Lower Merion Township COVID-19
Rental & Mortgage Assistance Program

Lower Merion Township, through HUD’s Community Development Block Grant COVID-19 Relief Funds will provide assistance to households to make payments for rent and mortgage. To be eligible, household income must be under 80% of Area Median Income as set by HUD and must have been directly affected by COVID-19.

The grant will provide assistance for up to three months, and grants are not to exceed the monthly mortgage, rent insurance up to a maximum of $5000.00 per household. All payments will be made directly to providers (landlords, mortgage holders). Grant amounts will vary according to need and are intended to fill the gap to meet expenses after factoring in the difference between pre-COVID income and current income, including any unemployment compensation.

Eligibility Requirements

1. Applicants must have either a rental agreement or a mortgage in their name.

2. Applicants must provide documentation of all household income, including any unemployment collected by any member of household.

3. Applicant, or any household member whose income has been affected, must have applied for unemployment if eligible.

4. Applicant must provide evidence of loss of income directly related to COVID-19 (unemployment, reduced hours, inability to work as self employed).

5. Household income cannot exceed 80% of AMI as of date of assistance.

6. Preference will be given to applicants who have liquid assets equal to no more than 6 months of housing related living expenses, including mortgage/rent, taxes, insurance and utilities. (Liquid assets include: checking accounts, savings accounts, stock accounts. Liquid assets do not include the home itself, cars, retirement accounts, education accounts)

7. Preference will be given to residents that met the household income standards prior to February 2020 as well as post February 2020. This will require the submission of documentation of income prior to February 2020.

Applicant must have received no other assistance for the same purpose. If the applicant is able to receive duplication of assistance in the future, they will be required to notify the Township immediately, and will be responsible to reimburse Lower Merion Township’s CDBG program for any funding deemed to be duplicate.