



# Collin CARES

## Emergency Housing and Living Assistance (“EHLA”) Program

### Frequently Asked Questions

#### Who is eligible?

Minimum qualifications for applicants include the following:

1. Must be Collin County residents, excluding those located in the City of Dallas which received their own funding. To verify if your address is in Collin County, please visit:  
<https://collin.maps.arcgis.com/apps/webappviewer/index.html>
2. Have experienced at least a 25% reduction in household income **due to the COVID-19 pandemic**. Pre-March 1 household income vs after vs. current
3. Have \$20,000 or less in non-retirement cash or cash equivalent assets
4. Have a documented income that does not exceed 200% of Area Medium Income, as outlined below:

FY 2020 Income Limit Category	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
200% of Collin County 2020 Area Median Income Maximum	\$120,800	\$138,000	\$155,200	\$172,400	\$186,200	\$200,000	\$213,800	\$227,600

#### Where do I apply?

Applications are online at <https://www.zoomgrants.com/zgf/CollinCountyEHLAGrant.com>

#### What is covered?

Rental, mortgage and utility assistance for expenses incurred after March 1, 2020. Payment is made directly to landlord/bank or utility company. Only unpaid expenses qualify.

#### Will this reimburse me if I paid my rent/mortgage or utilities?

No. This grant is for unpaid expenses incurred after March 1, 2020, and the payment will only be made directly to the landlord/bank or utility company. Applicant possibly could qualify for the grant in the upcoming months, if still qualify.

#### Can the funds be used to pay my unpaid water municipal bill?

No. The CARES Act specifically prohibits the funds to be used for government revenue replacement. Ask the nonprofit handling your application to determine if funding is available through other sources to cover this expense.



**Can the funds be used to pay the property tax portion of my mortgage payment?**

No. The CARES Act specifically prohibits the funds to be used for government revenue replacement. Ask the nonprofit handling your application to determine if funding is available through other sources to cover this expense.

**What documentation do I need to provide in my application?**

Documentation of personal identification and Collin County residency (exclusive of City of Dallas) can be through a Texas Driver’s License, passport, social security card or other official document.

Provide documentation your pre-March 1 income meets the eligibility criteria set above. All adult members of the household (18 yrs and over) must submit one (1) month's proof of income from BEFORE March 1, 2020.

Post-March 1 decrease in household income can be supported by a furlough letter, unemployment verification or complete paycheck stubs covering the time period post March 16, 2020. All adult members of the household (18 yrs and over) must submit one (1) month's proof of income from AFTER March 16, 2020 to support being financially impacted by COVID-19. Sources of income also include, but are not limited to, social security/SSI, pension, unemployment benefits, retirement and disability income. Those who cannot provide documentation of income, must submit a signed Letter of Explanation, located in the Zoom “Documents” tab.

Self-employed applicants must provide documentation to show the difference in income before and after being impacted by COVID-19. Documentation of required business closing and pre-post COVID-19 bank account statements fulfill this requirement.

Documentation of \$20,000 or less in non-retirement cash or cash equivalent assets can be supported by recent bank and investment statements.

Documentation of your mortgage or rent being in arrears can be supported by recent lease agreements or mortgage statements and any letters from the lender or landlord.

If applying for utility assistance, applicants must submit their unpaid gas or electric utility bills for the months assistance is being requested.

**I don’t have a document that is requested, and the application won’t let me submit my application. I can explain, but how can I do this?**

Upload the Letter of Explanation in place of the document or another document that shows what the question is requesting.

**When does the program end?**

The program runs through December 1, 2020. The program is NOT first-come, first-serve.

**What is the maximum dollars awarded?**

There is a maximum award of \$2,500 per month, not to exceed four (4) months of assistance or \$10,000, whichever is less. Three (3) months of assistance is the most that can be allocated to one household at one time. If additional assistance is required, the household will need to verify that they still need assistance and meet the criteria for a 4<sup>th</sup> month.



**Does the program include assistance for food?**

Yes, gift cards for the purchase of food will be distributed to Collin County residents, via selected nonprofits. Funding will be \$50 per week for each member of the household not to exceed \$800 total per household, per month, for a total of \$1,600 in food assistance.

Gift cards for the purchase of food will be included in the \$2,500 per month/\$10,000 total assistance amount.

**Do I have to count my unemployment benefits as income?**

Yes.

**Do I have to count my entire household's income?**

Yes. Income from all adult members of the household (18 yrs and over) must be submitted.

**What if I get paid in cash?**

Fill out income documentation form.

**Can I pay my rent for February with this grant?**

Grant funds are only for unpaid expenses March 1 or after.

**Am I guaranteed funding if I submit an application?**

No. Applications will be reviewed to ensure they meet the grant qualifications.

**Who and 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 a nonprofit, based on their zip code. The nonprofit will contact you within 5 business days to update you on your application, including if additional documentation is required.

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

Your assigned nonprofit will be able to answer your application status questions.

**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

**Will late fees from landlords, mortgage lenders, or utility providers be an eligible item for assistance?**

No. Late fees will not be covered by this program.

**Need more assistance?**

Contact Program Administrators at [EHLAgrant@mckinneytexas.org](mailto:EHLAgrant@mckinneytexas.org) or call the Helpline at 972-547-9001.

