



Community & Economic Development

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Town of Mammoth Lakes CARES COVID-19 Emergency Rental Assistance Program

Program Guidelines

Adopted October 21, 2020

A. Purpose

The Town of Mammoth Lakes CARES COVID-19 Emergency Rental Assistance Program (ML CARES) is designed to provide limited emergency rental assistance grants to income-eligible Mammoth Lakes households that are experiencing financial hardship and are unable to pay all, or a portion, of their monthly rent due to the COVID-19 public health emergency. This program has limited funding and will end upon the expenditure of all available funds.

ML CARES grants are rental payments made on behalf of income-eligible households, up to \$500 per month, for a maximum period of three months, to maintain housing and/or reduce rental payment delinquency in arrears due to the economic downturn during the COVID-19 pandemic. The program will begin with \$61,500 allocated to the Town in Community Development Block Grant (CDBG) Coronavirus Response Round-1 (CDBG-CV1) federal funds authorized by the Coronavirus Aid, Relief, and Economic Security (CARES) Act. It is anticipated that additional CARES Act funds will be allocated to the Town in the second and third rounds of CDBG CARES Act funds over the ensuing months. Eligible applicants will have the grant paid to the landlord, directly benefitting the tenant and the landlord.

The Town of Mammoth Lakes, hereinafter referred to as the Town has entered into a contractual relationship with the California Department of Housing and Community Development (“HCD”) to administer the distribution of the CARES Act funds in in the town. Mammoth Lakes Housing, Inc. (MLH or Program Operator) as subrecipient and under contract will administer the ML CARES program.

B. Mammoth Lakes CARES COVID-19 Emergency Rental Assistance Program Eligibility

Eligible households must meet all of the following criteria¹:

1. Applicant’s current home is their only residence.
2. The rented home must be located within the Town of Mammoth Lakes.
3. Annual household income (prior to COVID-19 income loss) does not exceed the current U.S. Department of Housing and Urban Development (HUD) established “Moderate-Income” limits (See Emergency Rental Assistance Income Limits table in Section E.3.b below for more information). Household income eligibility is based on the following two (2) factors:
 - a. The total number of persons residing in the household; and

¹ See Section F for additional information related to the eligibility criteria and required documentation.

- b. The total amount of the annual household income.
4. Economically impacted during the COVID-19 pandemic period beginning March 18, 2020-to-present (loss of income due to job loss/lay-off, reduction in hours, furlough, loss of business income, or COVID-19-related medical expenses).²
5. Current residential lease or rental agreement with a bona fide landlord/property management company.
6. Household does not receive any other forms of Federal or State rental assistance payments (e.g., Section 8 vouchers).
7. A completed application and all required supporting documentation must be submitted to be considered for assistance. **Missing documentation will result in a denied application** (no exceptions).
8. Signed Program Participation-Payment Acceptance form from the landlord (Town, or its designee, will send form to landlord if selected in the lottery).
9. Completed W-9 form from the landlord (Town, or its designee, will send form to landlord if selected in the lottery).

C. Application Assistance and Submission Instructions

Applicants are strongly advised to review the Frequently Asked Questions (FAQ) available online at: <https://mammothlakeshousing.org/rental-assistance-program/>.

1. CDBG-CV1 Funds

All application materials for the CDBG-CV1 funds will be available online at <https://mammothlakeshousing.org/rental-assistance-program/> or for applicants that do not have access to a computer, internet, and/or printer, a paper application packet is also available by mail or for in-person pick-up. To request the application materials by mail, please call (760) 934-4740 or email at info@MammothLakesHousing.org. For specific deadlines and dates related to the CDBG-CV1 funds, please see Exhibit "A", CDBG-CV1 Application Milestones.

Once the application period has opened, Mammoth Lakes Housing staff are available to provide technical assistance and answer questions related to what is necessary for the application. Please call (760) 934-4740 or email at infor@MammothLakesHousing.org for additional support.

