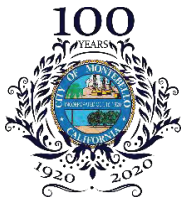


City of Montebello Fire Department

Montebello Community Assistance Program (MCAP) COVID-19
Emergency Rental, Mortgage, and Utilities Assistance Program



COVID-19 Emergency Housing Assistance Program Guidelines



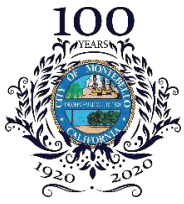
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ABOUT THE PROGRAM

The Montebello COVID-19 Emergency Housing Assistance Program provides emergency resident assistance grants to income-eligible Montebello households who have been impacted by the COVID-19.

Grants for rental, mortgage, and utilities payments will be made by the City on behalf of income-eligible households to maintain housing and/or reduce payment delinquency in areas due to economic hardship. Eligible utilities include water, gas, electricity, phone, and internet.

A maximum total grant of \$5,000 is available per household for a period not to exceed three-months.

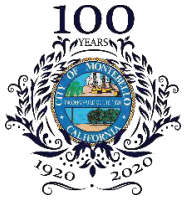
ELIGIBILITY REQUIREMENTS

This Program is made possible through funds from the US Department of Housing and Urban Development (HUD). Program eligibility is based on HUD eligibility criteria. Applicants must meet **all** of the following criteria to receive assistance:

1. Reside in single-family, multi-unit, or mobile home property located in the City of Montebello.
2. Annual **household** income cannot 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
Extremely Low Income	\$24,850	\$28,400	\$31,950	\$35,450	\$38,300	\$41,150	\$44,000	\$46,800
Very Low Income	\$41,400	\$47,300	\$53,200	\$59,100	\$63,850	\$68,600	\$73,300	\$78,050
Low Income	\$66,250	\$75,700	\$85,150	\$94,600	\$102,200	\$109,750	\$117,350	\$124,900

3. Impacted during the COVID-19 pandemic (period beginning March 27, 2020). This may include:
 - a. Loss of income due to job loss/lay-off
 - b. Reduction in hours
 - c. Furlough
 - d. Loss of business income ,
 - e. Extraordinary COVID-19 related medical expenses,
 - f. State or local closure/quarantine orders resulting in housing impact.



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- g. Other extraordinary out-of-pocket expenses,
4. Have a current residential lease agreement or mortgage statement. (i.e. Grant Deed, Residential Lease Agreement, recent Mortgage Statements, etc.) and past due notice(s) for utilities
5. Household does not receive any other duplicative rental/mortgage/utility assistance covering the same period of assistance.
6. Household does not receive rental subsidies (i.e. HousingChoice Voucher – Section 8, Senior Housing Section 202 or Disabled Housing Section 208 with rental assistance subsidies).
7. Provide additional documents, as requested by staff to determine household income (i.e. bank statements, pay stubs, tax returns).
8. Signed Program Participation and Payment Acceptance Agreement by the landlord/property management agent/company, or by the resident in the case of mortgage assistance.
9. Completed W-9 form from the landlord/property management agent or company, mortgage lending institution.
10. A completed program application and all required supporting documentation must be submitted by the Montebello resident to be considered for assistance.

Missing documentation may result in a denied application

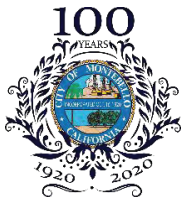
DEFINITION OF A HOUSEHOLD AND INCOME OF HOUSEHOLD MEMBERS

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 will ask the applicant to submit documents for all household members over the age of 18.

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



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period. Additional information on household income is provided in TYPES OF HOUSEHOLD INCOME section below. Based on applicant information provided, MCAP staff will calculate household income to determine applicant 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.

TYPES OF HOUSEHOLD INCOME

The following is a list of the types of household income most commonly encountered, as well as the kinds of documentation required for verification. This is not intended to provide an exhaustive list of possible income sources, but only those sources most commonly encountered. However, all applicant income sources must be clearly identified and documented in the application submittal.

