

Emergency Rental & Mortgage Assistance Program Guidelines

Administered by Capital Area Housing Partnership

The City of East Lansing has allocated CDBG-CV funds to provide emergency support to income eligible East Lansing residents to the issuance of rent or mortgage payments to persons experiencing financial hardships as a direct result of COVID-19. Applicants can receive up to \$2,000 in total grant assistance over a period of up to three consecutive months max.

Eligibility Requirements:

Household income at or below 80% of the area median income (Income limits in Appendix A).

Resident residing within the City of East Lansing limits (map of City limits in Appendix B).

Terms of Grant Program:

- Grant application requests will be reviewed and awarded on a first come, first serve basis until a time when all grant funds are expended.
- Applicants can receive up to \$2,000 in total grant assistance over a period of up to three consecutive months. Depending on funding availability, assistance is for up to one-month, with possibility to apply for an additional two-months.
- In order to apply for two additional months' rent, applicants must complete a housing counseling session before being eligible to receive an additional two months' rent.
- Applicants must provide written proof of balance of rent past due balance or mortgage past due balance.
- Rent and mortgage payments will be issued directly to the landlord or mortgage/debt servicer.
- Applicants must complete program application, and sign and agree to program guidelines.
- Applicants must submit required documentation including:
 - One-month paystub/proof of income for all income sources for all household members 18 years and older.
 - One-month statement for all bank accounts for all household members 18 years and older.
 - One-month statement for all investment accounts (not including retirement) for all household members 18 years and older.
 - Copy of personal identification card for all household members 18 years and older.

Program Outreach:

Program outreach will be conducted by Capital Area Housing Partnership, with information about the program shared with local non-profit and consortium of care networks that provide outreach and services to income eligible persons throughout the greater Lansing region

Equal Opportunity Compliance:

No person or household shall be excluded from participation in, denied the benefit of, or be subjected to

discrimination under any activity funded in whole or in part with CDBG-CV program funds on the basis of his or her religion, religious affiliation, age, race, color, ancestry, national origin, sex, marital status, familial status (number or ages of children), physical or mental disability, sexual orientation, or other arbitrary cause.

Appeals Process for Denial of Application

This policy applies when funds for the specific benefit or services are available and the applicant qualifies (or feels they qualify) but is denied the benefit or service. This policy will utilize existing centralized intake applications and/or programmatic level application forms for each individual service or benefit. The following Appeal procedure will be used:

- CAHP's representative will notify the applicant, in writing, of the denial within ten (10) days of such, stating specifically the reasons for the denial. The reasons will be based on information contained in the application or, in the case of housing programs, the reasons may also be based on an on-site inspection.
- Along with the written denial, the applicant must be informed in writing that they may appeal the decision in the following manner: Request a review within ten (10) days, in writing, to the CAHP representative (name, address and phone number must be supplied, in duplicative writing). May submit additional written information that s/he feels would strengthen the request.
- The CAHP representative must schedule a review to occur within ten (10) days of the appeal request. The applicant must be notified, in writing, when this review will take place. The applicant may attend and provide any additional information that he/she feels will support the request.
- The application must be reviewed by the Executive Director of CAHP.
- CAHP's Executive Director will notify the applicant of the final decision, in writing, within ten (10) days of the appeal review.
- No further appeals will be considered after the final decision has been made unless a substantial amount of additional information can be supplied by the applicant. If the applicants' situation (qualifications) changes, the applicant(s) should re-apply for the program rather than use the appeal procedure.
- Copies of the appeal process will be available upon request at the CAHP office.
- An applicant speaking a foreign language only, i.e., not fluent in English, will be provided a copy of the appeal process in his/her own language and/or the interpreter to translate the process verbally.
- This policy does not apply to denial of assistance based upon alleged discrimination covered by Title VI of the Civil Rights Act. The rules currently in effect continue to apply.

Emergency Rental & Mortgage Assistance Frequently Asked Questions

1. Q: What is the CDBG-CV Emergency Rental & Mortgage Assistance Program?

A: The program provides emergency assistance for past due rent and mortgage payments to eligible households who are in danger of becoming homeless.

2. Q: How do I apply for the Program?

A: Interested applicants must contact Capital Area Housing Partnership (CAHP) at 517-332-HOME (4663), via email at info@capitalareahousing.org or online at www.capitalareahousing.org.

3. Q: How am I eligible to apply?

A: There are various eligibility criteria for this program. Applicants must:

- i. qualify as household income eligible (this is defined at or below 80% of area median income—please see income eligibility chart in Appendix A)
- ii. provide documentation of a COVID-19 related hardship as of March 1, 2020. Examples of hardship are: loss of job, decrease in hours at work, unexpected medical bill
- iii. provide a copy of the current lease and delinquency letter from landlord or past due bill notice from mortgage servicer
- iv. have an existing lease or mortgage in the City of East Lansing (City limit map attached in Appendix B). Note: Lease must still be current and not have expired.

4. Q: How much assistance is available for my family?

A: Each household/rental unit is eligible to receive up to \$2,000 total in financial assistance. Depending on funding availability, assistance is for up to **one-month, with possibility to apply for an additional two-months. In order to apply for two additional months rent, applicants must complete a housing counseling session before being eligible to receive an additional two months' rent. Housing counseling must be performed by a HUD certified housing counselor.**

5. Q: I am behind more than two months' rent/mortgage payment, can you still help?

A: Applicants can receive up to \$2,000 in total grant assistance over a period of up to three consecutive months max. Funds will be allocated to applicants on a first-come, first-serve basis.

6. Q: Do I have to pay the money back?

A: No. The assistance is a grant and there are no recapture terms.

7. Q: Do I need to prove income?

A: Yes. Applicants household income will be verified. Household income may not exceed 80% of the area median income (see Appendix A). Households must have some verifiable income such as: employment, social security benefits, unemployment benefits, documented cash assistance, child support, pension, veterans benefits, alimony, self-employment.

8. Q: How long is the process?

A: It depends on the applicant and household. The process will average 15 business days from the intake application being submitted and approved. Various factors determine process time.

9. Q: Do you have preferences for families with children or the elderly?

A: No, we treat all families the same. There are no preferences for children or the elderly.

10. Q: Can you pay for a room or hotel?

A: No, you must be leasing a complete rental unit or own a home.

11. Q: Are the checks made payable to me or my landlord or mortgage servicer?

A: All payments will be made directly to the landlord or mortgage servicer. Landlords or mortgage servicers will be contacted to confirm applicant need.

APPENDIX A

INCOME ELIGIBILITY REQUIREMENTS								
Income Category	1-Per	2-Per	3-Per	4-Per	5-Per	6-Per	7-Per	8-Per
Low Moderate Income	\$41,650	\$47,600	\$53,550	\$59,450	\$64,250	\$69,000	\$73,750	\$78,500
80% of Median Income								

***Applicants must count the income of anyone 18 years of age or older residing within the rental unit or household. However, the total number of persons residing in the household is defined as “person”.**

For example, a mother, father, and child would be considered a 3-Person Household and the applicant would count the income of anyone 18 years of age or older.

APPENDIX B