2. CDBG-CV2 & CV3 Funds

The eligibility criteria and application process for the subsequent rounds of CARES Act funding will follow these same Guidelines. The application milestones for those rounds of funding will be attached to these Guidelines as additional Exhibit(s).

D. Application Intake and Assessment Process

Applicant household's eligibility for the ML CARES program will be determined upon submission of a completed application with all required information and documents. The application will contain an application checklist that is required to be completed and submitted with the application materials.

² March 18, 2020 is the date that the Mammoth Lakes Town Council declared a local emergency regarding COVID-19 (Town Council Resolution No. 20-10).

All received applications will be placed in a lottery and the number of applications selected for funding will be dependent on the amount of funding available. For the CDBG-CV1 round of funding, it is anticipated that 41 applications will be randomly selected for the initial round of funding. The lottery dates for the various rounds of funding will be specified in the corresponding “Milestone” exhibits. The Program Operator will prepare a list in sequential order of the names of all applicants based on the results of the lottery. The Town’s Housing Coordinator and the MLH Executive Director shall be present during the lottery and shall certify the final list (“Certified Lottery Results List”). Staff will review the applications selected in the lottery for completeness and to verify eligibility. Any applications that are selected in the lottery that are incomplete or are ineligible will be disqualified, and the next applicant on the sequential list will then be selected for ML CARES funding, subject to completeness review of the application and eligibility verification. For the subsequent rounds of CARES Act funding, eligible applicants who were not selected in the initial random lottery will have priority based on the Certified Lottery Results List before re-opening the application period to new applicants. Households can only receive ML CARES funding for a maximum of three months, regardless of the provision of additional funding.

Upon the determination that the applications selected in the lottery are complete and the selected applicants meet the eligibility requirements, the Program Operator will contact the landlord to complete the required landlord forms (See Section F.7 below). Once these forms have been received, payments will be processed. Failure of the landlord to complete the required forms will result in a delay in payment of the ML CARES grant and if the landlord is unresponsive after a period of 30 calendar days, the award will be rescinded and awarded to the next eligible applicant on the sequential list. In the event that the award is rescinded due to the unresponsiveness of the landlord, the applicant will remain eligible for future rounds of funding.

An approved applicant file shall contain all submitted information and documentation necessary to demonstrate that the applicant meets all required eligibility criteria and contains the completed forms, documentation, and necessary information for all members of an applicant household as indicated on the application and explained below.

E. ML CARES Emergency Rental Assistance Grant

ML CARES grants will be provided for monthly rent payments and/or outstanding rent balance. Program administrators shall determine the duration and amount of emergency rental assistance provided to eligible households based on application information, monthly rent due, and amount in arrears. 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 three (3) months.

- ML CARES grants will not be paid directly to households. Rent payments on the tenant’s behalf will be paid directly to the landlord.
- The maximum amount of assistance shall not exceed \$500.00 per month, or the outstanding amount of rent due, whichever is less.
- ML CARES grants are being funded by the Federal Coronavirus Aid, Relief, and Economic Security (CARES) Act which is intended to prevent, prepare, and respond to the COVID-19 emergency and there is no requirement for repayment.
- Assistance will be provided for a three (3) month period. Payment may be provided to the landlord as a single lump sum at the discretion of the Program Operator.
- ML CARES payments are per lease agreement or unit. **Submittal of more than one application per lease agreement or unit will result in the rejection of the duplicate application.**

F. Eligibility Criteria Definitions and Additional Information

1. **Primary Residence.** The applicant’s rental home shall be their only residence.
2. **Residency in Eligible Area.** The rented home shall be a single-family residential, accessory dwelling unit, multi-unit residential, or mobile home rental property located within the incorporated area of Mammoth Lakes.
3. **Household and Income Definitions.**
 - a. 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, the following:
 - i. Full names and ages of all family members as well as any unrelated persons living in the residence. All names listed must be included on the rental or lease agreement, income tax returns, and application forms.
 - ii. Signature of the primary applicant(s), certifying that the information provided related to the annual household income and members is correct.
 - b. **Annual Income** is defined as the total gross amount of income received from all sources by adult individuals of the household who have earned or received income during a 12-month period prior to the March 18, 2020 declaration of the local emergency regarding COVID-19. Additional information on household income is provided in the “Types of Household Income” section below.

