



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

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## **ABOUT THE PROGRAM**

The City of Rialto's (City) Rent, Mortgage & Utilities Assistance Program (Program) offers financial assistance to eligible Rialto households that have been disproportionately impacted by the pandemic. In response to the negative economic impact that the COVID-19 pandemic has had and continues to have on City residents, the Program offers one-time financial assistance up to \$5,300, for a period not to exceed 6 months, to help residents with rent or mortgage relief and utilities payments. Eligible utilities include electricity, gas, water, trash, and internet. To submit a request, please visit the City's website at [www.yourrialto.com/RialtoAssistancePrograms](http://www.yourrialto.com/RialtoAssistancePrograms).

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 arears.

**The maximum grant award available per household is \$5,300.**

## **ELIGIBILITY REQUIREMENTS**

Applicants must meet **all** of the following criteria to receive assistance:

1. Reside in the City of Rialto.
2. Household must be the Applicant's primary place of residence.
3. Demonstrate economic harm by providing at least **one** of the following for at least **one** household member. This may include:
  - a. Living in a qualified census tract (see page 3); **OR**
  - b. Provide proof of loss of income due to job loss/lay-off (i.e., furlough letter, unemployment benefit document) **OR**
  - c. Eviction notice(s) or past due notice(s) **OR**
  - d. Demonstrate extraordinary out-of-pocket expenses due to the pandemic (i.e., food, childcare, medical); **OR**
  - e. 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).

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

4. Signed Program Participation and Payment Acceptance Agreement by the landlord/property management/company, or by the resident in the case of mortgage and utility assistance.
5. Completed W-9 form from the landlord, or property management agent/ company, or mortgage lending institution.
6. 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, the 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* request that the applicant submit income documentation for all household members over the age of 18.**

## RESIDENCY IN ELIGIBLE AREA

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

## DOCUMENTING THE IMPACT OF THE COVID-19 PANDEMIC

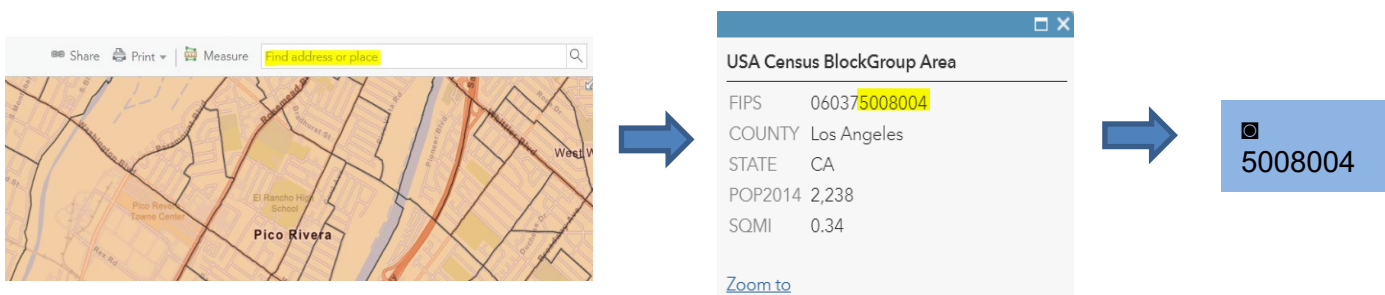
Applicant(s) may need to submit documentation confirming the COVID-19 impact to the household. Acceptable documentation sources include:

- A copy of a household member(s) notification of job loss/termination/furlough from an employer during the eligible pandemic period beginning March 27, 2020 to present; **OR**
- A copy of a 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), **OR**
- Other acceptable affidavit documenting COVID-19 impact to housing as determined by Program staff.

## QUALIFIED CENSUS TRACT

Applicants living in a qualified census tract 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:

1. Visit the website: <https://arcg.is/vPmrb>.
2. Enter your address.
3. 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.



4. If the number matches one of the following census tracts, then the residence is in a qualified census tract.

- |                               |                               |
|-------------------------------|-------------------------------|
| <input type="radio"/> 0035062 | <input type="radio"/> 0037001 |
| <input type="radio"/> 0035061 | <input type="radio"/> 0037002 |
| <input type="radio"/> 0035051 | <input type="radio"/> 0039001 |
| <input type="radio"/> 0035052 | <input type="radio"/> 0039002 |
| <input type="radio"/> 0043023 | <input type="radio"/> 0043011 |
| <input type="radio"/> 0034041 | <input type="radio"/> 0036071 |
| <input type="radio"/> 0034052 | <input type="radio"/> 0036091 |
| <input type="radio"/> 0034053 | <input type="radio"/> 0036093 |
| <input type="radio"/> 0034032 | <input type="radio"/> 0036122 |
| <input type="radio"/> 0035102 | <input type="radio"/> 0040041 |
| <input type="radio"/> 0035101 | <input type="radio"/> 0040032 |
| <input type="radio"/> 0035091 |                               |

If an applicant does not live in a qualified census tract, it does **not** disqualify them from applying for the program. As mentioned below, proof of household impact due to the COVID-19 pandemic may be requested by staff to establish eligibility for applicants living outside of a qualified census tract.

### **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 the age of 18.
- 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's Program provides monthly rent payments, outstanding rent balance, mortgage payment(s), and/or utility payments. Households will be provided with the maximum benefit possible under the Program limits in an amount up to \$5,300, for a period not to exceed 6 months

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

Applicants requesting mortgage assistance must submit a copy of their two (2) most recent mortgage statements.

Applicants requesting utility assistance must submit a copy 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 entitled to collect payments (i.e. rent, gas, water, trash, electricity, internet) as prescribed in a valid agreement for a single-family residence, multi-unit complex, or mobile home leased for the purposes of permanent housing,

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**

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. Within the Agreement, the bona fide landlord/property management company must confirm the applicant's current outstanding balance, if any. 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.

To process and disburse assistance payments, the program participant must sign the Grant Agreement and a bona fide landlord/property management agent or company must sign and complete a W-9 and Program Participation and Payment Acceptance Agreement forms. The landlord/property management agent or company must agree to abide by the Program requirements.

## **W-9 FORM**

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

## **PAYMENT PROCESSING**

Upon verification of applicant eligibility and collection of all support documentation, 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 the signed agreements from all the parties, the City will disburse the one-time assistance payment to the respective agent.

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 for the last 12-months. Program staff **may** ask applicants (i.e., applicants living outside of qualified census tracts) to submit additional income source documentation to 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 statements 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 benefits. The program recipient will be required (through the grant agreement) to pay back the program funds if a duplicative benefits are 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) financial assistance for the same costs from any other source (including insurance), and the total amount received exceeds the total need for those costs.