

Cherry Hill CDBG-CV RENTAL AND MORTGAGE ASSISTANCE PROGRAM GUIDELINES

PURPOSE

The Cherry Hill CDBG-CV Rental and Mortgage Assistance Grant Program will provide temporary rental and mortgage assistance, for up to three months, to low- and moderate-income households that have had a substantial reduction in income or became unemployed due the COVID-19 pandemic. Applicants may be eligible for a grant for a maximum of up to three months of emergency rental or mortgage assistance. The assistance, per month for rental assistance and mortgage assistance, will be capped at HUD's MSA Small Area FY 2021 fair market rents by zip code or the total of the rent or mortgage payment, whichever is lesser. Persons applying must meet all applicable program income and eligibility requirements.

Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA Small Area FMRs By Unit Bedrooms					
ZIP Code	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
08002	\$1,120	\$1,300	\$1,570	\$1,950	\$2,240
08003	\$1,350	\$1,560	\$1,890	\$2,350	\$2,690
08034	\$1,090	\$1,260	\$1,530	\$1,900	\$2,180

PROGRAM ADMINISTRATION

Cherry Hill Township Department of Community Development and Triad Associates
Applications available at <https://www.cherryhill-nj.com/152/Community-Development-Block-Grant-CDBG>

For assistance with application submissions or questions about eligibility please contact **Triad Associates**- Terence Schrider (856) 481-7038.

PROGRAM ELIGIBILITY

Current annualized household income must be at or below 80% of the Area Median Income (AMI) for Camden County for the size of the applicant household. The Township will use the Self-Certification Process available to CDBG-funded public services. The Township reserves the right to request income documentation or documentation of layoff. Unemployment Insurance benefits are included in income calculations. Federal stimulus payments are not included as income, or as a potential duplication of benefit.

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

FY 2021 Income Limit Area	Median Family Income	FY 2021 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA	\$94,500	Very Low (50%) Income Limit (\$)	\$33,100	\$37,800	\$42,550	\$47,250	\$51,050	\$54,850	\$58,600	\$62,400
		Extremely Low Income Limit (\$)	\$19,850	\$22,700	\$25,550	\$28,350	\$31,040	\$35,580	\$40,120	\$44,660
		Low (80%) Income Limit (\$)	\$52,950	\$60,500	\$68,050	\$75,600	\$81,650	\$87,700	\$93,750	\$99,800

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 will be required to repay funds if duplicate benefits are received.

The Township 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 provide documentation of 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 paystubs);
- 3) **Unpaid leave** to take care of children due to school and daycare closures (letter from employer, school and/or daycare);

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 (agency to review monthly income and housing expenses).

EVIDENCE OF TENANCY/OWNERSHIP AND PRIMARY RESIDENCY

Rental Assistance	Mortgage Assistance
<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: 	<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"> ● 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. ● Income information (e.g., check stubs, reports) show applicant name and address of property. ● Current utility bill or other such official business mail addressed to applicant at property. 	<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. <p>3. Agency review of property records indicating ownership.</p>
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EVIDENCE OF RENT OR MORTGAGE DUE

Rental Assistance	Mortgage Assistance
<p><i>The applicant <u>must provide information to prove the amount of their rent payment.</u> 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</p>	<p><i>The applicant <u>must provide information to prove the amount of their mortgage payment due.</u> 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>

include past-due notices, emails from the landlord (and/or agent), rent ledger from the landlord, or other applicable documents as available.	
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PROCESS FOR PAYMENT

Rental Assistance	Mortgage Assistance
<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 provide documentation that their annualized income, is at or below 80% of the AMI.

1. AMI Guidelines: The guidelines at <https://www.huduser.gov/portal/datasets/il.html#2020> will be used to determine 80% of AMI for Camden County where the home of the applicant is located, for the size of the applicant's household.

2. The Township will allow the following method 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 three 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 Township. Fair Market Rent can be found at https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2021_code/2021summary.odn

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, subject to the caps previously described. 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 three months’ worth of assistance.
- If funds are available, the Township will notify applicants that they can submit a re-application for assistance for up to three additional 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 Township 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 the 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).

Any questions related to program administration should be directed to Natalie Shafiroff, PP, AICP, Deputy Director of Community Development, at nshafiroff@chtownship.com or (856) 432-8708.