Waukesha County Resources for Individuals or families experiencing a housing crisis and/or have been impacted by COVID-19.

Economic Support Services staff are primarily working remotely, away from the Human Services Center (HSC) building. For all case questions or to apply over the phone, participants can call:

Moraine Lakes Consortium call center: 1-888-446-1239. The fax number is 1-855-293-1822.

General Guidelines:

- Anyone can apply online for FoodShare, Medical Assistance, and Childcare by navigating to ACCESS.wi.gov.
- Temporary FoodShare (FS) cards are not being offered or issued. Permanent cards will still be mailed as normal. If a FS card is lost or stolen, participants should call 1-877-415-5164.
- Homeless mail pickup services are still available at the HSC.
- If a participant comes in with documents for their case, a pre-addressed envelope is available to mail in the documentation. There is also a drop box located near the HSC main entrance doors.
- Participants are asked to download the MyAccess smartphone app (available in both Android and Apple app stores). This app allows for direct upload of documentation via phone camera as an alternative to submitting documentation in person.
- For application filing, the public is encouraged to apply for benefits online at access.wi.gov or call the Moraine Lakes Consortium Call Center at 1-888-446-1239 for prompt assistance.

Emergency Rental Assistance Program for Waukesha County Residents!

- The State of Wisconsin has recently made more funding available for energy bill assistance as well as rental/security deposit assistance.
- For Waukesha County Emergency Rental Assistance Program call 414-270-4646. Online application for Rent Assistance, click on this weblink: https://webportalapp.com/sp/login/communityadvocates-application
- Waukesha County residents who have questions regarding the application process can call or email at renthelp@communityadvocates.net.
- Hard copy applications can also be picked up and dropped off at Community Advocates, 728 N.
 James Lovell Street Monday-Friday between 9AM-5PM. Hard copy applications will be entered into the application software (Zengine) for processing within 24 hours of receipt.

Family Promise of Waukesha County

- Applications are now being accepted by Family Promise of Waukesha County from families who are seeking rent, mortgage, or utility assistance. The purpose of these funds is to assist families with children to be able to remain in their homes and avoid the impact of family homelessness.
- https://www.familypromisewaukeshawi.org/prevention-rent-assistance
- **262-968-2321** | info@familypromisewaukesha.org

The Salvation Army of Waukesha County

 Prevention funds are available to individuals and families who have been directly impacted by COVID-19. 262-547-7367 for more information regarding eligibility.

Waukesha County Resources for Individuals or families experiencing a housing crisis and/or have been impacted by COVID-19.

Waukesha County Coordinated Entry Prioritization List- Prevention Services

- Individuals and families at risk of eviction or losing their home due to being directly impacted by COVID-19 can call a '*No Wrong Door Agency*' and be assessed and referred to the Coordinated Entry Prevention Services List. The order of priority will be given to those who are at risk of homelessness within 14 days or less.
 - o Community Action Coalition For South Central WI- 262-354-4017
 - o *Hebron Housing Services, Inc. –* 262-549-8720
 - o The Salvation Army of Waukesha County- 262-547-7367
 - o Lutheran Social Services- 1-855-397-9250
 - Housing Action Coalition 262-336-0413

Waukesha County Mortgage Assistance Program

- The purpose of the Waukesha County Mortgage Assistance Program is to aid in foreclosure prevention by providing emergency assistance in the form of a grant on behalf of Milwaukee County homeowners who are delinquent in their mortgage payments due to job loss or reduced work hours and wages because of the COVID-19 pandemic. Please click on this weblink for more information: Housing Resources Inc.
- Housing Resources, Inc. is accepting applications for Waukesha County Mortgage Assistance through *November 19, 2021.*
- Contact Info: 217 Wisconsin Ave, Suite 411, Waukesha 53186 | 262-522-1230

Moraine Lakes Consortium Call Center Hours of Operation | Phone: 888-446-1239

- o Monday, Tuesday & Thursday: 8:00 AM to 4:00 PM
- o Wednesday & Friday: 10:00 AM to 4:00 PM
- o Saturday & Sunday: CLOSED
- Financial Assistance programs including FoodShare, Medical Assistance/BadgerCare, and Child
 Care are administered through the Moraine Lakes Consortium consisting of Waukesha, Fond du
 Lac, Walworth, Ozaukee, and Washington counties. Eligibility for financial assistance to help
 people meet basic living and health care needs is determined by staff from the Consortium. Each
 program may have income and asset limits which can vary with family size.
- You may apply for FoodShare, health care, or Wisconsin Shares Child Care Subsidy benefits through ACCESS.
- To learn more about this change, please visit: BC+ Changes for Childless Adults
- If you would like to check the status of programs and benefits, get reminders about actions you need to take, and submit and track documents, you can try the simple and convenient MyACCESS mobile app. Download the app for free on the App Store or Google Play Store.

