION OF EMPLOYMENT AND/OR	MRU-105: VERIFICATION OF EMPLOYMENT AND/OR
MRU-106: SELF EMPLOYMENT AFFIDAVIT	MRU-106: SELF EMPLOYMENT AFFIDAVIT
MRU-108: APPLICANT AFFIDAVIT	MRU-108: APPLICANT AFFIDAVIT
MRU-110: DUPLICATION BENEFITS AFFIDAVIT	MRU-110: DUPLICATION BENEFITS AFFIDAVIT

⁴ Prequalification Survey will not be administered until it is time based on Waiting List position.

Application Review and Verifications

Once the applicant submits all the information, the review process can commence.

Incomplete applications will be rejected, denied, and not reviewed. The applicant will be notified.

Below are the required review steps with an explanation on what to look for when reviewing applications and documentation. Review completed Applications in the following sequence:

1. COVID Employment Impact Verified and Qualifies
2. Household Members & Identities Verified and Qualifies
3. Residency/Citizenship Status Verified and Qualifies
4. Financial Situation Verified and Qualifies
5. Household Income Calculated and Qualifies
6. Employment Situation Verified and Qualifies

COVID-19 VERIFICATION: Using the information provided on the Pre-qualification Questions (MRU – 100) and the Employment Affected by COVID (MRU – 101), verify that the loss of income of 50% or loss of employment was due to COVID-19.

IDENTITY VERIFICATION: Applicants must provide IDs and Social Security cards for all members in the household. Proof of residency is required for all members that are not U.S. Citizens. Make sure the ID/documentation is not expired. If anyone provides proof of residency and it is expired, deny the application. If the person is waiting to receive the updated ID card, please allow them time to receive it before denying the application. Be sure to verify the person's name and address is the same on all documentation, i.e., ID, Social Security Card, and Proof of Residency. If there are any inconsistencies with the name or address not matching, deny the application.

There are some cases when the homeowner is raising a grandchild, niece, nephew, or another family member. In these situations, the applicant must provide documentation designating them as the legal guardian. There must also be an active child support case for the absent parent(s). Failure to produce legal documentation of guardianship and child support will result in the denial of the application.

FINANCIAL VERIFICATION: Applicants are required to list all income for all household members, including all members age 18 and older. For household members under the age of 18 (minors) that receive benefits such as child support, TANF, and other benefits paid on behalf of a minor must be reported as income for the parent receiving the support.

COLLECT CHECK STUBS for the last three (3) months for everyone that works in the household. Be sure the name on the application matches the name on the check stubs and the address is the same as the property listed on the application.

When determining Annual Income, use current circumstances by projecting income. Be sure to use the Gross amount, which is the amount before any taxes or deductions. The City of Odessa uses Part 5 of HUD's Approved Income Verification Methods for determining household income.

Example. Christopher Clark works at HEB, he typically works 40 hours a week at \$15 an hour on some occasions, and he works overtime. He is compensated Bi-Weekly which means there are 26 pay periods. Based on Christopher's check stubs the following is his projected Annual Income:

1/3/2020	\$1,200
1/7/2020	\$1,200
1/31/2020	\$1,350 (Worked Overtime)
2/14/2020	\$1,400 (Worked Overtime)
2/28/2020	\$1,200
2/13/2020	\$1,300 (Worked Overtime)
TOTAL	\$7,650
AVG	\$1,275 (\$7,650/6 Pay Periods)
Projected Annual Income	\$33,150 (\$1,275x26 Pay Periods)

VERIFICATION OF EMPLOYMENT FORM(S) Applicants must provide Verification of Employment form(s) for previous and current employment when applicable. The form must be submitted for everyone that lives and works in the home that was affected by COVID-19. When applicable call employer and verify the loss of employment or loss of income/hours was a result to COVID-19 according to the program guidelines. A few scenarios may arise if the file does not meet the ones below seek the guidance of the director.

