



City of Menifee
Community Development Block Grant
Coronavirus (CDBG-CV3)
Rental & Mortgage Assistance Grant
Program Guidelines

City of Menifee 29844 Haun Rd.
Menifee, CA 92586
951-723-3713
www.cityofMenifee.us

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Introduction

The City of Meniffee (City), as an entitlement grantee under the Community Development Block Grant (CDBG) Program, receives an annual allocation from the US Department of Housing and Urban Development (HUD) to use in the implementation of eligible programs.

In response to the Coronavirus Pandemic (COVID-19) the US Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) program has notified the City of Meniffee that it will receive a formula allocation of CDBG-CV funding to be used specifically for the prevention of, preparation for, and response to COVID-19. This allocation was authorized by the Federal Coronavirus Aid, Relief, and Economic Security Act (CARES Act), Public Law 116-136, which was signed on March 27, 2020.

The City will be utilizing a portion of their CDBG entitlement funds to implement a Rental and Mortgage Assistance Grant (RMAG) Program that provides emergency and short-term Rental and Mortgage Assistance Grant in response to the COVID-19 pandemic. The CDBG RMAG funds shall be used to provide urgent mortgage and rental housing assistance to low- and moderate-income individuals and families experiencing a financial hardship due to the COVID-19 pandemic.

Program Definitions

Arrears: Prior month rent or mortgage payments that are due and have not yet been paid by the tenant/ property owner.

Family: The term “family” refers to individuals or families, with or without children. As defined at 24 CFR 5.403, “family” includes, but is not limited to, the following, regardless of actual or perceived sexual orientation, gender identity, or marital status: 1) A single person, who may be an elderly person, displaced person, disabled person, near-elderly person, or any other single person; or 2) A group of persons residing together, and such group includes, but is not limited to a family with or without children (a child who is temporarily away from the home because of placement in foster care is considered a member of the family); an elderly family; a near-elderly family; a disabled family; a displaced family; and the remaining member of a tenant family.

Program Description

The RMAG program provides rental and mortgage assistance grants up to \$9,000 to low- and moderate-income individuals and families economically impacted during the COVID-19 pandemic through job loss, furlough or reduction in hours or pay, residing in the City.

Emergency grants are rental or mortgage payments up to a maximum of 100 percent of the monthly rent or mortgage payment made on behalf of income-eligible applicants. Assistance payments can be made for a period of no more than six (6) consecutive months. All or a portion of assistance can be used to pay back rent or mortgage amounts (arrears). All payments will be made directly to the entity servicing the mortgage or the landlord/ property manager on behalf of the individual or family. The City may also use CDBG funds for program implementation costs such as direct personnel and non-personnel costs.

RMAG program payments of mortgage or rent shall be paid by the date specified on the mortgage or lease agreement and program staff shall verify that proper on-time partial or full mortgage or rent payment has been made. The RMAG program will log all payments made on behalf of eligible individuals or families.

This activity is a public service activity under the CDBG program regulations at 24 CFR 570.201(e) as allowed pursuant to 24 CFR 570.207(b)(4) that provides emergency grant payments made over a period of up to six (6) consecutive months directly to the provider of the housing. The City of Meniffee will ensure that the minimum threshold requirements for this activity as set forth by the regulations as amended by the CDBG-CV Federal Register Notice will be met. The activity is further regulated pursuant to 24 CFR 570.208(a)(2)(i)(B) whereby applicants shall supply information on family size and income to qualify.

Eligibility

The City will pay 100% of arrears owed mortgage or rent due (for a period of no more than six (6) consecutive months). *The maximum assistance shall not exceed the lesser of \$9,000 or the sum of six months' mortgage or rental payments.*

Eligible Period for Assistance

The program cannot provide more than six (6) consecutive months total of mortgage or rental assistance. Please note, we are unable to aid with duplicate months that you may have already received relief funding from other resources.

Applicant Eligibility

To be eligible for assistance, an applicant must:

- Primary residence located within the incorporated limits of the City of Meniffee.
- Applicant's primary residence is the assisted unit.
- Have a current annual family income that does not exceed the HUD's established "Moderate-Income" limits for San Bernardino/Riverside County. Family income eligibility is based on the following two (2) factors (see Annual Income Definition and Documentation section below):
 - 1) The total number of people residing in the housing unit; and
 - 2) The total amount of current annual family income for all family members 18 years of age and older, as stated in the Program Application and confirmed by supporting source documentation
- Have experienced an economic impact because of the COVID-19 pandemic (job loss, furlough or reduction in hours or pay) (see Documenting Economic impact during COVID-19 section below)
- Have a current mortgage or lease agreement for a housing unit located in the City of Meniffee.
- Submit evidence of the current mortgage or rent balance (for arrears payment only)
- Certify that the applicant has neither received nor will seek any other source of assistance from any private, local, state, or federal funding source for the same period of mortgage or rental assistance.
- Complete program application and submit supporting documentation.

Individuals and families that are currently participating in any Publicly Assisted Housing program are ineligible under this program (i.e. Section 8 Housing, etc.).