To determine ML CARES 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 primary applicant(s) are also required to certify by signature that the information provided regarding household members is correct under penalty of perjury.

Eligible households must be below the “Moderate-Income” limits for confirmed household size.

Emergency Rental Assistance Income Limits ³

| Number of Persons | Very Low-Income (≤ 50% AMI) | Low-Income (51% - 60% AMI) | Moderate-Income (61% - 80% AMI) |
|-------------------|--------------------------------|-------------------------------|------------------------------------|
| 1 | \$17,000 | \$34,020 | \$45,300 |
| 2 | \$19,400 | \$38,800 | \$51,800 |
| 3 | \$21,850 | \$43,740 | \$58,250 |
| 4 | \$24,250 | \$48,540 | \$64,700 |
| 5 | \$26,200 | \$52,440 | \$69,900 |

³ Income limits are based on the 2020 CDBG Income Limits for Mono County effective 7/1/2020. These income limits are updated on an annual basis by HCD. <https://www.hcd.ca.gov/grants-funding/income-limits/state-and-federal-income-limits/docs/2020-cdbg-income-limits.pdf>

| | | | |
|---|----------|----------|----------|
| 6 | \$28,150 | \$56,340 | \$75,100 |
| 7 | \$30,100 | \$60,240 | \$80,250 |
| 8 | \$32,050 | \$64,080 | \$85,450 |

c. **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.

The calculation of gross annual income **shall include** the following:

- i. Salary Income. The documentation of salary income must be obtained from at least **one (1)** source. The documentation may be from 2018 or 2019 including Federal income tax returns. The documentation must be properly labeled and compiled in the applicant’s case file in a readable format. Acceptable sources of income documentation include the following:
 - Federal income tax returns for 2018 and 2019; or 2018 Federal income tax returns AND 2019 W-2 forms (if 2019 tax returns not filed yet); **OR**
 - Copies of two of the applicant’s paycheck stubs from January, February, and/or March 2020 (prior to loss of income due to COVID-19), establishing the applicant’s monthly income
- ii. 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 2018 or 2019 IRS Form 1040/1040A (tax return); **OR**
 - An affidavit signed by the applicant that includes the name of the household member who is self-employed, the name of the business, and the prior year/s estimated annual income (See Self-Employment Income Self-Certification form in the application packet)
- iii. 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 the Social Security office by applicant); **OR**
 - Copy of a bank statement showing direct deposits of applicant’s award check; **OR**
 - Copy of Social Security Forms SSA-2456 which verifies benefits (can be requested from 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

- iv. Welfare / General Relief. Income from social aid programs 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 the 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
- v. 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 bank statement demonstrating that the award check was directly deposited into the applicant’s account
- vi. 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
- vii. 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 the 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.
- viii. 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.
- ix. 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 signed by the household member declaring he/she does not earn income that can be contributed to the household.

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

- i. Income from Children, which is income from the employment of children (including foster children) under the age of 18 years.
- ii. 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).
- iii. 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.
- iv. 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.

- v. 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 unit except to provide the necessary supportive services.
- vi. Education Assistance, including all 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.
- vii. Armed Forces (Special Pay), specifically special pay to a family member serving in the Armed Force who is exposed to hostile fire.
- viii. 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.
- ix. Temporary Income, considered temporary, nonrecurring or sporadic in nature (including gifts).
- x. Income of Full-Time Students, earned in excess of \$480 for each full-time student 18 years old or older attending school or vocational training (excluding the head of household and spouse).
- xi. Adoption Assistance Payments, in excess of \$480 per adopted child.

