



CARES HOUSING ASSISTANCE PROGRAM (CHAP)

PROGRAM SET-UP & IMPLEMENTATION

Q. In reviewing the award letter I don't see the CFDA number. Will that be in the manual you referred to?

A. CFDA number is in the resolution. CFDA 21.019.

Q. For existing CC (OAG) grantees, since our W-9 and ACH is already on file, we do not need to fill these forms out again right?

A. Correct. If you are already in our system as a vendor and have ACH set up then you are fine.

PROGRAM ADMINISTRATION

Q. How should we handle the 15-day turnaround as outlined in the manual if we get plenty of requests and if landlords are slow to reply?

A. 15 days is the goal, but we understand it may take longer given the current need.

Q. How long does it take to get reimbursed after we submit the reports?

A. The funds will be advanced monthly based on the prior 30-days of applications and the amount associated with those assistance request.

Q. Can we do weekly reimbursement draws?

A. The advances will be made on a monthly basis.

Q. When will advances begin being available to agencies? When will the advance be processed?

A. We will notify all agencies when the advance can be processed as soon as CCSS staff is notified by the Clark County Finance Department.

CLIENT ELIGIBILITY, DOCUMENTATION & PAYMENTS

Q. How do you normally qualify folks with no paper trail or self-employed?

A. Verification should include their previous year income tax forms and require a self-certification statement.

Q. If a homeowner is in forbearance, are they eligible to receive mortgage assistance?

A. No

Q. Will the manual provide us information for those who are self-employed, or just earn cash with no paper trail?

A. Yes

Q. If the grant goes back to March 1 can't you use these funds to cover expenses back to March 1 if you haven't allocated those funds to other grants or funding sources?

A. NO. You can pay eligible expenses for a NEW client who may owe arrears back to March 1, 2020.

Q. Can HOA payments be included in mortgage payments?

A. NO. HOA payments are NOT a covered expense unless they are already included in the payment that goes to the mortgage company.

Q. How do we verify primary residence?

A. Utility bill, lease agreement, mortgage statement. You can also look at other documents such as bank statements and paystubs for address.

Q. If someone lives in Clark County for six (6) months of the year, e.g., "snowbirds," could they qualify for assistance?

A. No

Q. If the household is unbanked, will a letter that they are unbanked suffice?

A. Yes and an applicant statement.

Q. If the landlord resides out of the country, how do we handle that?

A. Payments can only be made to landlords who have bank accounts in the United States.

Q. How is household income determined, e.g., paystubs? Part 5?

A. Review of income documentation i.e. paystubs, direct deposit on bank statement, letter from employer or source of income, benefits letter, etc..... the documentation must be from a 3rd party payor source or income taxes if self-employed. HUD Part 5 is not required.

Q. Are documents required in 2.7 required for everyone in household or just the applicant?

A. Applicant who should be the head of household.

Q. If just the applicant, how is household income determined?

A. You should be looking at the "household income" so documenting all of the income received in the household. If it is one person than you are reviewing the one person's income.

Q. How do we determine income and loss of income for self-employed if they are not receiving PUA?

A. 2019 tax records, something to verify the business existed i.e. copy of business license and applicant statement.

Q. How do we determine loss of income if applicant isn't receiving unemployment?

A. 2019 Income tax return, bank statements, last paystubs received, etc... Compare previous income documentation....i.e. review if there are differences in their paystubs?

Q. Can we have program overlays, such as requiring a bank statement for each month they are requesting assistance?

A. Absolutely...that is expected.

Q. Who are the other CHAP providers and what services are they providing so we can refer for services we aren't providing?

A. This information can be found at <https://helphopehome.org/clark-county-cares-housing-assistance-program/>.

Q. If there is a complaint, e.g., applicant denied assistance, who at the County should we refer to?

A. Every agency should have their own internal grievance and appeal process that a client should have access to. If it is unresolved at the agency level, complaints can be sent to helphopehome@clarkcountynv.gov.

Q. Would it make sense for us to focus on mortgage assistance since that is our wheelhouse?

A. It is your agency's decision based on your approved application and funding award. We encourage all partners to serve all those who come for assistance service in each category (i.e. rental, mortgage, utility assistance) for which you have received funding.

Q. Can you please clarify the insurance requirements? We don't have any agency vehicles, and the program is direct payment to landlords and mortgage servicers, so where does the comprehensive fire and hazard insurance come in?

A. Every agency must have liability insurance for the program. Disregard the vehicle insurance if it does not apply to you.

Q. What are some specific things related to rental, mortgage and utility assistance that can be paid?

A.

Rental Assistance

- Application Fee
- Cleaning Fee
- Damages
- End of Lease Prepayment
- Renter's Insurance
- Vacancy Payment
- Security Deposit
- Rent
- Rent Arrears
- Moving Costs

Utility Assistance

- Utility Deposit – Electricity, Gas, Sewer, Trash, Water
- Utility Payment – Electricity, Gas, Sewer, Trash, Water

Emergency Lodging

- Hotel/Motel Room - Assistance for qualified clients currently housed and must move but have not identified new housing or the new housing is not move-in ready. Homeless households are not eligible for this assistance.

Mortgage Assistance

Those seeking mortgage assistance should ideally be referred to the Nevada Affordable Housing Assistance Corporation located at <https://nahac.org/> and phone number is 702-570-5662. If they cannot get assistance through them, then they can come to you. CHAP mortgage assistance will cover Mortgage Payment (payment only unless taxes/insurance included) and mortgage arrears but NO Taxes, Insurance or HOA fees unless it is already included in mortgage payment.

If property taxes and homeowner's insurance are included in the mortgage payment, those payments will be allowed as they are paid directly to the mortgage company. Payments for property taxes and/or homeowner's insurance which are not included in the mortgage payment are not eligible for payment

Please also verify that the homeowners' insurance is up to date.