



# Lackawanna County

Commissioners  
Jerry Notarianni • Debi Domenick, Esq. • Chris Chermak

Joseph A. D'Arienzo  
Communications Director

County Government Center  
123 Wyoming Avenue, 6<sup>th</sup> Floor  
Scranton, PA 18503  
t (570) 963-6750 f (570) 963-6812  
h (570) 343-1461 c (570) 430-8254  
darienzoj@lackawannacounty.org

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## **CDBG CARES Mortgage & Utility Assistance Program (MUAP)**

Lackawanna County CDBG Coronavirus CARES Mortgage and Utility Assistance Program (MUAP) is being administered by the Lackawanna County Department of Human Services. MUAP was established as an emergency response to the COVID-19 pandemic to disburse funds in Lackawanna County to provide financial assistance to low- and moderate-income homeowners experiencing difficulty making mortgage payments and/or utility payments as a result of the COVID-19 pandemic.

Assistance will be made available in the form of a grant, and funds will be paid directly to the mortgage and/or utility provider. Applications will be available on the Lackawanna County website <https://www.lackawannacounty.org> or RELIEF.LACKAWANNACOUNTY.ORG on Thursday, March 11.

### **WHO CAN APPLY?**

Homeowners who have experienced job loss or a reduction in annual income due to the COVID-19 pandemic and need assistance with past-due mortgage payments and/or assistance with past due utility bills, including electric, gas, water, and/or sewer, may be eligible.

### **ELIGIBILITY GUIDELINES**

Assistance may be provided to support homeowners who are at least 30 days past due on their monthly mortgage payments and/or utility expenses and can verify job loss or loss of income related to COVID-19 rendering them unable to pay mortgage and/or utilities. **All MUAP assistance is subject to the availability of funding.**

MUAP funds may only be used to cover mortgage and/or utility expenses incurred after March 1, 2020. The maximum amount of monthly assistance for mortgage and utility payments will be equal to the actual mortgage payment and/or actual utility bill amount not to exceed three (3) consecutive months.

For a household to be eligible, the household income cannot exceed 80% of "median income" as defined in the guidelines published annually by the United States Department of Housing and Urban Development for the Scranton-Wilkes Barre MSA. Additional guidance on this initiative is listed on the application.

This program is available to the following municipalities: the Townships of Benton, Carbondale, Clifton, Covington, Elmhurst, Fell, Glenburn, Greenfield, Jefferson, LaPlume, Madison, Newton, North Abington, Ransom, Roaring Brook, South Abington, Spring Brook, Thornhurst, Waverly, West Abington and Scott; and the Boroughs of Clarks Green, Dalton, Jermyn, Mayfield, Moosic, Moscow, Vandling, Archbald, Blakely, Clarks Summit, Dickson City, Dunmore, Jessup, Old Forge, Olyphant, Taylor, and Throop.



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The Cities of Scranton and Carbondale are direct entitlements of HUD and receive their own funding, therefore they are not included within this Program.

For additional information on this program, please call 211.