



## Frequently Asked Questions for the Rental Assistance / Mortgage Relief Program

### **Who is eligible for the program?**

City of Kenai residents. The home or rental unit must be within the City of Kenai.

### **Who is paying for the program?**

The Kenai City Council has allocated up to \$400,000 from its share of federal CARES Act funding to this rental assistance and mortgage relief program.

### **Is there an income limit to qualify for the assistance?**

Yes, eligible households may not have an annualized income above \$71,760, which is 80% of the Area Median Income for Kenai. An applicant's annualized income will be based on the household's earnings after taking into account any job losses, cutbacks in work hours or other reductions in income due to the COVID-19 public health emergency.

### **Does it matter how many people live in the household?**

No, eligibility is determined by total household income, not the number of people who may live at the residence.

### **What is the maximum monthly benefit?**

Eligible households may qualify for up to \$1,200 a month, September through December 2020. The amount may not exceed their monthly rent or mortgage payment, and also will depend on their income loss due to the impacts of COVID-19. The assistance payment will be the lesser of the household's lost income for the month or their rent or mortgage payment for the month. For example, if the household lost \$1,000 in monthly income and the rent was \$900 a month, the housing assistance payment would be \$900.

### **How do I apply?**

You do not need to reapply if your household already participated in the similar statewide assistance program offered this summer by the Alaska Housing Finance Corp. City of Kenai households that qualified for the one month of state assistance this summer will automatically be contacted to update and verify their financial information for the City of Kenai assistance payments. If the household did not participate in the state's summer program, you can apply online at [www.KenaiHousingRelief.com](http://www.KenaiHousingRelief.com).

**Is there a deadline to apply?**

Yes, the deadline is 5 p.m. Monday, November 30

**Who will administer the program?**

The Alaska Housing Finance Corp. and its nonprofit contractor will manage the program, verifying residency and income and housing expenses and then issuing checks directly to landlords and mortgage service providers.

**Can I qualify for the assistance if I am already served through AHFC's Public Housing Division?**

No. Households that have access to AHFC's "Safety Net" program do not also qualify for City of Kenai Housing Relief.