Scenario 1: *The applicant was laid-off due to COVID-19. The applicant must submit a form. If the company shut down, we will need any documentation, i.e., letter, email, etc., detailing the reason for being fired. Applicant must have applied for unemployment and provide proof.*

Scenario 2: *The applicant laid-off due to COVID-19 and did not apply for unemployment because they immediately got another job. The applicant is receiving a significant decrease in pay compared to his/her previous employment. The applicant must submit a form for previous and current employment. Must provide any documentation, i.e., letter, email, etc., detailing the reason for being fired.*

Scenario 3: *The applicant was NOT laid-off, but hours were reduced by the employer due to COVID-19; the applicant tested positive for COVID-19 or family members, causing the applicant to miss out on work WITHOUT pay. The applicant must submit a form and doctor's note(s) stating the reason was due to COVID-19.*

COPY OF BANK STATEMENTS *including checking and savings accounts as well as any other financial statements. Be sure to pay attention to deposits when evaluating bank statements. If there are deposits greater than \$50, the applicant will need to explain each deposit if the deposit cannot be tied to sources of income, they provided documentation for. Confirm deposits made from the applicant's source of income, i.e., employment, social security, disability, retirement, child support, etc. If the applicant states that he/she receives financial support from family members, then a notarized affidavit from the family member(s) will need to be provided, and financial support must be included when determining the annual income. For those that do not have a bank account, An Affidavit of No Bank Account (**MRU-107**) form is required for all the adults in the household. Be sure that the name on the application matches the name on the check stubs and that the address is the same as the property they are requesting assistance for.*

Example: *John Smith is the applicant and receives \$50 a month to help with bills from his son Matthew Smith. To determine the annual amount, you would multiply \$50 by 12 months, totaling \$600 annually.*

PASSBOOK SAVINGS RATE is used for applicants that have assets that exceed \$5,000.

Example. John Smith is the applicant and has \$5,000 in assets in his savings accounts. The Passbook Savings Rate is determined at the time of the application by HUD's established rate and is applied as follows:

$$\mathbf{\$5,000 \times .06\% = \$300}$$

BENEFITS STATEMENTS for Social Security, Veteran Assistance, Public Assistance, Retirement and Other if applicable. Applicants must provide the most recent letter from Social Security stating the monthly amount that is disbursed this includes disability pay.

Example John Smith is the applicant and receives \$750 in Social Security and disability on a monthly basis. To project the Annual Income, you would do the following calculations:

$$\mathbf{\$750 \times 12 = \$9,000}$$

PUBLIC ASSISTANCE If the applicant receives Public Assistance such as SNAP, Medicaid or Medicare make sure, the address is the same as the application as well as the members listed in the household. There is no calculation of Annual Income for this step; it is simply a way to verify the members in the household match those mentioned on the application. If applicant receives TANF benefits, the amount received is considered income and included in the income calculation process.

CHILD SUPPORT STATEMENT, if applicable from the Attorney General. A twelve (12) month history from the time the application is received must be provided regardless, even if the noncustodial responsible parent is not making payments. To be considered for eligibility, there must be a child support case filed with the Attorney General. Child Support payments are accounted for towards the Annual Income.

Example. Tammy Reeves (Custodial Parent) has two (2) children with Patrick Reeves (Non-Custodial Parent). Patrick is legally obligated by the court to pay \$500 a month but he pays a different amount every month and sometimes skips a few payments.

Year: 2020

Year: 2021

<i>March</i>		<i>\$300</i>	<i>January</i>	<i>\$0</i>
<i>April</i>		<i>\$500</i>	<i>February</i>	<i>\$0</i>
<i>May</i>		<i>\$0</i>	<i>March</i>	<i>\$500</i>
<i>June</i>		<i>\$25</i>		
<i>July</i>		<i>\$500</i>		
<i>August</i>		<i>\$500</i>		
<i>September</i>		<i>\$500</i>		
<i>October</i>		<i>\$400</i>		
<i>November</i>		<i>\$500</i>		
<i>December</i>		<i>\$200</i>		

Total of payments received is \$3,925

Average payment is $(\$3,925) / (12) = \327.08

LAST TWO YEAR'S TAX RETURNS. This includes all W2's from employers and the entire tax return for all members of the household. Pay close attention that the address matches the one on the application on all forms. Also, be sure to verify the dependents and the filing status. If it does not match the application, then something is off. Be sure to question the applicant and have them explain. For example, besides claiming their children, they also claimed a niece/nephew, but they do not live with them. That is false information and is subject to the denial of assistance. Also, verify the income by ensuring that everything they gave you is accurate, i.e., the applicants may have only put that he works, but on the tax return, there is information that his spouse works. Alternatively, the applicant put down that they work at Wal-Mart, but the tax return they filed the year before indicates they also work at Whataburger. If a job is indicated on the tax return but not included on the application, a Verification of Employment must be submitted to that employer. This is to verify that that company no longer employs them. Also, look to see if they claim income from a business. If so, they need to provide documentation supporting the income from the business. Business income is based on gross income before any business expenses.