- A. **Salary Income:** The documentation of salary income must be obtained from at least **two (2) sources**. For example, the first source can be paycheck stubs and the second source can be a Federal income tax return. Acceptable Federal income tax returns can be from 2020, 2019 or 2018. The documentation must be properly labeled and compiled in the applicant's program file in a readable format. Examples of acceptable sources of income documentation include the following:

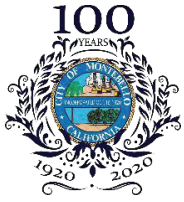
Example 1	Example 2
Copies of all paycheck stubs for the last two (2) months AND 2020 or 2019 Federal income tax returns.	Copies of all paycheck stubs for the last two (2) months AND 2019 Federal income tax return and 2020 W-2 forms (if 2020 tax return not filed yet).

- B. **Self-Employment:** Any income from an adult household member who is self-employed must be documented and verified from at least **one (1)** of the following sources:

- A copy of 2019 or 2020 IRS Form 1040/1040A (tax return)

- C. **Social Security/Supplementary Security Income/ Social Security Disability:** Income from Federal or State retirement programs and disability must be verified from at least **one (1) source** that may not be older than one year, unless noted below. Acceptable documentation sources include:

- A copy of the applicant's monthly award check; **OR**
- A copy of a benefit verification letter (also referred to as an "award letter" or "income letter" and can be requested from local Social Security office by applicant); **OR**
- Copy of a bank statement showing direct deposits of applicant's award check; **OR**
- Copy of Social Security Form SSA-2458 which verifies benefits (can be requested

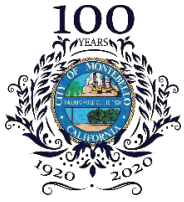


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- from local Social Security office by applicant); **OR**
- Copy of Social Security form SSA-1099 (tax form mailed each year stating total amount of benefits received from the previous year.); **OR**
 - Written certification from the awarding agency verifying the applicant's eligibility and the amount of the monthly benefits.
- D. Welfare/General Relief:** Income from social aid programs [e.g., California Work Opportunity and Responsibility for Kids (CalWORKs), Temporary Assistance for Needy Families (TANF)] must be verified from at least **one (1)** of the following sources:
- Copies of the applicant's most recent bi-monthly award checks, **OR**
 - Copy of most recent Notice of Action or award letter stating the amount of applicant's benefit; **OR**
 - Written statement from caseworker stating the applicant's benefit amount; **OR**
 - Written certification from the awarding agency verifying the applicant's eligibility and the amount of the monthly benefits.
- E. Pension Income:** Pension Income must be verified from at least **one (1)** of the following sources:
- A copy of the pension award letter; **OR**
 - Copies of the applicant's **three (3)** most recent payment stubs verifying benefit amount; **OR**
 - A copy of the applicant's bank statement demonstrating that the award check was directly deposited into the applicant's account.
- F. Personal Interest:** Personal interest from savings accounts or dividends from financial investments must be identified and documented as earned income. Adequate verification may include:
- Federal income tax return; **OR**
 - Copies of bank statements; **OR**
 - All pages of investment statements indicating the amount of dividends earned.
- G. Alimony/Child Support:** Income received from alimony and/or child support payments must be documented and verified from at least **one (1)** of the following sources:
- A copy of applicant's weekly or monthly check; **OR**
 - A copy of a separation or settlement agreement or a divorce decree from a court establishing payments; **OR**
 - A notarized affidavit, signed by the applicant, certifying to the amount of child support received.



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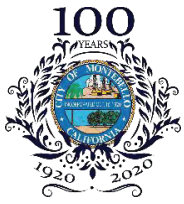
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- H. **In-Home Supportive Services:** Income earned by a caregiver/caretaker providing in-home supportive services for a different household must be documented through copies of the **three (3)** most recent paycheck stubs, to establish the monthly income.
- I. **Rental Income:** Income received from rental property must be documented as earned income and must be verified from at least **two (2)** of the following sources:
- A copy of the property rental agreement signed by current tenant stating monthly rent;
 - A copy of recent rent check;
 - A copy of the applicant's income tax return declaring earned rental income. **May not be older than one (1) year.**
 - Proof of Rent Receipt
- J. **No Income:** Should an adult member of the household (18 years and older) have no income to report, documentation to be submitted may include:
- A self-certification form title "Zero Income Certification Form" in the application, signed by the household member declaring he/she does not earn income that can be contributed to the household. In the application it is known as "Zero Income Certification Form"

