



# **Rental, Mortgage, & Utilities Assistance Program Guidelines**

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## **ABOUT THE PROGRAM**

The City of Rialto's Rent, Mortgage & Utilities Assistance Program (Program) offers eligible Rialto households rental or mortgage and utilities assistance. In response to the negative economic impact that the COVID-19 has had on and continues to have on residents, the Program offers one-time financial assistance up to \$5,300 to help Rialto residents with rent or mortgage and utilities payments. Eligible utilities include electricity, gas, water, trash, and internet. Financial assistance will be offered to households in a qualified census tract and households disproportionately impacted by the pandemic.

Grants for rental, mortgage, and utilities payments will be made by the City on behalf of eligible households to maintain housing and/or reduce payment delinquency in areas.

The Program is funded through the American Rescue Plan Act (ARPA) via the Coronavirus State and Local Fiscal Recovery Funds (SLFRF). The purpose of the City of Rialto's Rent, Mortgage & Utilities Assistance Program is to address the negative economic impacts of the COVID-19 pandemic and aid those most in need.

**A maximum total grant of \$5,300 is available per household.**

## **ELIGIBILITY REQUIREMENTS**

This Program is made possible through funds from the American Rescue Plan Act (ARPA) via the Coronavirus State and Local Fiscal Recovery Funds (SLFRF). Program eligibility is based on the Department of the Treasury's interim final rules. Applicants must meet **all** the following criteria to receive assistance:

- Reside in the City of Rialto.
- Household must be the Applicant's primary place of residence.
- Demonstrate economic harm by providing at least **one** of the following for at least **one** household member. This may include:
  - Live in a qualified census tract **OR**
  - Provide proof of loss of income due to job loss/lay-off (i.e., furlough letter, unemployment benefit document) **OR**
  - Eviction notice(s) or past due notice(s) **OR**
  - Demonstrate extraordinary out-of-pocket expenses due to the pandemic (i.e., food, childcare, medical) **OR**
  - Have an annual **household** income that does not exceed the United States Department of Housing and Urban Development (HUD) established "**Low-Income**" limits (See chart below).

Annual Household Income Limits as Determined by HUD effective April 1, 2021								
Family Size	1	2	3	4	5	6	7	8
Low Income (80% AMI)	\$44,250	\$50,600	\$56,900	\$63,200	\$68,300	\$73,350	\$78,400	\$83,450

- Signed Program Participation and Payment Acceptance Agreement by the landlord/property management/company, or by the resident in the case of mortgage assistance.
- Completed W-9 form from the landlord, or property management agent/ company, or mortgage lending institution.
- Provide additional documents, as requested by staff to determine household income (i.e., bank statements, pay stubs, tax returns).

## **DEFINITION OF A HOUSEHOLD**

A **household** is defined as **all** the persons who occupy a housing unit. The occupants may be a single family, one person living alone, two or more families living together, or any other group of persons who share living arrangements. Therefore, household member information must include, at a minimum, full names, and ages of all family members as well as any unrelated persons living in the residence.

**To establish household income, staff *may* ask the applicant to submit documents for all household members over the age of 18.**

## **RESIDENCY IN ELIGIBLE AREA**

Applicants must reside in a single-family, multi-unit, or mobile home located in the City of Rialto. The residence must serve as the applicant's primary residence.

## **DOCUMENTING IMPACT DUE TO THE COVID-19 PANDEMIC**

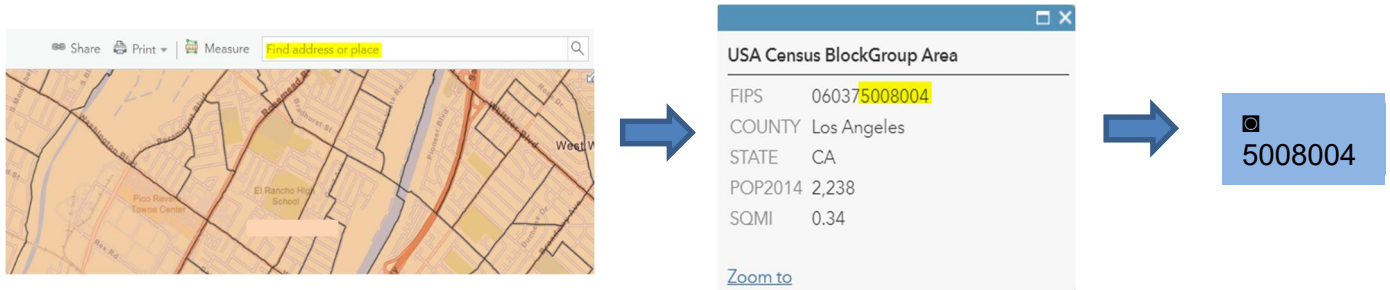
Applicants must submit documentation confirming impact to the household due to the COVID-19 pandemic. Acceptable documentation sources include:

- A copy of household member(s) notification of job loss/termination/furlough from employer during the eligible pandemic period; **OR**
- A copy of household member(s) application during the eligible pandemic period and/or approval for Unemployment Insurance benefits; **OR**
- Past due payment notice (i.e., rent, mortgage, utility)
- Other acceptable affidavit documenting COVID-19 impact to housing as determined by Program staff

## **QUALIFIED CENSUS TRACT**

Applicants living in a qualified census tracts are presumed to have been disproportionately affected by the COVID-19 pandemic. To determine if you live in a qualified census tract follow these steps:

- Visit the website: <https://arcg.is/vPmrb>
- Enter your address
- Click on the map where your address is located.
- Find the number under the "FIPS" section: the last 7 digits is your Census Block Group.



- If the number matches one of the following census tracts, then the residence is a qualified census tract.
  - 0035062
  - 0035061
  - 0035051
  - 0035052
  - 0043023
  - 0034041
  - 0034052
  - 0034053
  - 0034032
  - 0035102
  - 0035101
  - 0035091
  - 0037001
  - 0037002
  - 0039001
  - 0039002
  - 0043011
  - 0036071
  - 0036091
  - 0036093
  - 0036122
  - 0040041
  - 0040032

If an applicant does not live in a qualified census tract, this does **not** disqualify them from applying for the program. Additional income documents may be requested to confirm eligibility for applicants living outside of the qualified census tracts.

## REQUIRED DOCUMENTATION

- Completed Program Application
- Copy of Rental/Lease Agreement or copies of two (2) months of recent mortgage statements
- Copy of past due utility notice(s)
- Copy of Government issued Photo Identification (I.D.) for all adult household members
- Proof of income for **all** household members **may** be requested by staff. If requested, applicant will need to provide:
  - Copies of all income sources and bank statements for **all** household members over 18 years
- Proof of household impact due to the COVID-19 pandemic **may** be requested by staff for applicants living outside of a qualified census tract

## PROVIDING COVID-19 EMERGENCY HOUSING ASSISTANCE

The City of Rialto's Rent, Mortgage & Utilities Assistance Program provides monthly rent payments and/or outstanding rent balance, mortgage payment(s), and/or utility payments. Program staff shall determine the duration and amount of assistance provided to eligible households based on application information,

monthly payment due, and amount in arrears, and overall available funds. This duration and assistance amount will be designed to ensure households are provided with the maximum benefit possible under program limits in an amount not to exceed \$5,300.

COVID-19 Emergency Housing Assistance will **not** be paid directly to households. Rent, mortgage, and/or utility payments on the applicants' behalf may be paid to the bona fide landlord/property management agent, or utility company.

### **CONFIRMING CURRENT LEASE/RENTAL AGREEMENT, MORTGAGE, & UTILITY**

Applicants requesting rental assistance must submit a copy of their current residential lease agreement and any addendums noting rent increases.

Applicants requesting mortgage assistance must submit a copy of their mortgage statement.

Applicants requesting utility assistance must submit a copy (or copies) of their past due utility notice(s).

### **LANDLORD, PROPERTY MANAGEMENT AGENT, OR UTILITY COMPANY**

A bona fide landlord/property management agent or utility company is defined as the legal owner and/or representative of a single-family, multi-unit, or mobile home residential property leased for the purposes of permanent housing, entitled to collect payment as prescribed in a valid agreement.

To process and disburse assistance payments to a bona fide landlord/property management agent or company, a signed and completed W-9 and Program Participation and Payment Acceptance Agreement forms are required. The landlord/property management agent or company will abide by the Program requirements.

In addition, the landlord/property management agent or company will be provided with an IRS 1099 form at the end of the calendar year for tax reporting purposes.