After verifying all sources of income, convert the reported income to an annual amount.

CONVERT PERIODIC WAGES TO ANNUAL INCOME by using the appropriate formula below:

- ❖ (Weekly wages) x (52);
- ❖ (Bi-weekly wages) x (26) (*paid every other week*);
- ❖ (Semi-monthly wages) x (24) (*paid twice each month*); or
- ❖ (Monthly wages) x (12).

HUD developed a [Technical Guide for Determining Income and Allowances](#) that is a helpful tool with several examples and explanations when using both CDBG and HOME funds for income qualifying a household.

If the income exceeds 80% of the Annual Minimum Income for the household size set by HUD, the applicant does not qualify. HUD updates the [Income limits](#) annually on their website. **(EXHIBIT A)**

The Annual Income is calculated on an Excel spreadsheet **(MRU-112)**. If the applicant is below 80% of the Annual Minimum Income for its household size, he/she meets the income guidelines.

Input all sources of income in the Income Verification Worksheet **(MRU-112)**. Using the steps above will determine if they meet the HUD income guidelines. See **Exhibit B** If they do, then proceed to the next steps.

APPROVAL ANALYSIS: This step requires an analysis using the household income total calculated in the Income Verification Worksheet **(MRU-112)**, the applicant's current employment situation, and the total months they are behind. The program is designed to help people remain in their homes and not be at risk of being evicted. The goal in this step is to make sure the applicant will be able to maintain future Mortgage or Rent payments after assistance is provided on their behalf. Depending on how far behind the applicant is will determine if assistance will be provided and if so, how much assistance. The Rental Assistant will compile all the information and make a recommendation to the Director using the **MRU-113** form. The Director will make the final decision if and how assistance will be provided.

OWNERSHIP VERIFICATION: Property Taxes (MORTGAGE ONLY). Verify that the property is listed with homestead exemptions and that the applicant is listed as the owner. Make sure that the address is the same on both the Owner's Information and Property Location. Visit the [Ector County Appraisal District](#) website to verify.

MORTGAGE ASSISTANCE, applicants must provide statements and any proof of forbearance documentation. Based on how behind the applicant is, will determine if assistance will be

provided. When reviewing the application, be sure to determine if the applicant will have the funds to make future payments after we have assisted. If the applicant does not have a current job, a plan will be made that will allow the applicant to get a job. The department will handle it on a case-by-case basis. Be sure that the address listed on all documents match the address the applicant is applying for.

RENTAL ASSISTANCE, verify that the current lease agreement has the same listed household members as the applicant listed in the application. Be sure the address listed on the all documents match the address the applicant is applying for.

ELECTRIC/GAS, statements for the past 3 months. Applicants must provide statements. Be sure that the name on the application matches the name on the utility bills and the address is the same as the property they are requesting assistance for. Also, pay attention to the monthly usage; if there is no usage, it is an indication that the home may be vacant.

Application Approval Recommendation

Once the application review is complete, the reviewer will decide the applicant: **a.)** meets the program guidelines and is eligible for assistance or **b.)** does not meet the program guidelines and is not eligible for assistance

If determined qualified/eligible, provide recommendation to the Director using form **MRU-113**.

Approval Action By The Director

Once the Director reviews the recommendation packet, a final approval decision will be issued back to the reviewer.

If **Approved**, the reviewer will complete all final actions

If **Denied**, the reviewer will notify applicant of denial (**MRU-116**)

Final Actions

Upon receipt of decision from the Director, the reviewer will complete the final actions below.