4. Documentation to Demonstrate Economic Impact from the COVID-19 Pandemic.

Applicant households must submit documentation confirming negative economic impact during the COVID-19 pandemic period. Acceptable documentation sources include:

- A copy of the household member(s) notification of job loss/termination from employer during the eligible pandemic period (March 18, 2020 to present); **OR**
- A copy of household member(s) notification of furlough from employer during the eligible pandemic period (March 18, 2020 to present); **OR**

- A copy of the household member(s) notification confirming reduction in hours and/or pay during the eligible pandemic period (March 18, 2020 to present); **OR**
 - A copy of the household member(s) application during the pandemic period (March 18, 2020 to present) and/or approval for Unemployment Insurance benefits; **OR**
 - A signed self-certification that includes the name of the household 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 18, 2020 to present)
5. **Confirming Current Lease Agreement.** An applicant household must submit a copy of its current residential lease or rental agreement for the address they reside in as a part of the emergency rental assistance application.
 6. **No other Federal or State forms of Rental Assistance Payments,** such as tenant-based or project-based rental assistance or any other Federal or State government-based rental assistance (e.g., Housing Choice Vouchers, Section 8) may be provided to the household for the same timeframe as the ML CARES funding. This does not apply to households that are living in rent-restricted affordable housing, so long as they are not receiving rental assistance payments through a program such as the Housing Choice Voucher program. Households that previously received rental assistance from the Town funded rental assistance program during the period of April 2020 – August 2020 are eligible to apply.
 7. **Program Participation-Payment Acceptance Agreement and W-9** (Landlord to Complete). A signed Program Participation-Payment Acceptance Agreement form and W-9 form from the landlord shall be submitted prior to issuance of any ML CARES grant payments. The Town, or its designee, will send these forms to the landlord upon the applicant being selected through the lottery process.

The landlord is required to abide by the ML CARES 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.

”Landlord” shall include either the landlord and/or property management agent or company and is defined as the legal owner and/or representative of a single-family, accessory dwelling unit, multi-unit, or mobile home residential property leased for the purposes of permanent housing, entitled to collect rent as prescribed in a valid lease agreement.

G. Program Outreach and Marketing

All outreach efforts will be done in accordance with state and federal regulations to assure nondiscriminatory treatment, outreach, and access to the ML CARES program. No person shall, on the grounds of age, ancestry, color, creed, physical or mental disability or handicap, marital or familial status, medical condition, national origin, race, religion, gender or sexual orientation be excluded, denied benefits or subjected to discrimination under this program. The Town and MLH will ensure that all persons, including those qualified individuals with handicaps have access to the program.

1. Race, ethnicity, and other related demographic data will be collected through the application process and this information will be used to show that protected classes (age, gender, ethnicity, race, and disability) are not being excluded from the ML CARES program. Outreach and application materials, in English and any other language that is the

primary language of a significant portion of the area residents, will be widely distributed in the service area and will be provide to any local social service agencies.

2. Section 504 of the Rehabilitation Act of 1973 prohibits the exclusion of an otherwise qualified individual, solely by reason, of disability, from participation under any program receiving Federal funds. The Town will take appropriate steps to ensure effective communication with disable applicants, residents, and members of the public.

The Town of Mammoth Lakes is an equal opportunity provider of services and programs and will not discriminate against any applicant on the basis of race, color, national origin, religion, sex, gender identity, pregnancy, disability, age, medical condition, ancestry, marital status, citizenship, sexual orientation, or status as a Vietnam-era veteran or special disabled veteran.

H. Non-Discrimination Requirements

The ML CARES program will be implemented in ways consistent with MLH's and the Town's commitment to non-discrimination. No person shall be excluded from participation in, denied the benefit of, or be subject to discrimination under any program or activity funded in whole or in part with State funds on the basis of his or her religion or religious affiliation, age, race, color, creed, gender, sexual orientation, marital status, familial status (children), physical or mental disability, national origin, or ancestry, or other arbitrary cause.

I. Conflict of Interest Requirements

When the Grantee's program contains Federal funds, the applicable Conflict of Interest requirements of 24 CFR Section 570.611 shall be followed for CDBG assistance.