### **PROGRAM PARTICIPATION AND PAYMENT ACCEPTANCE AGREEMENT**

The program participant must sign the Grant Agreement and the landlord/mortgage lending institution must sign the Program Participation and Payment Acceptance Agreement.

Upon confirming participant eligibility, the City will send the Program Participation Acceptance Agreement to the landlord/property management company along with a W-9 form. In the case of mortgage assistance, the mortgage company will need to complete a W-9 form and the participant (resident) will sign the applicable Program Participation Agreement. Within this form, the bona fide landlord/property management company must confirm the applicant's current outstanding balance.

## **W-9 FORM**

A completed W-9 form from the landlord/property management agent or company, lending institution company must be submitted prior to the issuance of any assistance payments.

## **PAYMENT PROCESSING**

Upon verification of all eligibility and collection of supporting documents, the City will confirm the eligibility status with the Applicant. Agreements will be provided to the landlord/property management and/or the applicant. Upon receipt of a signed agreement by all parties, the City will disburse the one-time rental assistance payment to the landlord.

City staff will coordinate program grant payments with the landlord/property management company or agent, mortgage lending institution, and/or utility company. Payments will **only** be made directly to the landlord/property management company or agent, mortgage lending institution, and/or utility company.

## **ANNUAL HOUSEHOLD INCOME**

Annual Income is defined as the total gross amount of income received from all sources by **all** adult individuals of the **household** who have earned or received income during a 12-month period. Program staff **may** ask applicants (i.e., applicants living outside of qualified census tracts) to submit additional income source documents determine household income and program eligibility.

To determine program eligibility, all sources of annual income for each household member over the age of 18 and the exact amounts earned from each income source must be accurately documented.

The chart below is intended to show samples of the types of documents that may be requested.

	Type of Income	Source/Third Party Documentation
1	Wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services	<ul style="list-style-type: none"><li>• Copy of the most recent filed and signed Federal Income Tax Return with all schedules, attachments, W-2's, etc.</li><li>• A minimum of two (2) months consecutive paystubs</li></ul>
2	The net income from the operation of a business or profession	<ul style="list-style-type: none"><li>• Copies of the last two (2) most recent filed and signed Federal Income Tax Returns with all schedules, attachments, W-2, etc.</li><li>• A minimum of two (2) months consecutive paystubs</li></ul>
3	Interest, dividends, and other net income of any kind from real or personal property	<ul style="list-style-type: none"><li>• A minimum of two (2) months consecutive statements for all asset accounts</li></ul>

4	The full amount of periodic amounts received from Social Security, annuities, insurance policies, retirement funds, pensions, disability, or death benefits, and other similar types of periodic receipts	<ul style="list-style-type: none"> <li>• A copy of the annual letter received from Social Security listing the gross monthly payment</li> <li>• A copy of the two (2) most recent consecutive months of payment checks or statements indicating the gross amount of the payment</li> </ul>
5	Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation, and severance pay	<ul style="list-style-type: none"> <li>• A copy of the two (2) most recent consecutive months of payment checks or statements indicating the gross amount or the payment</li> </ul>
6	Welfare Assistance payments made under the Temporary Assistance for Needy Families (TANF) program are included in annual	<ul style="list-style-type: none"> <li>• A letter from the household's caseworker indicating the amount of assistance provided and the nature of the assistance, including specific amounts designated for the shelter utilities</li> </ul>
7	Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from organizations or from persons not residing in the dwelling	<ul style="list-style-type: none"> <li>• A copy of the divorce decree/judgment listing the amount, period, and duration of alimony payments. A copy of the court order for child support payments, including the amount, period, and duration of child support payments</li> <li>• A letter from the individual or organization outside of the household that provides a periodic payment. The letter should include the reason, amount, period, and duration that the payments are expected to continue.</li> </ul>
8	All regular pay, special pay, and allowances of a member of the Armed Forces	<ul style="list-style-type: none"> <li>• A minimum of two (2) months consecutive paystubs</li> </ul>

### **DUPLICATION OF BENEFITS**

Program applications will be screened for duplication of benefits and program recipients will be required to certify that they have not received any duplicative benefit. The program recipient will be required (through the grant agreement) to pay back the program funds if a duplicative benefit is received.

Duplication of benefits occurs when Federal financial assistance is provided to a person or entity through a program to address losses resulting from a Federally declared emergency or disaster, and the person or entity has received (or would receive, by acting reasonably to obtain available assistance), and the total amount received exceeds the total need for those costs.