

# North Light Community Center's Housing & Utility Assistance Fund

## Eligibility, Guidelines & Documentation Required

The North Light Community Center's Housing & Utility Assistance Fund is funded by W.W. Smith Charitable Trust, The Philadelphia Foundation's COVID-19 fund and the Emergency Food & Shelter Program through FEMA. These grants allow us to offer housing assistance (rent or mortgage) as well as utility assistance for those in financial need, particularly as a result of job loss due to COVID-19.

### Eligibility Criteria

- Eligibility is limited to households with income at or below 250% of the Federal Poverty Guidelines.
- Tenants of the Philadelphia Housing Authority are NOT eligible for housing or utility assistance.
- Housing and utility assistance must be for your primary place of residence. Grants cannot be provided for investment properties or second homes (i.e. vacation properties).
- Each recipient may only receive one month of housing assistance and one month of utility assistance per year.
- All funds, if approved, will be paid directly to the vendor

### Utility Assistance

#### 1. Guidelines for Utilities

- Utility Assistance grants may be submitted for amounts up to \$300.
- Qualified Metered Utilities: Electric, Gas, Water/Sewer
- Qualified Non-Metered Utilities (one-time delivery of product used to heat your home): Propane, Firewood, Coal
- The following utilities do NOT qualify: Cable TV, Satellite, Internet, Phone Bills
- Ineligible expenses include late fees and payments on closed accounts
- Payment cannot be made more than 10 calendar days prior to the utility due date

#### 2. Documentation Required for Utilities

- *Metered Utility Requests*
  - Past Due Bills – Copy of the bill or cut-off/shut-off notice, a Metered Utility Verification Form OR billing and payment history from the utility vendor
  - Current Bills - Copy of the current bill
- *Non-Metered Utility Requests* – A copy of the delivery receipt from the vendor with the name and address of the vendor, client name, address and account number, type of product and amount delivered, and date of delivery and amount billed.

### Housing Assistance

#### 1. Guidelines for Housing

- Housing assistance can be for rent or mortgage payments.
- Mortgage assistance is limited to principal and interest only and does not include escrow, taxes, insurance and fees (i.e. late, condo or homeowner association fees).
- Housing Assistance grants may not exceed your monthly payment

## 2. Documentation Required for Rentals

- First Month's Rent – Dated and signed lease complete with all pages OR landlord letter (dated and signed by landlord) with client's name and address, the move-in date and monthly rent amount
- Current Month's Rent – Landlord letter OR Rent Verification Form (dated and signed by landlord) with client's name and address, the specific month being covered, rent due date and monthly rent amount.
- Past Due Month's Rent – Landlord letter or Rent Verification Form (dated and signed by landlord) with client's name and address, the specific month being covered, monthly rent amount, rent due date and the total rent amount outstanding at the time of payment.

## 3. Documentation Required for Mortgages

- Current Month's Mortgage - Mortgage statement, Mortgage Verification Form, or letter from mortgagor showing the client's name and address, the mortgagor name, account number, monthly amount of principal and interest, and date due.
- Past Due Month's Mortgage - Mortgage statement, Mortgage Verification Form, or letter from mortgagor showing the client's name and address, the mortgagor name, account number, monthly amount of principal and interest, date due and the amount of outstanding at the time of payment.