



Mortgage & Rent Assistance

One time emergency assistance up to \$xxx

Long before COVID-19 arrived in the U.S., 45% of households in our service area were struggling to afford basic needs, leaving little or no margin for lost income or unexpected health care costs. Rising rents and housing costs are driven by a shortage of affordable homes, increased demand, and higher operating expenses for landlords. General inflation, fueled by supply chain disruptions, labor shortages, and rising energy costs, has made it even harder for households to keep up.

Wild Rivers Habitat for Humanity Emergency Mortgage and Rent Assistance program is for income eligible households needing assistance due to loss or reduction of income as a result of a short-term financial crisis. Applicants must:

- Reside in our service area,
- Provide income verification items,
- Provide a copy of the rental agreement/lease,
- Provide a mortgage or rent statement showing delinquency
- Provide documentation regarding loss or reduction of income

Applicants will work cooperatively with our Community Health Worker - Housing Sector staff member to connect to community resources for long-term housing stability. Renters will also be required to complete Rent Smart program.

Assistance is capped at \$500 and will be paid directly to the mortgage lender/bank or landlord. Funds are limited and available on a first come, first serve basis. Visit wildrivershhabitat.org or call 715.939.1390 for an application.