- a. **Prepare Approval Letter** (MRU -115) and provide a signed copy to the landlord
- b. **Prepare Non-Discrimination Certification** (MRU-109) and have applicant sign
- c. **Prepare Landlord Agreement** (MRU-114) and send through applicant to landlord for signatures. Provide signed copies to both the applicant and landlord.
- d. **Obtain a W-9** from the Landlord/Lender
- e. Refer to SOP for payment processing and other administrative actions

Assistance Payments

Payment(s) are made after the Director approves the application and amount of assistance

All checks need to be sent to CD. Make copy and mail to vendor

MORTGAGE PAYMENTS – (*Payment Authorization: MRU-117 & Check Request Form MRU-118*) The bank will inform you on where to mail the check and what needs to be on the memo of the check. For example, the applicants Name, Address and Account Number. When completing the Check Request Form (MRU-118), be sure to notate “**Return to Community Development**”. Keep a copy of the check for the file and mail the check to the Mortgage company.

LANDLORD PAYMENTS – (*Payment Authorization: MRU-117*) Request that the memo have the applicants name and address. When completing the Check Request Form (MRU-118), be sure to notate “**Return to Community Development**”. Keep a copy of the check for the file and mail the check to the landlord.

UTILITY PAYMENTS – (*Department Credit Card*) When paying the electricity and or gas bill be sure to use the one-time payment option on the website. Print the screen prior to submitting the payment; the confirmation page does not always have the amount or name of the applicant. Use the Community Development credit card for utility payments only. Keep a copy of the payment confirmation and provide the Director a copy.

EXHIBIT A – Income Limits

Effective July 2020⁵

Members in Household	Moderate-Income 80%	Low-Income 50%	Very Low-Income 30%
1	\$ 39,400	\$ 24,650	\$ 14,800
2	\$ 45,000	\$ 28,150	\$ 16,900
3	\$ 50,650	\$ 31,650	\$ 19,000
4	\$ 56,250	\$ 35,150	\$ 21,100
5	\$ 60,750	\$ 38,000	\$ 22,800
6	\$ 65,250	\$ 40,800	\$ 24,500
7	\$ 69,750	\$ 43,600	\$ 26,200
8	\$ 74,250	\$ 46,400	\$ 27,900

⁵ Ensure you are using the latest information

***EXHIBIT B – Annual & Adjusted
Income Worksheet***

City of Odessa
Mortgage/Rent/Utility Assistance Program
ANNUAL & ADJUSTED INCOME WORKSHEET

Name: _____

Odessa Address: _____

Household Size: _____

Date Prepared: _____

HOUSEHOLD ASSETS

Family Member Name	Description Of Assets	Cash Value	Actual/ Disposed	Actual Income
1. TOTAL NET FAMILY ASSETS				
2. TOTAL ACTUAL INCOME				
3. INPUTED INCOME FROM ASSETS:				

ANTICIPATED ANNUAL INCOME

Applicant	Salaries	Pensions ECT	Public Assistance	Other	TOTAL
4. TOTALS:					
5. Asset Income Considered <i>(Enter the Greater of item 2 or 3)</i>					
6. Total Annual Income <i>(Item 3+4)</i>					

RESOURCES

Ector County Appraisal District	http://www.ectorcad.org/
Determining Income and Allowances	CPD Income Eligibility Calculator and Income Limits - HUD Exchange
HUD Income Limits	https://www.hudexchange.info/resource/5334/cdbg-income-limits/
Texas Rent/Utility Asst. Program	Texas Rent Relief Home Page Texas Rent Relief
HUD Q&A's	CDBG-CV Funds for Rent or Mortgage and Arrearages Subsistence-Type Payments
Substance-Type Payments	24 CFR 570.207(b)(4)
Meeting National Objectives for Limited Clientele Activities	24 CFR 570.208 (a)(2)

Mortgage/Rent/Utility Assistance Program

APPLICATION PROCESSING CHECKLIST

Mortgage/Rent/Utility Assistance Program

APPLICATION PROCESSING CHECKLIST

Applicant Name: _____

Applicant Address: _____

Application for: Mortgage Rent Utilities

Date of Eligibility Determination: _____

Date of Approval: _____

FINAL	
ELIGIBILITY DETERMINATION	
<input type="checkbox"/>	Ineligible
<input type="checkbox"/>	Forwarded for Approval

This Checklist and the SOP shall be used to complete the Application Process

I. INTAKE. Date: _____

Document contact on the “Waiting List Spreadsheet” Date: _____

Collect Prequalification Survey Responses (MRU-100)

Is the applicant potentially qualified/eligible based on survey responses?