Waukesha County Resources for Individuals or families experiencing a housing crisis and/or have been impacted by COVID-19.

Waukesha County Human Services Center

- 514 Riverview Avenue, Waukesha, WI 53188
- Financial Assistance: (888) 446-1239 Fax: (855) 293-1822 TTY: 711
- Medical Assistance/ BadgerCare
- FoodShare
- ChildCare Assistance

Energy Services, Inc. (ESI)

- 217 Wisconsin Avenue, Suite 401, Waukesha, WI 53186
- (262) 549-9666
- Low Income Home Energy Assistance Program (LIHEAP) helps meet home heating costs for individuals and families.
- More information: Wisconsin Home Energy Assistance Program

Public Transportation Information for Waukesha County: Waukesha Metro Transit Services

- Transportation for Medicaid and BadgerCare Plus Members
- Non-Emergency Medical Transportation
- Call 1-866-907-1493 (2 business days before appt.) to schedule a ride. If extra stops are needed to pick up prescriptions, please inform the transportation company ahead of time. ALL extra stops must be approved ahead of time.
- To cancel a ride appt. call 1-866-907-1493
- Or customer can visit the website: www.mtm-inc.net/wisconsin to reserve online.
- To report a ride that is more than 15 minutes late: 1-866-907-1494
- To file a comment/complaint: 1-866-436-0457



Waukesha County Emergency Rental Assistance Program (ERAP) Hard Copy Application Pick Up and Drop Off Locations Effective April 9, 2021

Hope Center 502 N. East Ave Waukesha, WI 53186

Hours: Monday through Friday 8:30am-4:30pm

James Place Waukesha 129 W. Broadway Waukesha, WI 53186

Hours: Monday, Tuesday, Thursday 9am-3pm

Salvation Army of Waukesha 445 Madison St. Waukesha, WI 53188

Hours: Monday through Friday 8:00am-12:00pm; 1:00pm -4:30pm

St. Vincent de Paul Thrift Shop of Waukesha 818 W. Sunset Dr. Waukesha, WI 53188 Hours: Monday through Friday 8:30am-4:30pm

Siena House 1519 Summit Ave. Waukesha, WI 53188 Hours: Open 24 hours

Energy Services Inc. 217 Wisconsin Ave. Suite 401 Waukesha, WI 53186 Hours: Monday, Wednesday, Friday 8:30am-5:00pm Tuesday, Thursday 8:30am-6:00pm

Squeezed between missed rental income and bills you owe? Help is available

During the COVID-19 pandemic, many landlords are getting reduced rental income and finding it difficult to make ends meet. Rental assistance programs can help you and your tenants cover missed payments and underpayments caused by the COVID-19 pandemic.

The U.S. Treasury Department has made billions of dollars available to state, local, and tribal government agencies to provide emergency rental assistance to qualifying households. The rental aid is distributed through your state and local community organizations.

Consider the cost of an eviction

Eviction can be costly and difficult for both renters and landlords. It may be in your best interest to work with your tenants to make a plan for how they will pay back their remaining rent. Have a conversation with your tenant to find the right alternative to eviction.



How to take advantage of programs for rental assistance

Programs that provide help with rent work in different ways, depending on how each state, local, or tribal government establishes its program. Some programs require you to apply for help that covers your tenants' unpaid rent. Some programs allow the tenant to apply for help with their own rent payments, although the tenant might need your help completing the application.

Emergency rental assistance can cover back rent, including utilities, that came due during the COVID-19 pandemic, for eligible tenants, depending on local rules and availability. In addition, tenants may get help with future rent payments, up to three months at a time.





Local programs are eager to work with landlords in their communities. Each rental assistance program has conditions, and landlords and tenants should contact the program in their area to find out how to get started. Locate the programs in your area at cfpb.gov/govassist.

