



Cumberland County Community Development Block Grant

COVID-19 (CDBG-CV)

Emergency Mortgage Assistance Program

Guidelines & Application

Funding provided by:

CDBG-CV

Administered by:

Community CARES
50 W. Penn Street
Carlisle PA 17013



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Program Description

The **Cumberland County's CDBG-CV Emergency Mortgage Assistance Program (EMAP)** will provide mortgage assistance grants to income-eligible individuals and families economically impacted during the COVID-19 pandemic through job loss, furlough or reduction in hours or pay, residing in eligible areas of the County of Cumberland.

The emergency mortgage payments (**principal and interest only**) made on behalf of an income- eligible applicant, up to a maximum of \$1500 per month for a maximum period of three (3) consecutive months to maintain housing and/or to reduce mortgage delinquency in arrears as a result of the economic downturn during the COVID-19 pandemic.

The Cumberland County Emergency Assistance Program will be a one-time assistance grant for eligible Cumberland County residents.

Lead-Based Paint Requirement

This program will be based on the exclusion at 24 CFR 35.115(11) per HUDs Lead Rule in Subpart K.

PLEASE NOTE: The Lead-Based Paint Requirement will be taken into consideration when determining the amount of emergency mortgage assistance will be provided to the Applicant.

- 1) **If the housing unit was built after January 1, 1978, emergency mortgage assistance may be provided for a maximum period of three (3) consecutive months.**
- 2) **If the housing units was built before January 1, 1978, documentation will need to be provided by the applicant to show that there is no lead paint or that lead paint has been cleared. If applicant cannot provide proof, then ONLY three (3) consecutive months of emergency mortgage assistance will be provided.**

Reporting Requirements

Cumberland County is required to report to PaDCED on income, race, ethnicity and other demographic information for any applicants served through the Cumberland County Emergency Mortgage Assistance Program.

Program Administration

Community CARES, on behalf of Cumberland County, will be the administering agency responsible for the local subsistence payment program, maintaining required records, and ensuring compliance with CDBG state and federal requirements.

Program Marketing and Outreach

Program marketing shall be initiated by CARES and may include any of the following:

- Posting at locations where individuals and families seek services; and
- Any other means of advertising as approved by CARES.

Marketing and outreach shall facilitate fair access and transparency. Information for applicants shall include any necessary pandemic related disclosures and social distancing requirements.

To facilitate meaningful access to program participation for Limited English Proficiency persons, all program marketing intended for the general public shall be in accordance with the County's current Limited English Proficiency Plan.

Applicant Eligibility

Applicant's eligibility for Emergency Mortgage Assistance Payments shall be determined upon submission of a completed Program Application with all required information and documents.

To be eligible for assistance, an applicant must:

1. Reside within Cumberland County.
2. Have a current annual household income that does not exceed the U.S. Department of Housing and Urban Development (HUD) established "Moderate-Income" limits for Cumberland County. Household income eligibility is based on the following two (2) factors:
 - a. The total number of people residing in the housing unit; and
 - b. The total amount of current annual household income as stated in the Program Application and confirmed by supporting documentation.
3. Have experienced an economic impact because of the COVID-19 pandemic (job loss, furlough or reduction in hours or pay).

4. Have a current mortgage agreement for a housing unit in Cumberland County.
5. Submit evidence of the current mortgage balance (for arrear(s) payment only) and that the EMAP will bring the account current.
6. Certify on the Program Application that the applicant has neither received nor will seek other sources of assistance from any private, local, state, or federal funding source for the same requested mortgage assistance.

Eligibility Determination

Program staff will review applications and begin providing responses within 2 weeks, or earlier. If an application is incomplete, the applicant shall be notified by phone and by mail and given ten (10) calendar days after the date of the first notification by phone or the date of the letter to submit the information. Applicants that fail to respond within the ten (10) calendar days shall be denied assistance.

A denied applicant file shall contain all submitted information and documentation, as well as, the reason for denial (e.g. over income limits, incomplete information, reside outside service area).

An approved applicant file shall contain all submitted information and documentation necessary to meet all required eligibility criteria and contain completed forms, documentation, and necessary information for all members of the household.

Documents supplied to Community CARES in connection with Program Applications shall not be returned. Applicants are cautioned not to submit original documents and to only submit copies.

Property Eligibility

Applicants must own a property located in Cumberland County and reside in it as their primary residence. Verification that the residence is located within Cumberland County will be made by program staff.

The property must not be in foreclosure or listed for sale.

