IOWA RENT AND UTILITY ASSISTANCE PROGRAM

IOWA FINANCE AUTHORITY

Applicant Documentation Requirements

IMPORTANT: In addition to having the documentation listed below prepared for upload, applicants must also provide the **correct landlord email address on the application**. An application for assistance is not complete and cannot be reviewed until the landlord completes a landlord verification. It is critical that the landlord email address entered on the application is correct. Please check with your landlord prior to application submission to:

1. Verify your landlord's correct email address to be used for this purpose.
2. Notify your landlord of your upcoming application and need for them to watch for a landlord verification request email.

If your landlord indicates that they have not received the verification email, please instruct them to check their spam email folders before contacting the Iowa Housing Recovery team for assistance.

Required Documentation

1. **One of the following types of documentation is required to provide evidence of financial hardship due, directly or indirectly, to the COVID-19 pandemic.**

   · Approval for unemployment benefits from one or more household members.
   · Written attestation one or more members of your household has experienced one of the following:
     – A reduction in income
     – Incurred significant costs
     – Other financial hardship

2. **One or more of the following documentation types is required of all applicants, demonstrating the household's risk of experiencing homelessness or housing instability, as applicable.**

   · Written past due rent notice
   · Written past due utility notice or most recent utility bill showing arrears.
   · 3-day notice of nonpayment of rent
   · 30-day notice for termination of a periodic tenancy
   · Notice of an eviction lawsuit or eviction court hearing date for nonpayment of rent.
   · Being severely rent burdened defined as paying more than 50% of your household income on rent.
   · Documentation that rent has been paid with credit card(s), accumulating debt, in order to avoid eviction.

Qualifying Household Income Options

Applicants have the choice of two household income options to demonstrate eligibility.

1 Household's total annual income for calendar year 2020.
IMPORTANT:

- Documentation must reflect the household's annual income for the full 2020 calendar year.
- Applicants will not be required to requalify the household's income eligibility for the duration of any assistance approved under the program.

Simply provide IRS form 1040 page 1 and 2.

- OR -

2 Household **Monthly** income at time of application multiplied by 12 months.
IMPORTANT:

- Documentation must be provided for at least the two months prior to the submission date of the application.
  (Employment income should include your most recent 4 to 6 paystubs.)
- Applicants will also be required to requalify the household's income eligibility at least every three months for the duration of any assistance approved under the program.

3. **One or more of the following documentation types is required of all applicants, demonstrating the household's income, in accordance with the income selection of (1) annual or (2) monthly at time of application, as explained above. Applicants will be asked to provide income documentation for all adult household members over the age of 18.**

Documentation may include any one of the following, listed in order of best documentation to acceptable, but not preferred.

a.) Copy of Form 1040 as filed with the IRS for the household for CY 2020 (first two pages only, plus Schedule 1 if reporting income from self-employment or unemployment benefit payments)

NOTE: IRS Form 1040 is the best way to document your income eligibility under the program.

b.) Documentation of receipt of income-qualifying assistance through a determination letter dated on or after January 1, 2020, such as that from local, state, or federal government assistance programs including SNAP, FIP, SSI, WIC, Head Start, EITC, or Medicaid.

c.) Copy of Form W2 as filed with the IRS for the household for CY 2020 or other wage statements.

d.) Interest earned statement from your financial institution for CY 2020

e.) Pay stubs

f.) Unemployment compensation statement

g.) Documentation of income from the operation of a business or profession, including direct payments for services or self-employment including for self-employed individuals

h.) Bank statements demonstrating regular income

i.) Other documentation of wages or salary

j.) Documentation of Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits and other similar types of periodic receipts

k.) Documentation of public assistance benefits

l.) Documentation of child support, alimony, or foster care payments

m.) Letter from employer indicating wages earned

> File types accepted: pdf, jpg or png. File size limit: 10MB

Please note: Tenant households that receive a monthly federal subsidy (e.g. Housing Choice Voucher, Public Housing, Project-Based Section 8, USDA Rural Development will be required to upload a Tenant Income Certification (TIC) dated on or after April 1, 2020. Acceptable forms may include HUD-50058, HUD-50059 or RD 3560-8.

4. **UTILITY ASSISTANCE REQUIRED DOCUMENTATION**

If applying for utility assistance, applicants will be required to upload a copy of their most recent bill or statement verifying the account for the residence and associated financial need/request.

- This should encompass the most recent billing period or payment agreement, show the utility account number, account holder name and detail of the charges.

- Applicants may upload more than one page if necessary, to detail outstanding charges, including any remaining payment plan balance.

- Propane customers may upload a contract, lease or recent invoice.

If the household is facing imminent disconnection, the applicant will be required to upload the disconnection notice, related language from utility bill, or image showing propane tank fill percentage.