Pause your mortgage payments with forbearance

If the COVID-19 pandemic has made it difficult to pay your mortgage, contact your mortgage servicer immediately. You may be eligible for forbearance, which temporarily pauses or reduces your monthly mortgage payments. Forbearance is not automatic. To request forbearance, you'll need to reach out to your servicer. Learn more about forbearance at cfpb.gov/govpause.

About us

The Consumer Financial Protection Bureau (CFPB) is a 21st century agency that helps consumer finance markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives.

Learn more at consumerfinance.gov.

The U.S. Department of the Treasury's mission is to maintain a strong economy and create economic and job opportunities by promoting the conditions that enable economic growth and stability at home and abroad, strengthen national security by combating threats and protecting the integrity of the financial system, and manage the U.S. Government's finances and resources effectively.





consumerfinance.gov/landlords



Waukesha County Emergency Rental Assistance Program



Waukesha County, in partnership with Community Advocates, Inc., is administering an Emergency Rental Assistance Program (ERAP) to help people experiencing financial hardship to stay in their homes because of the COVID-19 pandemic.

The program is now accepting applications. More information about how to apply is available at https://communityadvocates.net.

ERAP Helps with Rent, Utilities, and Other Home Energy Costs

For individuals who qualify, ERAP pays for:

- Up to three months of rent at a time
- Up to twelve months of rent in arrears (back-rent) occurring after March 13, 2020.
- Cost of electricity and other home energy costs.
- Cost of utilities in arrears (back-utilities) occurring after March 13, 2020.

ERAP payments are made directly to the landlord or utility company, NOT to the renter. Payments are made to the landlord or utility provider within about 10 days.

Eligibility

Waukesha County residents may qualify for help with rent or utilities who:

- Qualify for unemployment insurance benefits; or have experienced financial hardship due to COVID-19.
- Are at risk of becoming homeless; or are experiencing housing instability.
- Have a household income at or below 80% of the median in Waukesha County.
 Unemployment benefits count as household income.
- Are 18 years old or older.
- Are a Wisconsin resident that is named on a current residential rental lease.
- Receive a federal housing subsidy, such as a Housing Choice Voucher,
 Public Housing, Project-Based Rental Assistance or Tenant-Based Rental
 Assistance and their rent is NOT adjusted as income changes.

Individuals are not eligible if:

- They want reimbursement for mortgage payments. Only rental housing costs are covered.
- They already receive additional rent or utility assistance. ERAP cannot be used to cover expenses that are already being subsidized.
- Their rent is adjusted as their income changes and they receive a federal housing subsidy, such as a Housing Choice Voucher, Public Housing, Project-Based Rental Assistance or Tenant-Based Rental Assistance.

Residents who qualify for ERAP may also receive additional housing security. Landlords who agree to accept ERAP rent payments must agree to take no action to evict individuals for late or past due rent during the coronavirus eviction moratorium issued by the federal Centers of Disease Control (CDC).

3/18/21 Page 1



Waukesha County Emergency Rental Assistance Program



How to Apply

Information for Renters:

- The universal application for Rent Assistance can be found at the Community Advocates website: https://webportalapp.com/sp/communityadvocates-application
- Waukesha County residents who have questions on the application process can call Rent Help Line at 414-270-4646 or email at renthelp@communityadvocates.net
- Hard copy applications can also be picked up and dropped off at locations throughout Waukesha County. Please visit https://communityadvocates.net/what-we-do/rent-assistance.html - WAUKESHA COUNTY LOCATIONS

Information for Landlords:

Landlords may also submit rent assistance for tenants who are behind or at risk of becoming behind through this link: https://webportalapp.com/sp/communityadvocates-applicationlandlords

Following submission of a landlord inquiry, tenants will receive a link to apply for assistance as approval is based on their household information, income and income loss. Landlords can upload tenant documents with tenant consent.

About Community Advocates Inc.

Founded in 1976, Community Advocates provides individuals and families with advocacy and services to meet their basic needs so they may live in dignity. Our work is grounded in ensuring individuals and families have safe and stable housing. We provide assistance for people experiencing challenges with energy bills, rental housing, homelessness, domestic violence, substance use disorders and mental health issues.