- No.**
- a. Notify applicant of reason
 - b. If not qualified for our program, refer them to the Texas Rent Relief Program at (833) 989-7368 or www.texasrentrelief.com
 - c. Annotate Contact Log and Document the contact and file

Yes. Mail/Provide Application Packet to Applicant. Date: _____

Application Packet consists of the documents below:

MRU-104: APPLICATION LETTER
MRU-102: MORTGAGE APPLICATION OR MRU-103: RENTAL APPLICATION
MRU-101: COVID IMPACT
MRU-111: RELEASE OF INFORMATION
MRU-105: VERIFICATION OF EMPLOYMENT AND/OR MRU-106: SELF EMPLOYMENT AFFIDAVIT
MRU-108: APPLICANT AFFIDAVIT
MRU-110: DUPLICATION OF BENEFITS AFFIDAVIT

Mortgage/Rent/Utility Assistance Program

APPLICATION PROCESSING CHECKLIST

II. COMPLETED APPLICATION RETURNED AND SUPPORTING DOCUMENTATION REVIEW & VERIFICATIONS

Yes No N/A Date

Yes	No	N/A	Date	
				MRU-101: COVID IMPACT
				MRU-102: MORTGAGE APPLICATION
				MRU-103: RENTAL APPLICATION
				COPIES OF ID'S – ALL HOUSEHOLD MEMBERS
				SOCIAL SECURITY CARDS – ALL HOUSEHOLD MEMBERS
				PROOF OF CITIZENSHIP – ALL HOUSEHOLD MEMBERS
				MRU-105: VERIFICATION OF EMPLOYMENT WITH CHECK STUBS FOR PREVIOUS 3 MONTHS
				PUBLIC ASSISTANCE VERIFICATION
				VETERANS INCOME
				RETIREMENT INCOME
				CHILD SUPPORT – 12 MONTH HISTORY
				SOCIAL SECURITY/DISABILITY INCOME LETTER
				UNEMPLOYMENT INCOME
				WORKER'S COMPENSATION
				VERIFICATION OF RETIREMENT INCOME
				MRU-106: SELF EMPLOYMENT AFFIDAVIT
				TAX RETURNS – 2 YEARS
				BANK STATEMENTS – 3 MONTHS
				NO BANK ACCOUNT AFFIDAVIT
				LEASE AGREEMENT (IN APPLICANT'S NAME)
				MORTGAGE STATEMENT
				ELECTRIC BILL (IN APPLICANT'S NAME)
				GAS BILL (IN APPLICANT'S NAME)
				MRU-108: APPLICANT AFFIDAVIT
				MRU-110: DUPLICATION OF BENEFITS AFFIDAVIT
				MRU-111: RELEASE OF INFORMATION

Mortgage/Rent/Utility Assistance Program

APPLICATION PROCESSING CHECKLIST

Application Complete?

- Not Complete.** Notify applicant of denial (MRU-116), document and file. Date: _____
- Complete.** Review application documents.

Application & Documentation Review – Refer to SOP for detailed guidance.

Yes	No		Date
		COVID Impact on employment Verified and Qualifies	
		Household Members & Identities Verified and Qualifies	
		Residency/Citizenship Status Verified and Qualifies	
		Financial Situation Verified and Qualifies	
		Household Income Calculated and Qualifies	
		Employment Situation Verified and Qualifies	

A **No** on any one of the above listed items disqualifies the applicant. Notify applicant of denial (MRU-116). Date: _____

III. APPROVAL RECOMMENDATION

- a. If determined to be not qualified/eligible, notify applicant of denial (MRU-116)
- b. If determined qualified/eligible, provide recommendation to the Director using form MRU-113.

IV. DIRECTOR APPROVAL ACTION

- Denied** – Notify applicant by applicant by letter (MRU-116), update the waiting list, document, and close the file.
- Approved** – Proceed to Final Actions

Mortgage/Rent/Utility Assistance Program

APPLICATION PROCESSING CHECKLIST

V. FINAL ACTIONS

- a. Prepare approval (MRU -115) and provide a signed copy to the landlord
- b. Prepare Non-Discrimination Certification and have applicant sign
- c. Prepare Landlord Agreement (MRU-114) and send through applicant to landlord for signatures.
Provide signed copies to both the applicant and landlord.
- d. Obtain W-9 from Landlord/Lender

Refer to SOP for Assistance Payment Actions

Mortgage/Rent/Utility Assistance Program

COMMENT LOG

Name of Applicant: _____