



Remembering our Past,
Embracing our Future

CDBG-CV RENTAL AND MORTGAGE ASSISTANCE PROGRAM GUIDELINES

PURPOSE

The City of Millville's CDBG-CV Emergency Rental and Mortgage Assistance Grant Program will provide temporary rental or mortgage assistance, for up to three (3) months, to low- and moderate-income households that have had a substantial reduction in income or became unemployed due to the coronavirus (COVID-19) pandemic. Applicants may be eligible for a grant for a maximum of up to three (3) months of emergency rental or mortgage assistance (up to three months back rent/mortgage arrearages or up to three months forward rent/mortgage). The assistance, per month for rental assistance and mortgage assistance, will be capped at DCA's fair market rent standard or the total of the rent or mortgage payment, whichever is lesser. The maximum amount of assistance available per rental or mortgage household is up to **\$4,500** throughout a period of three months. Persons applying must meet all applicable program income and eligibility requirements.

PROGRAM ADMINISTRATION

City of Millville Department of Community Development and Triad Associates

Applications available at: [CDBG-CV Emergency Rental or Mortgage Assistance Program](https://portal.neighborlysoftware.com/MILLVILLENJ/Participant)
<https://portal.neighborlysoftware.com/MILLVILLENJ/Participant>

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Applications will open **June 22, 2021**.

PROGRAM ELIGIBILITY

Current annualized household income must be at or below 80% of the Area Median Income (AMI) for Cumberland County for the size of the applicant household. To determine family income for all applicants, the City will use the Self-Certification Process available to CDBG-funded public services. The City will request income documentation, including self-certification of layoff or reduced income. Unemployment Insurance benefits are included in income calculations. Federal stimulus payments are not included as income, or as a potential duplication of benefit.

Applicants must be a Millville resident, with proof of residency, and residing in the property that is in arrears as primary residence and;

1. One or more adults in the household must have qualified for unemployment benefits or has experienced a reduction in household income, incurred significant costs, or experienced other financial hardship due directly to the coronavirus outbreak that can be documented and;
2. One or more adults in the household must be able to demonstrate a risk of experiencing homelessness or housing instability such as a past due rent or utility notice, pay rent or quit notice, court issued eviction notice, fleeing domestic violence, or documented inability to pay prospective rent and;
3. Must be able to provide a fully executed rental lease or agreement where the lease is in the Applicant’s name and the Applicant is responsible for monthly rent payments and;
4. Household income must fall at or below these brackets:

| Household Size | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|----------------|----------|----------|----------|----------|----------|----------|----------|----------|
| Income | \$43,150 | \$49,300 | \$55,450 | \$61,600 | \$66,550 | \$71,500 | \$76,400 | \$81,350 |

6. Must read and agree to full Terms & Conditions that are outlined prior to submission of the application.

Methods for determining household income are described below. Households currently supported with a housing voucher are not eligible.

PROHIBITION ON DUPLICATION OF BENEFITS

Applicants must disclose other local, state and federal rental/mortgage assistance received. These benefits will be taken into consideration when determining the amount that will be provided to the applicant for rental or mortgage assistance. Applicants are not allowed to utilize rental assistance from multiple sources for the same months. Applicants will be required to repay funds if duplicate benefits are received.

The City will work with applicants to apply for other available assistance, including but not limited to Unemployment Insurance and/or mortgage forbearance to ensure their housing stability into the future. Please note, application for and/or approval of Unemployment Benefits (UI) is not an eligibility requirement for this program.