About Waukesha County's Emergency Rental Assistance Program

Waukesha County's Emergency Rental Assistance Program (ERAP) is funded through the Coronavirus Aid, Relief, and Economic Security (CARES) Act passed in December. Waukesha County will receive a \$12 million allocation from the US Treasury Department to provide direct financial assistance for rent and utility costs for individuals who qualify. The funds will be administered through Community Advocates, Inc.

For more information, and to apply go to https://communityadvocates.net.

Worried about missed rent payments or eviction? Help is available

During the coronavirus pandemic, millions of renters have struggled to make their monthly payments. If you're having trouble paying your rent, utilities, or other housing-related costs, rental assistance may be available to you.

The U.S. Treasury Department has made billions of dollars available to state, local, and tribal government agencies to provide emergency rental assistance to qualifying households.

Find financial assistance for rent

The Emergency Rental Assistance program was created to help renters cover their housing-related costs and stay in stable housing during the pandemic. The rental aid is distributed through your state and local governments.

Programs that provide help with rent work in different ways, depending on how each state, local, or tribal government establishes its program. You may be able to apply for rental assistance yourself, or you may need to work with your landlord to submit the application.

Find where to apply

To find the state or local agency where you can apply for rental assistance, visit **cfpb.gov/govrent**. If you can't find a program in your area, call 2-1-1 or your local housing authority for assistance.



To qualify, you must have experienced financial hardship during the COVID-19 pandemic, meet local income requirements, and be behind on your rent. Your eligibility depends on your local program, so it is a good idea to check out your options if you are concerned about your rental debts.

Emergency rental assistance can help you cover back rent that came due during the COVID-19 pandemic. Depending on local rules and availability, you may get help with future rent payments, up to three months at a time. Local programs may also cover utilities, home energy, and other costs, including electricity, gas, fuel, oil, water, sewer, and trash removal. Rental assistance may also cover reasonable late fees, Internet service to your home, and moving expenses and other rental-related fees – such as security deposits, application fees, or screening fees.





Ask for additional help

Take advantage of free housing help

If you'd like help from a local expert, contact the Department of Housing and Urban Development (HUD)'s housing counseling program. Call 800-569-4287 or visit consumerfinance.gov/find-a-housing-counselor.

Consult a lawyer

Your local bar association or legal aid office may be able to connect you with free or low-cost legal help.

About us

The Consumer Financial Protection Bureau (CFPB) is a 21st century agency that helps consumer finance markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives.

Learn more at consumerfinance.gov.

The U.S. Department of the Treasury's mission is to maintain a strong economy and create economic and job opportunities by promoting the conditions that enable economic growth and stability at home and abroad, strengthen national security by combating threats and protecting the integrity of the financial system, and manage the U.S. Government's finances and resources effectively.





How does someone qualify for advanced Child Tax Credit Payments?

You qualify for advance Child Tax Credit payments if you have a qualifying child. Also, you — or your spouse, if married filing a joint return — must have your main home in one of the 50 states or the District of Columbia for more than half the year. Your main home can be any location where you regularly live. Your main home may be your house, apartment, mobile home, shelter, temporary lodging, or other location and doesn't need to be the same physical location throughout the taxable year. You don't need a permanent address to get these payments. If you are temporarily away from your main home because of illness, education, business, vacation, or military service, you are generally treated as living in your main home.

For more information regarding eligibility for advance Child Tax Credit payments, and the Child Tax Credit generally, see <u>Topic B: Eligibility for Advance Child Tax Credit Payments</u> and the 2021 Child Tax Credit.

For information on how the amount of your Child Tax Credit could be reduced based on the amount of your income, see <u>Topic C: Calculation of the 2021 Child Tax Credit</u>.

Are advanced Child Tax Credit payments taxable?

No. Advance Child Tax Credit payments are not income and will not be reported as income on your 2021 tax return. Advance Child Tax Credit payments are advance payments of your tax year 2021 Child Tax Credit.