Annual Income Definition and Documentation

To determine family income for all applicants, the City will use the annual income definition as defined by HUD at 24 CFR 5.609 (commonly referred to as Part 5). All household members are considered members of the family for the purposes of determining income eligibility. The City will use the Part 5 method to calculate the annual income by projecting the prevailing rate of income of the family for the next 12-month period as measured from the date that the City performs the income determination.

Each applicant will need to provide verifiable documentation to support the applicant’s stated income. The income limits for this program are:

Riverside-San Bernardino-Ontario, CA MSA Income Limits (2021)								
Number of Persons in Household:	1	2	3	4	5	6	7	8
At or below (80%) Income Limits	\$44,250	\$50,600	\$56,900	\$63,200	\$68,300	\$73,350	\$78,400	\$83,450

Source: HUD.gov

As defined at 24 CFR 5.403, “family” includes, but is not limited to, the following, regardless of actual or perceived sexual orientation, gender identity, or marital status: 1) A single person, who may be an elderly person, displaced person, disabled person, near-elderly person, or any other single person; or 2) A group of persons residing together, and such group includes, but is not limited to a family with or without children (a child who is temporarily away from the home because of placement in foster care is considered a member of the family); an elderly family; a near-elderly family; a disabled family; a displaced family; and the remaining member of a tenant family.

Therefore, family member information must include, at a minimum, the following:

- Full names and ages of all family members living in the residence; and
- Signature of all adult family members age 18 or over, certifying that the information provided related to the annual family income and family composition is correct.

Documenting Economic Impact during COVID-19 pandemic period

Applicants must submit documentation confirming negative economic impact during the COVID-19 pandemic period. Acceptable documentation of negative economic impact shall include:

- A copy of family member(s) notification of job loss/termination from employer during the eligible pandemic period (March 1, 2020 to present); or
- A copy of family member(s) notification of furlough from employer during the eligible pandemic period (March 1, 2020 to present); or
- A copy of family member(s) notification or employer signed form confirming reduction in hours and/or pay during the eligible pandemic period (March 1, 2020 to present).
- A copy of family member(s) application during the eligible pandemic period (March 1, 2020 to present) and/or approval for Unemployment Insurance benefits; or
- A signed affidavit including the name of the family member who is self-employed, the name and nature of the business, and narrative confirming economic impact on self-employment during eligible pandemic period (March 1, 2020 to present); or
- Other appropriate documentation that the City deems necessary.

Eligibility Determination

Eligibility for the RMAG program will be determined upon review of the completed program application with all required information and documents. Program staff shall review application information and provide an eligibility determination to each applicant. If an application is determined to be incomplete, a letter will be sent listing the outstanding documentation required. The applicant family will have fourteen (14) calendar days to provide the required information. If the required documentation is not received in that timeframe, the application will be denied. The applicant may re-apply once all documentation can be provided. Information and supporting documentation for each applicant shall be recorded in an applicant file to demonstrate eligibility/ineligibility for the program. Documents supplied to the City in connection with program applications shall not be returned. Applicants are cautioned not to submit original documents and to only submit copies.

The program application form will include the following information and require supporting, verifiable documentation to be submitted:

- Applicant name, address, and family information
- Income certification for family or individual
- Requested period of assistance
- COVID-19 impact documentation

- Mortgage documentation; including:
 - Arrears information
 - Monthly payment statement issued by mortgage company
- Lease documentation; including:
 - Copy of current, written lease executed between property owner/manager and individual or family
 - Arrears information

Eligible individuals and families will be assisted until all Rental and Mortgage Assistance Grant funds are depleted. At that time, the City will maintain a waitlist of interested individuals and families. The waitlist will be maintained for up to six months from the date of fund depletion. Applicants will be placed chronologically on the list according to the date and time the application form was received by the City. If the City identifies additional funds for the RMAG Program, staff will start at the beginning of the waitlist to further process applications to provide assistance to eligible individuals and families in accordance with program guidelines.

Intake and Assessment Process

Funding is limited. Therefore, applications will be reviewed on a first come first-qualified basis. The application form shall be date and time stamped and processed in the order received. If an application is incomplete, the applicant shall be notified by mail and given fourteen (14) calendar days after the date of first notification as noted on the date of the letter, to submit any missing paperwork. Applicants that fail to respond within fourteen (14) calendar days shall lose their place in the que and will be resubmitted to the que once all documentation has been received.

Once the program application is complete, staff shall recommend it for approval or denial or request additional information.

Upon approval of a program application, eligible individuals and families will execute an agreement with the City. The City will require each mortgage company or property owner/ property manager submit a completed W-9 (Request of Taxpayer Identification Number) prior to issuing the award. The individual or family will be responsible for collecting this information from the property owner/property manager or mortgage company. Payment of Emergency Housing Assistance will exclusively be made to a third party. The City will not make any direct payments to the applicant family or individual.

If an applicant is denied, staff shall prepare and send a letter to the applicant indicating the reason(s) for denial and shall include notification of the applicant's right to appeal the decision in accordance with the Appeals section of these Guidelines. A denied applicant file shall contain all submitted information and documentation, as well as the reason for denial (e.g., over income limits, incomplete information, or reside outside service area).