EVIDENCE OF FINANCIAL HARDSHIP DUE TO COVID-19

Financial hardship due to COVID-19 means an individual or household must be able to document that they have experienced loss of income due to the COVID-19 pandemic beginning on March 9, 2020. Examples of documentation include the following:

- 1) **Layoff** (need documentation from employer or unemployment);
- 2) **Reduced work hours** (letter from employer and/or paystubs);
- 3) **Unpaid leave** to take care of children due to school and daycare closures (letter from employer, school and/or daycare)
- 4) **Does not have the financial resources** to make rental and mortgage payments without leaving them unable to make necessary purchases of goods and services such as food (applicant to self-certify monthly income and housing expenses)

EVIDENCE OF TENANCY/OWNERSHIP AND PRIMARY RESIDENCY

| Rental Assistance | Mortgage Assistance |
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| <p><i>Applicant must provide evidence that they reside at the property for which they are requesting rental assistance.</i></p> <ol style="list-style-type: none"> 1. All applicants must attest that the property is primary residence (question is on the application). 2. Applicants must provide at least one of the following: <ul style="list-style-type: none"> ● Executed (signed by tenant and landlord/agent) lease that names applicant as tenant of property. ● Other type of written document that names applicant as tenant of property (may include hotel/motel occupancy ledger report). ● Applicant driver’s license or other government issued ID shows address of property. ● Current utility bill or other such official business mail addressed to applicant at property. | <p><i>Applicant must provide evidence that they are the owner of the home and that the home is their primary residence.</i></p> <ol style="list-style-type: none"> 1. All applicants must attest that property is primary residence (question is on the application). 2. Applicants must provide one or more of the following: <ul style="list-style-type: none"> ● Current mortgage statement that matches the name of the applicant. ● Most recent month’s bill for utilities and other services in the name of applicant, property tax statement indicating that the mailing address is the same address as the property for which assistance is requested, and/or documentation of income (e.g., check stubs, W-2, tax filings) which shows address. 3. Agency review of property records indicating ownership |

EVIDENCE OF RENT OR MORTGAGE DUE

| Rental Assistance | Mortgage Assistance |
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| <p><i>The applicant must provide information to prove the amount of their rent payment. This may include either:</i></p> <ol style="list-style-type: none"> 1. If available, a copy of a lease or other written agreement with the applicant named, rent amount and due date. 2. If the applicant is not named in the lease, proof of at least one payment made to the landlord (and/or agent), or named leaseholder for the month immediately prior to the month for which assistance is requested. Proof may include: <ul style="list-style-type: none"> ● Copy of a check. ● Ledger from Venmo, Paypal, or financial institution (may include hotel/motel occupancy ledger report). ● Receipt of money order/cashier's check. ● If paid in cash, receipt or affidavit from the property owner or contracted property manager. In roommate situations, receipt or affidavit from the person who is named in the lease plus proof of deposit of that cash. <p>Should the applicant have one or more months of rent past due, documentation of total amount due to bring rent current. This may include past-due notices, emails from the landlord (and/or agent), rent ledger from the landlord, or other applicable documents as available.</p> | <p><i>The applicant must provide information to prove the amount of their mortgage payment due. This may include:</i></p> <ol style="list-style-type: none"> 1. Copy of current month's mortgage statement. 2. Documentation indicating that homeowner is ineligible for or has been denied forbearance or will not be eligible for relief from lender 3. Documentation that applicant has been paying the mortgage (e.g., bank statement, electronic transfer statement (e.g., Venmo/Paypal), cleared checks, etc.) <p>Should the applicant have one or more months of mortgage past due, documentation of total amount due to bring mortgage current. This is likely included in the current mortgage statement.</p> |

PROCESS FOR PAYMENT

| Rental Assistance | Mortgage Assistance |
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| <p><i>The rental assistance will be paid directly to the landlord (and/or agent).</i></p> <p>In roommate situations where payment is typically made to the person named in the lease, the property owner information must be provided for direct remittance.</p> <ol style="list-style-type: none"> 1. Applicant will provide this remittance information on their application. 2. Verify who shall receive the funds using evidence of rent payments, as per section above. 4. Upon payment of funds, agency should provide applicant with a document indicating the amount paid, date paid and to whom it was paid as proof of payment | <p><i>Mortgage payments will be made directly to the lender as per the current month's mortgage statement.</i></p> |

PROOF OF INCOME FOR QUALIFICATION:

To be eligible for this benefit, the household must complete the Self-Certification Form.