However, the total amount of advance Child Tax Credit payments that you receive during 2021 is based on the IRS's estimate of your 2021 Child Tax Credit. If the total is greater than the Child Tax Credit amount that you are allowed to claim on your 2021 tax return, you may have to repay the excess amount on your 2021 tax return during the 2022 tax filing season. For example, if you receive advance Child Tax Credit payments for two qualifying children properly claimed on your 2020 tax return, but you no longer have qualifying children in 2021, the advance Child Tax Credit payments that you received based on those children are added to your 2021 income tax unless you qualify for repayment protection. For more information regarding your eligibility for repayment protection, and how to reconcile your advance Child Tax Credit payments with your Child Tax Credit on your 2021 tax return, see Topic H: Reconciling Your Advance Child Tax Credit Payments on Your 2021 Tax Return.

For this reason, you may wish to unenroll from receiving advance Child Tax Credit payments. You can unenroll through the <u>Child Tax Credit Update Portal (CTC UP)</u>. For more information regarding the CTC UP, see <u>Topic F: Updating Your Child Tax Credit Information During 2021</u>.

Will advance Child Tax Credit payments affect any government benefits that one receives?

No. Advance Child Tax Credit payments cannot be counted as income when determining if you or anyone else is eligible for benefits or assistance, or how much you or anyone else can receive, under any federal program or under any state or local program financed in whole or in part with federal funds. These programs also cannot count advance Child Tax Credit payments as a resource for purposes of determining eligibility for at least 12 months after you receive it.

Does one need income to receive advanced Child Tax Credit payments?

No. Even if you have \$0 in income, you can receive advance Child Tax Credit payments if you are eligible.

For information regarding eligibility, see <u>Topic B</u>: <u>Eligibility for Advance Child Tax Credit</u> <u>Payments and the 2021 Child Tax Credit</u>.

To check if one is eligible or for non-filers to submit their information, or to manage payments, please visit https://www.irs.gov/credits-deductions/advance-child-tax-credit-payments-in-2021

PARENTS!

PRESIDENT BIDEN'S
AMERICAN RECOVERY ACT
PROVIDES AN EXPANDED
CHILD TAX CREDIT FOR
TAX YEAR 2021.

THIS EXPANDED TAX
CREDIT IS TEMPORARY AND
ONLY AVAILABLE FOR 2021.



QUESTIONS?
GO TO COMMUNITYADVOCATES.NET OR
CONTACT JULIE KERKSICK AT
JKERKSICK@COMMUNITYADVOCATES.NET



5

Get the facts:

- Starting in July, people who claim kids on their taxes will start getting paid each month up to \$300 per child.
- If the IRS knows about you and your kids, this will happen automatically.
- You may still want to take action this summer.

You may want to take action this summer if:

- You aren't sure you qualify to get monthly payments.
- The IRS doesn't know about you or your kids.
- You need to update the IRS on the kids you'll be able to claim.
- You just aren't sure you'll be able to claim your kids this year.
- You need to update the bank account information the IRS uses to send you money.
- You just don't want to get monthly payments (and have them added to your next tax refund instead).

Get ready:

- Check if you filed a tax return for 2019 or 2020.
- If not, file your 2020 return now at https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free
- See what kids you claimed.
- Think about what may be different for 2021:
- 1. A child is turning 18 (they won't be eligible any more)
- 2. Someone else may claim one of the kids (you might owe money back if you get their monthly payment)
- 3. You'll be able to claim a child you haven't before

Take action:

Child Tax Credit Eligibility Assistant: https://www.irs.gov/es/credits-deductions/advance-child-tax-credit-eligibility-assistant
Use this to check to see if you're eligible

Child Tax Credit Update Portal: https://www.irs.gov/credits-deductions/child-tax-credit-update-portal

Use this to tell the IRS:

- You don't want the monthly payments
- You have an update on the kids you will or won't be able to claim
- You have new information about the bank account or debit card where you want the payments deposited
- You want to know the status of your payments

Non-filer Sign-up Tool: https://www.irs.gov/credits-deductions/child-tax-credit-non-filer-sign-up-tool

Use this to:

- Tell the IRS about you and your kids if you haven't filed a tax return in the last two years & don't plan to
- Obtain unclaimed Economic Stimulus Payments

Get more resources:

- Child Tax Credit Website: http://childtaxcredit.gov
- Advance Child Tax Credit Payments in 2021: https://www.irs.gov/credits-deductions/advance-child-tax-credit-payments-in-2021
- Pagos por adelantado del crédito tributario por hijos en 2021: https://www.irs.gov/es/credits-deductions/advance-child-tax-credit-payments-in-2021