



CITY OF RIALTO RENTAL/MORTGAGE AND UTILITIES ASSISTANCE PROGRAM

RIALTO RESIDENT RELIEF PROGRAM OVERVIEW & ELIGIBILITY

The Rialto Rental/Mortgage and Utilities Assistance Program provides emergency resident assistance grants to income-eligible Rialto households economically impacted during the COVID-19 pandemic.

- Grants are rental, mortgage, and/or utilities payments made on behalf of income-eligible households, up to \$2000 per month total for a maximum of three (3) consecutive months to maintain housing and/or reduce payment delinquency in arrears due to the economic downturn during the COVID-19 pandemic. Arrears payments may be made in a lump sum. All arrear payments are counted as first month per HUD

A maximum total grant of \$6,000 is available per household for a period not to exceed three (3) consecutive months (\$2000/month)

- **NOTE:** Previously approved applicants may re-apply for any remaining eligible balance up to the total maximum amount allowed, provided the new application is received within three months of the previously approved application. All arrear payments are counted as first month per HUD

Eligible Rialto households must meet **all** the following criteria to receive assistance:

1. Reside in single-family, multi-unit, or mobile home properties located in the City of Rialto.
2. Annual **household** income cannot exceed the U.S. Department of Housing and Urban Development (HUD) established "**Low-Income**" limits (see 2022 HUD Income Limits Table on Page 3 for more detail). Household income eligibility is based on the following two (2) factors:
 - a. The total number of persons residing in the household; and
 - b. The total amount of the annual household income.
3. Economically impacted during the COVID-19 pandemic period beginning March 27, 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).
4. Have a current residential lease agreement or mortgage.



5. Household does not receive any other duplicative rental or mortgage/utility assistance payments (i.e., Housing Choice Voucher – Section 8, senior housing section 202 or disabled housing section 208 with rental assistance subsidies, or any other forms of housing assistance).
6. Signed Rental/Mortgage Acceptance Agreement by landlord/property management agent or company, or mortgage lending institution.
7. Signed Applicant Payment Acceptance form by Rialto resident for payment of rent, mortgage, and/or utility.
8. Completed W-9 form from the landlord/property management agent or company, or mortgage lending institution (**City will send form**).
9. A completed program application and all required supporting documentation must be submitted by the Rialto resident to be considered for assistance. Missing documentation will result in a denied application (unless deemed otherwise by City staff).

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, the following:

- 1) Full names and ages of all family members as well as any unrelated persons living in the residence.
- 2) Signature of the primary applicant(s), certifying that the information provided related to the annual household income and members is correct.

ANNUAL 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 period. Additional information on household income is provided in TYPES OF HOUSEHOLD INCOME section below. Based on applicant information provided, 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. The primary applicant(s) is/are also required to certify by signature that the information provided regarding household members is correct under penalty of perjury.



Eligible households must be at or below the HUD “**Low Income**” limit, depending on household size (see table below).

Annual Household Income Limits as Determined by HUD								
Family Size	1	2	3	4	5	6	7	8
Low Income	\$49,300	\$56,350	\$63,400	\$70,400	\$76,050	\$81,700	\$87,300	\$92,950

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. The documentation may be a 2019 or 2020 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:
- Copies of all paycheck stubs from the last three (2) months; **AND**
 - 2019 Federal income tax returns; OR
 - 2020 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), 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 (***Completed Self-Employment Income Self-Certification Form attachment in the program application***).
- 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 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: 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 **two (2)** 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.

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 **two (2)** 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 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:

- **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 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 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).
- **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.

DOCUMENTING ECONOMIC IMPACT DURING COVID-19 PANDEMIC PERIOD

Applicant households must submit documentation confirming negative economic impact during the COVID-19 pandemic period. This requirement may be waived at the discretion of the Director of Economic Development or Program Management Analyst depending on the applicant's demonstrated 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**
- 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 27, 2020 to present).

REQUIRED APPLICANT SUBMITTAL DOCUMENTATION

- Completed Program Application;
- Copy of Rental/Lease Agreement or copies of **two (2)** months of recent mortgage statements.
- Copies of Utility Statements – **Two (2)** months (only required if applying for utility assistance);



- Copies of Household Income Documentation (Refer to Page 3 – TYPES OF HOUSEHOLD INCOME);
- Copies of **two (2)** months bank statements for **all** household members;
- Proof of applicant's loss of or reduction in income/employment due to the COVID-19 pandemic (Refer to Page 7 - DOCUMENTING ECONOMIC IMPACT DURING COVID-19 PANDEMIC PERIOD);
- Copy of Government issued Photo Identification (I.D.)

ELIGIBLE UTILITY ASSISTANCE

Eligible household utilities for assistance include:

- Electricity
- Gas
- Water
- Sewer (mobile homes)
- Trash
- Internet

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.

W-9 FORM

A completed W-9 form from the landlord/property management agent or company, or lending institution must be submitted prior to the issuance of any assistance payments. The City will send this form to the landlord/property management agent or company after the resident has been approved for program assistance.

GRANT AGREEMENT & PROGRAM PARTICIPATION-PAYMENT ACCEPTANCE FORM

The Rialto resident must sign the **Applicant Payment Acceptance** form and the landlord or mortgage company must sign the **Rental/Mortgage Acceptance Agreement** form.

The City will send the aforementioned forms to the Rialto resident and landlord or mortgage company after the resident has been approved.



PAYMENT PROCESSING

City staff will coordinate program grant payments with the landlord/property management company or agent, mortgage company, and/or utility company. Payments must be made directly to the landlord/property management company or agent, or mortgage lending institution, and/or utility company. Payments cannot be directly made to applicants.

INTEGRATED DISBURSEMENT AND INFORMATION SYSTEM (IDIS)

All program activities will be recorded in HUD's online IDIS. Staff will enter data into the IDIS once funds have been disbursed.

APPLICATION INTAKE AND ASSESSMENT PROCESS

Applications will be available on the City Manager's website or can be picked up in person at City Hall, 150 S. Palm Ave, Rialto, CA 92376.

Complete applications will be processed on a first come first serve basis. If approved, the applicant will be notified via email or phone call. Pre-screened grant recipients will be asked to provide the City with any additional requested support documents with sufficient amount of time to verify eligibility, and to ensure that the CDBG supplemental funding is appropriately used according to HUD regulations, prior to any grant payments being issued.