



CITY OF MONTEREY
Emergency Rental Assistance Program
Guidelines
August 2020

About the Program

The COVID-19 Emergency Rental Assistance Program (“ERAP”) has the objective of mitigating potential homelessness and displacement of existing Monterey residents and workers who are experiencing a decrease in household income due to the COVID-19 pandemic, and thus, unable to pay their rent. By providing a grant to assist eligible tenants pay for delinquent rent, the City is providing a much-needed resource to ensure residents of Monterey stay in their homes and not become homeless.

The program is funded through the Department of Housing and Urban Development’s Community Development Block Grant program, including special one-time funding available through the CARES Act. The Program shall be operated in compliance with CDBG and CARES Act regulations, including 24 CRF 570.201(e), 570.207(b)(2)(4), and 570.506.

Applicant Eligibility

In order to be eligible for the Monterey’s Emergency Rental Assistance Program, applicants must meet the following requirements, as determined by CDBG and CARES Act regulations:

- Live or Work in the City of Monterey
- Experiencing a loss of income due to COVID-19
- Be able to provide a lease agreement or letter confirming tenancy from your landlord
- Have been current on rent payments prior to COVID-19
- Make less than 80% of Area Median Income

2020 Maximum Income Limits (80% of Area Median Income)

Household	1 Person	2 People	3 People	4 People	5 People	6 People
80% AMI	\$54,250	\$62,000	\$69,750	\$77,500	\$83,700	\$89,900

Amount of Assistance

In accordance with CDBG regulations, the City will provide a maximum of six (6) months of rental assistance.

Payments will be made directly to the applicant’s landlord or property management firm. No direct payments will go to Emergency Rental Assistance Program applicants.

Funding Availability

The City of Monterey has dedicated \$800,000 for rental assistance for fiscal year 20-21. Eligible applicants are funded on a first come, first serve basis.

No Duplication of Benefits

Federal law requires that the City of Monterey must check to see that the Emergency Rental Assistance will not result in a duplication of benefits to the applicant, meaning that the housing cost has not or will not be paid by another source. To ensure that there is no duplication of benefits, applicants must inform the City of Monterey about other financial assistance they are receiving so that the City may verify that no duplication of benefits will occur if the applicant receives Emergency Rental Assistance from the City. Receiving other financial aid does not disqualify someone from applying, but receiving other financial aid may limit the amount of Emergency Rental Assistance an applicant is eligible to receive.

Required Documentation

Applicants must provide the following documentation to the City of Monterey Housing Programs Office:

- Cover Letter explain your situation and why rental assistance is needed
- Most recent Federal income tax returns
- Most recent bank statement for checking and savings accounts
- Lease Agreement or letter from landlord confirming tenancy
- Photo ID for each member of the household
- For employment:
 - Most recent paystub (if still employed)
 - Hour reduction notification from employer (if hours reduced)
 - Unemployment Award Letter (if unemployed)
- Rent Due notices
- Landlord verification that applicant was current on rent prior to COVID-19
- Landlord's W9 and contact information for payment
- Information relating to other financial assistance you are receiving (see Duplication of Benefits)

Application Process

Applicants must complete the City of Monterey's online Emergency Rental Assistance Program application at [Monterey.org/housing](https://monterey.org/housing). The online application will automatically screen your eligibility based on your income and if you live or work in Monterey.

Once you have successfully completed the online application, the system will send you an automatic email thanking you for your submission. City Staff will contact you within one (1) week of your application submission to discuss your application.

If you do not have access to the internet to complete the online application, please contact the City of Monterey Housing Programs Office to discuss an alternative application process.

Record Retention

The City of Monterey Housing Programs Office will keep all records for each applicant in accordance with HUD guidelines as outlined in 24 CFR 570.506.

Contact

The City of Monterey Housing Programs Office is available to answer questions about the Emergency Rental Assistance Program by phone at 831-646-3995 or by email at housing@monterey.org.