

## Winnebago County, Wisconsin

### One Time Mortgage/Foreclosure Prevention Assistance

This effort is in response to the economic impact on our community brought on by COVID-19 and is intended to assist individuals and families affected financially by the pandemic in any way.

The money will be used to pay up \$2,000 per household to prevent foreclosure triggered by COVID-19 for delinquent mortgage payments that may include principal, interest and/or escrow. The delinquency must be between March and August 2020 and directly caused by loss of income due to COVID 19.

The following conditions must be met:

1. An application must be completed and signed. It can be filled out online, but will need to be printed and signed by hand. To fill in the PDF, click the purple fill and sign on the right side, then select fill and sign.
2. Applicants must supply any necessary verifications. If an application is received with no verifications, it will not be processed. The verifications must be provided for the application to be considered complete.
3. Applicants must show proof that the mortgage was current as of March 1, 2020 and that the arrears occurred between March and August 2020.
4. Applicants must reside and continue to reside in Winnebago County, Wisconsin and live in the home for which assistance is being requested. It must be a first mortgage and not a home equity loan, or land contract. It will be for single unit or two-unit homes only. Only one mortgage holder per address will be found eligible.
5. Applicants must be able to prove a reduction in income of at least 30% caused by the pandemic for each of the month's in arrears.
6. The payment provided must stop the current foreclosure action if there is one.
7. Lenders will be provided with a statement accompanying payment expressing Winnebago County's desire to work with the borrower to spread out the missed payments over the course of six months to a year to alleviate further burden.
8. Applications will be processed within 2-4 weeks
9. Payments will be sent electronically to the Mortgage holder whenever possible.
10. A notice of approval or denial will be sent to the applicant.

Eligibility guidelines:

1. Reside in Winnebago County, Wisconsin
2. Income or expenses must have been impacted by the COVID-19 pandemic. (This may include loss of employment, reduced hours, additional people in the household, expenses

incurred from school or work from home, or medical expenses). Must be at least a 30% negative impact for the months the applicant is requesting assistance.

3. Provide mortgage statement showing current as of March 1<sup>st</sup> and amount owed at time of application.
4. Applications must be received no later than October 15, 2020 to be processed by October 30, 2020.
5. Each household is eligible for up to the current amount owed, not to exceed \$2,000
6. Each applicant will be provided with a positive or negative notice of decision in writing.

#### Application and Review Process

1. Application and guidelines will be available on <https://www.co.winnebago.wi.us/> The information will also be mailed by request. To request an application, send email to [WinnebagoMortgageHelp@co.winnebago.wi.us](mailto:WinnebagoMortgageHelp@co.winnebago.wi.us) or call 920-236-1144 to leave a voicemail.
2. Applications will be accepted September 1-October 15, 2020 via email at [WinnebagoMortgageHelp@co.winnebago.wi.us](mailto:WinnebagoMortgageHelp@co.winnebago.wi.us) or mail to **Winnebago Mortgage Help, PO Box 2187, Oshkosh WI 54903-2187**
3. Applicants must submit all verifications with the fully completed application and the application must be signed by applicant and co-applicant (if there is one) including the Release of Information and Affidavit. Applications are not considered complete without ALL documentation, signatures and all questions answered.

#### Notice of Determination

1. Within 30 days of a completed application, the Agency will provide written notice of the determination regarding eligibility approval or denial to the applicant.
2. A notice will be sent to the Mortgage holder for approved applications regarding the grant amount and expressing Winnebago County's desire to work with the borrower to spread out the remaining past due payments over the course of six months to a year to alleviate further burden.
3. If the application is denied, the notice sent to the homeowner will provide the reason for the denial.
4. There is no appeal process. Applicants may get clarification regarding the denial to determine if they are able to provide information that would enable the request to be approved.