

City of Winston-Salem (NC)
Rental, Utility and Mortgage Assistance (RUMA) Program
Frequently Asked Questions (FAQ)

How do I know if I am eligible?

Eligibility will be determined by Financial Pathways of the Piedmont based on federal guidelines from CDBG-CV funds issued to the City of WS.

You will be required to confirm that:

- You are a **Winston-Salem** city resident and resided at application address for at least the last 3 months from date of application?
- Your hardship is **COVID-19 related**?
- Your **gross household income** is at or below 80% AMI?
- Resident requesting the assistance is **named** on the rent, utility, or mortgage statements?
- Resident is at least **one month past due** on the rent, utility, or mortgage at time of application?

How much emergency assistance does the program provide?

The amount is specific to the financial need of the household. The program can provide up to 6 months of **arrears** for rent, utilities, and mortgage assistance.

How much can I receive?

The program is designed to make up the difference between what you can afford to pay and what you have to pay for rent, mortgage or utilities. The agency taking your application will work with you; the amount of assistance will vary from household to household based on its circumstances.

How do I prove that my household has experienced economic hardship due to COVID-19?

You must provide documents that show one or more individuals within the household:

- Has qualified for unemployment benefits; or
- Has experienced a reduction in household income, incurred significant costs or experienced other financial hardship due, directly, or indirectly, to the COVID-19 pandemic.
- Is at risk of experiencing homelessness or housing instability, which may include:
- A past due utility or rent notice or eviction notice.

I have a mortgage, but I also need assistance with utilities. Can I apply for both at Financial Pathways of the Piedmont? *(if this changes we will update our website and FAQ's)*

Unfortunately, no. Financial Pathways is only set up to administer mortgage assistance. You will have to make a separate application for utilities assistance at either Sunnyside Ministry or HARRY Veteran Community Outreach Service.

Does the assistance I receive have to be repaid?

No, the assistance does not have to be repaid; unless it is determined you have received duplicate funding specifically from this federal CARES/CDBG-CV program.

Is assistance available for past due utilities and other housing expenses?

Yes, utility assistance is available for past due utilities including gas, electricity, and water.

Do I have to report this assistance on my 2020 taxes?

No, the assistance is paid directly to the landlord, utility provider or mortgage servicer on your behalf.

What documents do I need?

Documents are needed to verify identity, income, residence, back due rent, utilities, and/or mortgage. Additionally, households may have to provide additional documentation based on their individual circumstance, (i.e., unemployment benefits, other assistance/income or hardship).

Is a social security number required as part of the application?

Yes

How is household income calculated?

Household income is the combined total income of all workers in the household, including children aged 18 and older.

I was able to pay my rent up until now, but do not think I will be able to pay next month, can I get help?

Unfortunately, this program is only available to households **behind** on their rent, utilities, and mortgage. If you find yourself in that position, please apply for assistance if that occurs. We also recommend a follow-up counseling session to navigate through your personal situation and where other options may be available.

I received emergency assistance from another Federal program, am I still eligible for this program?

If you received emergency rent, utility, or mortgage assistance from another Federal program due to Covid-19 then you are not eligible for this program.

I have received assistance from this program. Am I eligible to reapply for additional assistance? How long can I receive assistance?

The RUMA program provides assistance for **up to six months**, provided that funds are still available, and the recipient continues to meet the eligibility requirements.

I have a Section 8 Housing Choice Voucher or live in a public housing unit; can this program pay the tenant portion of past due rent?

Yes, if you meet the eligibility requirements. Eligibility for assistance will be evaluated on a case-by-case basis and additional documentation may be required for approval.

How is the RUMA program different from ERAP?

RUMA is available to low-income homeowners who are behind on their mortgage as well as to renters. ERAP (Emergency Rental Assistance Program) is available only to renters. Also, ERAP includes internet service as a utility that is eligible for payment assistance. RUMA does not.

Is HARRY Veteran Community Outreach Service only accepting applications from veterans?

No. HARRY will process all application, including those of non-veterans.

This is a city program. Why do I apply at these social agencies?

The city does not have any existing programs that deliver monthly assistance to residents, nor does it have any experience administering such programs. Because of the extremely short time that was available between when the city learned it would receive the money, and when the federal government wanted funds to start being disbursed, the city chose to partner with these social service agencies to administer the program.

How do I apply for the program?

Interested applicants can start the application process with the Neighborly Portal through the City of WS at: <https://portal.neighborlysoftware.com/winston-salem/Participant>.

You can also visit our website at www.financialpath.org, email us at help@financialpaths.org or call 336.896.1191. Counseling sessions are still being conducted virtually or by phone.