No member of the governing body and no official, employee or agent of the local government, nor any other person who exercises policy or decision-making responsibilities (including the administrative agent, contractors and similar agencies) in connection with the planning and implementation of the grant program shall directly or indirectly be eligible for ML CARES program assistance. Exceptions to this policy can be made only after public disclosure and formal approval by the governing body of the locality.

Exhibit "A" – CDBG-CV1 Application and Grant Milestones

Exhibit "A"

CDBG-CV1 Application and Grant Milestones

A. ML CARES Application Release Date

All application materials for the CDBG-CV1 funds will be available online to download beginning on Monday, October 26, 2020 at <https://mammothlakeshousing.org/rental-assistance-program/>.

For applicants that do not have access to a computer, internet, and/or printer, a paper application packet is also available by mail or for in-person pick-up. To request the application materials by mail, please call (760) 934-4740 or email at info@MammothLakesHousing.org. Applications can be picked up in-person Monday-Friday from 8:00AM-5:00PM beginning Monday, October 26, 2020 at the Mammoth Lakes Housing offices at 587 Old Mammoth Road, Suite #4 or at the Town offices at 437 Old Mammoth Road, Suite 230.

B. ML CARES Application Technical Assistance Period

To assist with the application process, Mammoth Lakes Housing staff are available to provide technical assistance, beginning Monday, October 26, 2020 through Friday, November 13, 2020. Please call (760) 934-4740 or email at info@MammothLakesHousing.org for additional support.

C. ML CARES Application Submittal Period

Applications can be submitted via any of the following methods:

1. **Mailed Applications.** Mailed applications can be submitted beginning Monday, November 2, 2020 until the deadline on Friday, November 13, 2020. Mailed applications must be received prior to the application deadline on Friday, November 13, 2020 and must be addressed to:

Mammoth Lakes Housing, Inc.
PO Box 260
Mammoth Lakes, CA 93546

2. **In-Person Applications.** Applications can be dropped off Monday-Friday beginning 8:00AM on Monday, November 2, 2020 until the deadline of 5:00PM on Friday, November 13, 2020, at the Mammoth Lakes Housing offices at 587 Old Mammoth Road, Suite #4.
3. **Online Submittal.** Applications can be submitted via the online portal beginning 8:00AM on Monday, November 2, 2020 until the deadline of 5:00PM on Friday, November 13, 2020. Please see the link for the Online Application on the rental assistance program webpage at <https://mammothlakeshousing.org/rental-assistance-program/>.

All applications must be received by Friday, November 13, 2020 by 5:00PM. Late submissions will not be accepted.

D. ML CARES Application Lottery Selection Date

On, or around, Monday, November 16, 2020, the Town will conduct a random lottery to select the 41 recipients of the CDBG-CV1 grant funds. The Program Operator will prepare a list in sequential order of the names of all applicants based on the results of the lottery. The Town's Housing Coordinator and the MLH Executive Director shall be present during the lottery and shall certify the final list ("Certified Lottery Results List"). Staff will review the applications selected in the lottery for completeness and to verify eligibility. Any applications that are selected in the lottery that are incomplete or are ineligible will be disqualified, and the next

applicant on the sequential list will then be selected for ML CARES funding, subject to completeness review of the application and eligibility verification.

E. Acceptance of the ML CARES Rental Assistance Grant

Upon the determination that the applications selected in the lottery are complete and the selected applicants meet the eligibility requirements, the Program Operator will contact the landlord to complete the required landlord forms (See Section F.7 below). Once these forms have been received, payments will be processed. Failure of the landlord to complete the required forms will result in a delay in payment of the ML CARES grant and if the landlord is unresponsive after a period of 30 calendar days, the award will be rescinded and awarded to the next eligible applicant on the sequential list. In the event that the award is rescinded due to the unresponsiveness of the landlord, the applicant will remain eligible for future rounds of funding.

F. ML CARES Rental Assistance Grant Payment Date

Payment of the ML CARES grant funds shall be made to the landlords of the eligible households that were selected in the random lottery no later than Tuesday, December 1, 2020. At the discretion of the program operator, a single lump sum payment of \$1,500 may be made to the landlord for the three-month period of emergency rental assistance.