The calculation of gross annual income **shall not include** the following:

- **Income from Children**, which is income from the employment of children (including foster children) under the age of 18 years.
- **Payments Received for the Care of Foster Children**, including foster adults (usually persons with disabilities, unrelated to the family, who are unable to live alone).
- **Lump-Sum Payments**, including additions to family assets, such as inheritances, insurance payments (e.g., health and accident insurance, and worker's compensation), capital gains and settlement for personal or property losses [except as provided].
- **Reimbursement for Medical Costs**, including all payments received by the family that are specifically for, or in reimbursement of, medical expenses for any family member.
- **Live-in Aide**, including the income of a live-in aide employed because of a medical condition or disability of a family member. A live-in aide is determined to be essential to the care and well-being of the person, not obligated for the support of the person, and would not be living in the



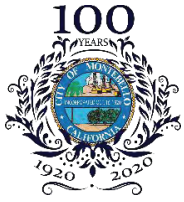
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unit except to provide the necessary supportive services.

- **Education Assistance**, including the full amount of educational scholarships paid directly to the student or to the educational institution, and Government funds paid to a veteran for tuition fees, books, equipment, materials, supplies, transportation and miscellaneous personal expenses of the student. Any amount of such scholarship or payment to a veteran not used for the above purposes that is available for subsistence is to be included in income.
- **Armed Forces (Special Pay)**, specifically special pay to a family member serving in the Armed Forces who is exposed to hostile fire.
- **Government Programs**, including the following:
 - Amounts received under training programs funded by HUD and earnings and benefits from participation in qualifying State or local employment training programs (including training programs not affiliated with a local government.)
 - Amounts received by a disabled person that are disregarded for a limited time for purposes of Supplemental Security Income (SSI) eligibility and benefits, because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS).
 - Amounts received by a participant in other publicly-assisted programs, which are specifically for or in reimbursement of out-of-pocket expenses incurred (special equipment, clothing, transportation, child care, etc.) and made solely to allow participation in a specific program.
 - Amounts specifically excluded by any other Federal statute from consideration as income for purposes of determining eligibility or benefits under a category of assistance programs that includes assistance under the U.S. Housing Act of 1937.
 - Amounts paid by a State agency to a family with a member who has developmental disability and is living at home to offset the cost of services and equipment needed to keep the developmentally disabled family member living at home.
- **Temporary Income**, considered temporary, nonrecurring, or sporadic in nature (including gifts).
- **Income of Full-Time Students**, earnings more than \$480 for each full-time student 18 years old or older attending school or vocational training (excluding the head of household and spouse).



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- **Property Tax Refunds**, including amounts received by the family in the form of refunds or rebates under State or local law for property taxes paid on the dwelling of the unit.
- **Adoption Assistance Payments**, in excess of \$480 per adopted child.

RESIDENCY IN ELIGIBLE AREA

Applicants must reside in a single-family, multi-unit, or mobile home rental property located in the City of Montebello.

DOCUMENTING IMPACT DUE TO THE COVID-19 PANDEMIC

Applicants must submit documentation confirming impact to the household during the COVID-19 pandemic period. This requirement may be waived at the discretion of the MCAP Administrator depending on the applicant's need for program assistance. Acceptable documentation sources include:

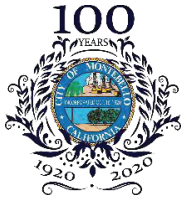
- A copy of household member(s) notification of job loss/termination from employer during the eligible pandemic period (March 27, 2020 to present); **OR**
- A copy of household member(s) notification of furlough from employer during the eligible pandemic period (March 27, 2020 to present); **OR**
- A copy of household member(s) notification confirming reduction in hours and/or pay during the eligible pandemic period (March 27, 2020 to present); **OR**
- A copy of household member(s) application during the eligible pandemic period (March 27, 2020 to present) and/or approval for Unemployment Insurance benefits; **OR**
- Other acceptable affidavit documenting COVID-19 impact to housing

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)
- Copies of all income sources for **all** household members over 18 years
- Copies of two (2) months bank statements for **all** household member
- Proof of household impact due to the COVID-19 pandemic
- Copy of Government issued Photo Identification (I.D.)