Appeals

Applicants may appeal application denials. Appeals shall be submitted in writing to the Community Development Director (29844 Haun Rd., Meniffee, CA, 92586) within seven (7) calendar days of the date of the application denial letter. The written appeal shall state the reason(s) why the applicant believes the application denial was in error and provide any additional documentation necessary to support the applicant's assertion of same. The Community Development Director will review the appeal and issue a determination in writing within 14 calendar days and shall be final.

Duplication of Benefits

All participating individuals and families must comply with the US Department of Housing and Urban Development's forthcoming guidance regarding Duplication of Benefits, as required by the CARES Act and HUD guidance. The City will modify these guidelines once final HUD guidance has been released. At a minimum, individuals and families are not able to have received other federal or non-federal benefits or assistance for the same uses of this grant program and must certify that they will not pursue other federal or non-federal benefits for the same uses of this grant program in the future. If a recipient receives a duplicative form of assistance, it must return the grant assistance to the City of Meniffee within seven (7) days as stated in the Grant Agreement.

False Claims

Applicants shall certify on the Program Application under penalty of perjury that “The information provided on this form is subject to verification by HUD at any time, and Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony and assistance can be terminated for knowingly and willingly making a false or fraudulent statement to a department of the United States Government.”

Applicant Confidentiality

Employees and agents of the City will not disclose any applicant’s personal confidential information as part of the program. All confidential information of applicants will be kept in a locked secured storage facility or password protected electronic files and unavailable to persons outside of the program. At all times, the City will abide by all requirements stated within the Privacy Act of 1974 as amended. If the City receives a request for public records related to the program, only non-confidential information, as verified by the City, will be provided.

Nondiscrimination

The RMAG Program shall be implemented consistent with the City’s commitment to State and Federal equal opportunity laws. No person shall be excluded from participation in, denied the benefit of, or be subjected to discrimination under any program or activity funded in whole or in part with CDBG program funds on the basis of their disability, family status, national origin, race, color, religion, sex, marital status, medical condition, ancestry, source of income, age, sexual orientation, gender identity, gender expression, genetic information, or other arbitrary discrimination.

The City will provide reasonable accommodations and/or modifications or provide language assistance to individuals requesting such assistance to benefit from the services provided by the RMAG Program.

Conflict of Interest

In accordance with 24 CFR 570.611, no member of the governing body and no official, employee or agent of the local government, nor any other person, either for themselves or those with whom they have business or immediate family ties, who exercises policy or decision-making responsibilities will financially benefit from this program.

Lead-Based Paint

To prevent lead-poisoning in young children, the City of Meniffee is committed to compliance with the Lead-Based Paint Poisoning Prevention Act of 1973 and its applicable regulations found at 24 CFR 35, Parts A, B, H, J, K, M, and R.

To effectuate full compliance, the City provides an informational pamphlet in English and in Spanish to each individual or family that receives a Program Application. The informational pamphlet “Protect Your Family From Lead In Your Home” was most recently updated by the U.S.

Environmental Protection Agency January 2020. All applicants shall certify confirming receipt of the pamphlet with their program application.

For applicants requesting and receiving more than 100 days of assistance (four or more months), Program Staff shall review each dwelling's year built and occupancy to determine if a Lead-Based Paint visual assessment is necessary. The Lead-Based Paint Screening Worksheet and Visual Assessment Certification provides the criteria for visual assessments. Under certain circumstances, a visual assessment of the unit is not required. This screening worksheet will help program staff determine whether a unit is subject to a visual assessment, and if so, how to proceed. A copy of the completed worksheet along with any related documentation should be kept in each applicant's file.

Program Guidelines Changes or Modifications

Minor changes to these Implementation Guidelines involving administrative procedures or accommodations to adapt to unique applicant situations or opportunities, or regulatory changes may be performed with the approval of the Community Development Department. Federal regulatory requirements for the CDBG program are not subject to modification or revision.

Application Checklist

The list of items below must be submitted with the application. The City of Meniffee reserves the right to request any additional documentation to prove eligibility.

- Completed Application form from the City of Meniffee

Identification for ALL members living in the household:

- State issued DL or ID;

Proof of Hardship

- Unemployment letter; and/or Furloughed letter;
- Check stubs noting decrease of hours or wages;
- SSI/SSDI award letters; **Pay history from employer (layoff/reduction of hours).**

Lease Agreement or Mortgage Statement

- Copy of lease agreement signed by all parties
- Mortgage statements in arrears
- Copy of late payment notice
- Copy of eviction or foreclosure notice (if applicable)
- W-9 from your current lender (if applicable)
- W-9 from landlord/property management company (if applicable)

Proof of Income

- Check stubs (past 3 months);
- Any public assistance or welfare payment;
- Retirement, pension, survivor or disability income;
- Social Security/SSI Letter;
- Bank Statements (past 3 months);
- Unemployment Letter;
- Child Support Order; and/or
- Any and all additional documentation showing income.

Please note: additional documentation may be requested on a case-by-case basis.