

Housing Support Program FAQ Sheet

Questions about Hardship Documentation

Q: I am worried that a hardship request will put me into forbearance and/or affect my credit score. What do I do?

A: IDF does not advise which actions a borrower may pursue with their mortgage servicer. If the borrower is concerned about how an action may be received, the borrower should voice this with their mortgage servicer and ask for information. Different mortgage companies have different policies and procedures, and there is not a single answer for how this could affect an applicant. Please talk thoroughly about your options with your mortgage provider. Alternatively, we are accepting proof of scheduling with a housing counselor.

Q: Can ALE support be granted while an applicant is having ongoing correspondence with their mortgage company and waiting to hear whether or not the mortgage company will grant hardship accommodation?

A: Yes, the program is intended to review that the applicant has taken steps with their lender to demonstrate their hardship. The applicants do not need formal approval or denial from their mortgage company before ALE assistance is granted. The expectation is proof of communication to their lender that they have outlined their hardship to pay the mortgage payment due to the disaster and the expiring ALE. This is the case as of November 2023, but this review may change in the future.

Q: What are some examples of some acceptable forms of hardship documentation?

A: 1) A sent email to the mortgage servicer with the date stamp which should outline the hardship needs and clearly be sent to a relevant contact at the mortgage holding company. 2) A copy of a letter with a date and a contact including the contact information such as an address block. 3) A screenshot of a submission confirmation of a hardship online form which includes a timestamp and name/address visible. 4) If hardship was discussed with lender a different way, please submit a summary of conversation including the following: person spoken to and their contact info.

Q: Are there any alternatives to hardship documentation?

A: Yes! We are now accepting proof of appointment with a certified housing counselor. We advise everyone to go through Fannie Mae counselor first, and if that is not feasible to then look at a Boulder County HUD Counselor. Appointments are typically 2-4 weeks out, so proof of booking an appointment can result in a one-month reward, but on month two proof of attendance will be required to receive any additional months. If you have any questions about this, please contact alehelp@impactdf.org

Questions about ALE and Insurance

Q: What insurance documentation is needed?

A: The applicant needs to submit the original Insurance Declarations. This insurance policy documents should include the name, property address, and date. The applicant also needs to submit documentation of denial of the ALE extension. This document should also include name, property address and date for cross reference purposes. There is a spot to upload within the application. You can also submit the application and correspond with the reviewer to submit additional information.

Q: Is this an ALE replacement program for folks who are rebuilding or is this a rental assistance program for anyone impacted by the Marshall Fire to apply?

A: This program addresses both issues. For owners, it is ALE extension supplement. Once they move home it is done. Renters can get 6 months under this program.

Q: I previously received assistance for my mortgage/lease through the Unmet Needs program. Can I continue applying through that program?

A: No, all applicants applying for assistance for this purpose will be redirected to apply through the Housing Support Program. Once the Housing Support Program went live, the Unmet Needs Program no longer includes housing. If your Unmet Needs application for ALE assistance was submitted prior to the launch of that program and you received approval, you do not need to reapply.

Questions about Finances

Q: How is income being calculated for this program?

A: This program will use line 9 on the 2022 tax returns, unless there has been a change in income. If there has been a change in income you will work with the IDF Intake Specialist and be asked to provide additional documentation such as paystubs, w2s, SSI, award letters, and/or unemployment letters.

Q: Why does IDF need to know about cash liquidity?

A: This helps us track and assess financial hardship; however, liquidity is not an eligibility requirement. If applicants have received personal property payouts or have savings, this will not affect their eligibility. There are many costs that go into rebuilding and recovery. This helps us assess urgency of need.

Q: Why does IDF ask if the applicant has received other funding sources?

A: This helps IDF track if there are other funding sources that the applicant has not yet applied for and/or received. This section does not affect eligibility for grant support. This helps the reviewer know if they should suggest another program that the applicant might also be eligible for.

Q: The \$2,500 grant is not enough to cover my full payment. Does the award amount vary?

A: No. The applicant is either eligible for the \$2,500 amount or ineligible. This payment is intended as a supplement to help and is not a full replacement for a bill. If the applicant is having other substantial need for other monthly payments, they may apply through the Unmet Needs program. Please review the eligibility requirements before applying.

Questions from Renters

Q: I am not an owner. If a home I rented before the fire was damaged, and I'm renting again now, how many months rental assistance can I receive?

A: For the initial six-month award without any extensions, renters and owners are considered the same under this program. If eligible, renters can receive the full six months.

Q: When filling out the application you have to state what type of home you are rebuilding to continue to the next page, if you are not rebuilding and only need rental assistance do you just pick the type of home you previously lived in?

A: Yes, for renters, the dwelling structure is whatever structure they lived in before.

Questions about Applications and Processing

Q: I applied over a week ago but have not heard anything yet. Who do I contact to find out if my application went through?

A: We are processing a large volume of applications. If you would like to make sure your application is in the queue for review, please email alehelp@impactdf.org to inquire about your application status.

Q: Is there an application in Spanish?

A: There is not currently an application in Spanish yet. If you speak Spanish, please reach out to elizabeth@impactdf.org, an IDF Intake Specialist who can translate and process the application.

Q: If I receive approval for the grant award, when will I get the funds?

A: If this is planned in advance for the future expiration of ALE, the funds will be scheduled to disburse near prior to the first of the month of the first month that ALE has lapsed. If you have any questions about your disbursement, please email alehelp@impactdf.org.

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