HOUSING & UTILITY ASSISTANCE

Housing and utility assistance include:



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- a. Monthly Rental or Mortgage Payment made on behalf of eligible household to landlord/property management agent or company up to a maximum of \$5,000 for a time period not to exceed 3 months; **OR**
- b. Monthly Rental Arrears Payment made on behalf of eligible household to landlord/property management agent or company up to a maximum of \$5,000 for a time period not to exceed 3 months; **OR**
- c. Monthly utility payments made on behalf of eligible household to utility company up to a maximum of \$5,000 for a time period not to exceed 3 months; **OR**
- d. Monthly payment combination of items a, b, and c made on behalf of eligible household to landlord/property management agent or company up to a maximum of \$5,000 for a time period not to exceed 3 months.

PROVIDING COVID-19 EMERGENCY HOUSING ASSISTANCE

Montebello COVID-19 Emergency Housing Assistance will provide monthly rent payments and/or outstanding rent balance, mortgage payment(s), or utility payments. Program administrators 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 up to a maximum of 3 months, but in an amount not to exceed \$5,000.

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.

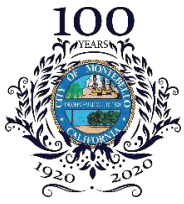
Applicants requesting mortgage assistance must submit a copy of their mortgage statement.

Applicants requesting utility assistance must submit a copy of their past due utility notice.

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 COVID-19 Emergency Housing Assistance payments to a bona fide landlord/property management agent or company, 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 Montebello COVID-19 Emergency Housing



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Assistance Program requirements and will be provided with a clear summary and schedule of payments to be made on behalf of eligible households.

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.

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.

GRANT AGREEMENT & 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.

PAYMENT PROCESSING

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.

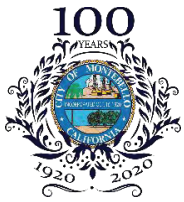
DUPLICATION OF BENEFITS

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.

INTEGRATED DISBURSEMENT AND INFORMATION SYSTEM (IDIS)

For HUD sub-recipient compliance, all program activities will be recorded in HUD's online IDIS. Staff will enter data into the IDIS once a fully executed participant agreement has been processed.



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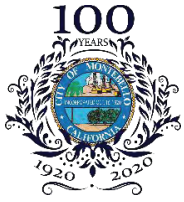


APPLICATION ASSISTANCE AND SUBMISSION INSTRUCTIONS

Cycle 1		
Process	Date/Time	Location
Application Materials Available	Online/In Person Monday, September 27, 2021, at 8:00am	Online https://www.montebellofiredept.org/cv19ermap/ & www.cityofmontebello.com In-Person Montebello City Hall (northside canopy) 1600 W. Beverly Blvd., Montebello (see image below) *For application questions please call 323-887-1204
Application Turn-in Period	Online/In-Person Recurring. Until all funds are expended.	Online housingdepartment@cityofmontebello.com In-Person Montebello City Hall (northside canopy) 1600 W. Beverly Blvd., Montebello (see image below)
Application Deadline	Until all funds are expended	



Applicants are strongly advice to review the Frequently Asked Questions (FAQ) available online at <https://www.montebellofiredept.org/cv19ermap/>



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Applications will be accepted and processed on a first-come, first-serve basis, until program funds have been exhausted.

APPLICANT INTAKE AND ASSESSMENT PROCESS

Staff will review applications for completeness. An approved applicant file shall contain all submitted information and documentation necessary to meet all required eligibility criteria and contain complete forms, documentation, and necessary information for all members of an applicant household as indicated on the application.

APPLICANT FORMS

- COVID-19 Emergency Housing Assistance Program Guidelines
- COVID-19 Emergency Housing Assistance Application
- COVID-19 Emergency Housing Assistance Frequently Asked Questions (FAQ)
- COVID-19 Emergency Housing Assistance Program Participant Payment Agreement