1. AMI Guidelines: The guidelines at <https://www.huduser.gov/portal/datasets/il.html#2020> will be used to determine 80% of AMI for Cumberland County where the home of the applicant is located, for the size of the applicant's household.
2. The City will allow the following methods to determine whether a household qualifies for the benefit:
 - a) To determine family income for all applicants, assets can be self-certified for this program. Third party documentation of assets is not required for this program.
 - b) For those with cash-only incomes (e.g., odd jobs, baby-sitting, etc.), or for other income unable to be documented by a third party, self-certification is allowed.
 - c) For unrelated roommates, where the applicant pays another tenant who is the person named in the lease or pays the landlord directly for a portion of the rent, the applicant and his/her dependents/spouse/partner may be considered a separate household for the purpose of household income calculation. A written document or self-certification from the household will suffice as verified information.

Determination of Eligible Assistance: Assistance provided for a given month, up to a maximum of six months, will be the lesser of:

- The cost of the rent or mortgage for one month (monthly rental agreement or mortgage statement), 5 weeks (weekly rental agreement), or 30 days (daily agreement), or
- The Fair Market Rent (“FMR”) by bedroom size for the county in which the applicant resides, unless a waiver is provided by the City. Fair Market Rent can be found at [https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2020_code/select Geography.ondn](https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2020_code/select_Geography.ondn)

Assistance for Housing Costs in Arrears: Assistance is available for housing cost in arrears (unpaid previous housing costs, sometimes referred to as “back rent” for tenants) for up to three consecutive months, or \$6,000 whichever is less. Housing costs in arrears are eligible for payment in full, incurred on or after March 1, 2020.

RENTAL OR MORTGAGE ASSISTANCE AVAILABLE:

These funds are intended to be emergency assistance.

- Applicants without housing costs in arrears are applying for the cost of one month (or 5 weeks for weekly rental, or 30 days for daily rental) of housing only, starting with current month’s housing costs.
- Applicants with housing costs in arrears may apply (in one application) for assistance for multiple past months beginning March 1, 2020, as well as for the current month’s housing cost. (If the applicant paid a portion of one month’s rent, and then missed subsequent rents, only the outstanding amount is eligible to be paid by the program. Households will not be reimbursed.) Only for past due months, and the current month, may an applicant receive assistance for more than one month at a time, up to six months’ worth of assistance.
- If funds are available, applicants can submit a re-application for assistance in subsequent months for up to six months.
- Reapplications must submit an updated Self Certification form (from the month prior to the month for which assistance is requested).
- If the applicant has moved, full documentation of tenancy and rent (or ownership and mortgage statement) must be provided.

In all instances, duplication of benefits must be prevented as described above. The maximum assistance available is calculated after subtracting other COVID-19 housing specific assistance funds available to the applicant (“potential duplicated benefits”) for the specific month’s housing costs. Potential duplicative benefits include cash or payment assistance from a local government agency, housing authority, nonprofit organization, religious organizations, and friends or family.

COMMUNICATIONS WITH PROPERTY OWNER OR LENDER

| Rental Assistance | Mortgage Assistance |
|---|---|
| <p><i>The City must communicate with property owner and contracted property management company for the following purposes:</i></p> <ul style="list-style-type: none"> ● Verify the rent amount and date due. ● Verify information about household occupants if known. ● Ask property owner or contracted property manager to stop eviction proceedings if they are underway. Advise property owner that grant will not include late fees. | <ul style="list-style-type: none"> ● Verify the mortgage amount and due date from mortgage statement ● Payment is made to the lender directly through the mortgage statement. ● (If applicable) ask mortgagor or servicer to stop foreclosure proceedings if they are underway/pending, rescind late fees, and remove filings from credit bureaus. |

Identification: Program administrators must confirm the identity of the applicant by requiring the applicant to produce:

1. A valid New Jersey driver’s license or a New Jersey identification card; or
2. A US military or a military dependent’s identification card; or
3. A document issued by any instrumentality of government (US or foreign), or
5. A document issued by an educational institution (US or foreign).