Income Eligibility

Annual Income Definition and Documentation

All household members are considered members of the household for the purpose of determining income eligibility. For the purpose of this EMAP, the guidance in the HOME regulations at 24 CFR 92.203(d)(1) states that "Annual Income shall include income from all persons in the household". The following are considered the household members:

- All adults, whether they are related or not,
- All children (including those living in the household and those that have been adopted) who live in the household full time, and those that will live in the household fifty percent of the time or more due to shared/joint custody, and
- Any temporarily absent household member (those living away from the household) such as active duty military, seasonal workers, students living away at school, etc.

Therefore, household members information must include, at a minimum, the following:

1. Full names and ages of all household members living in the residence; and
2. Signature of all adult household members age 18 or over, certifying that the information provided related to the annual household income and household composition.

To determine household income for all applicants, CARES will use the annual income definition as defined by HUD at 24 CFR 5.609 (commonly referred to as Part 5). CARES will use the Part 5 method to calculate the annual income by projected the prevailing rate of income of the household for the next 12-month period as measured from the date that the Authority performs the income determination.

The EMAP is classified under the Limited Clientele National Objective of the CDBG Program at 24 CFR 570.208(a)(2), whereby a verifiable self-certification form is permitted by HUD to document that individuals and families receiving assistance are low-or moderate-income. A verifiable self-certification shall be collected and evaluated with each Program Application. The self-certification shall be verified for all applicants receiving assistance at the time of application, except that upon recommendation by program staff, Community CARES Director shall have the authority to waive submission of source documentation on a case-by-case basis. However, in no event shall fewer than 51 percent of all assisted applicant files contain only the verifiable self-certification without supporting documentation to verify the amounts of income listed on the Program Application.

Annual Income Limits

Each applicant will need to provide verifiable documentation to support the applicant's stated income. The income limits for the Cumberland County's Emergency Mortgage Assistance Program are:

(See next page)

HOUSEHOLD INCOME LIMITS
For CUMBERLAND COUNTY,
PA
Median Household Income = \$79,100 Effective
July 1, 2020 for the County of Cumberland

| Household Size | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|----------------|----------|----------|----------|----------|----------|----------|----------|----------|
| 80% AMI | \$47,600 | \$54,400 | \$61,200 | \$68,000 | \$73,450 | \$78,900 | \$84,350 | \$89,800 |
| 50% AMI | \$29,750 | \$34,000 | \$38,250 | \$42,500 | \$45,900 | \$49,300 | \$52,700 | \$56,100 |

Documenting Economic Impact during COVID-19 pandemic period

Applicants must submit documentation confirming negative economic impact during the COVID-19 pandemic period. Monthly income in January and February of 2020 shall be compared to monthly income from March 1, 2020 forward. Acceptable documentation of negative economic impact shall include:

1. A copy of household member(s) notification of job loss/termination from employer during the eligible pandemic period (March 1, 2020 to present); or
2. A copy of household member(s) notification of furlough from employer during the eligible pandemic period (March 1, 2020 to present); or
3. A copy of household member(s) notification or employer signed form confirming reduction in hours and/or pay during the eligible pandemic period (March 1, 2020 to present). The Exhibit 4 to the Program Guidelines may be used for this purpose; or
4. A copy of household member(s) application during the eligible pandemic period (March 1, 2020 to present) and/or approval for Unemployment Insurance benefits;
5. A notarized affidavit signed that includes the name of the family 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 1, 2020 to present); or
6. Other appropriate documentation acceptable to CARES.

Availability of Applications

Community CARES shall make application forms available on March 17, 2021 on its website (for printing at home), and available at 50 West Penn Street, Carlisle during regular business hours: 8:30am- 4:30pm.

Program Participation Agreement

Applicants shall sign and return a Program Participation Agreement with their application. Exhibit 5 to the Program Guidelines may be used for this purpose. If selected to receive program assistance, CARES will execute the Program Participation Agreement.

Current Mortgage Agreement

Applicants shall submit a copy of their current mortgage agreement for the address they reside in and for which mortgage assistance is being requested.

Current Balances Due

Applicants shall submit a confirmed copy of their current mortgage balance from the Mortgage/Loan Servicing Company.

Intake and Assessment Process

Funding is limited. Therefore, applications will be accepted on a first-ready, first-served basis. Program staff will review applications and begin providing responses within 2 weeks, or earlier. If an application is incomplete, the applicant shall be notified by phone and by mail and given ten (10) calendar days after the date of the first notification by phone or the date of the letter to submit the information. Applicants that fail to respond within ten (10) calendar days shall be denied assistance.

All applications shall be mailed or hand-delivered to:

**Community CARES
50 W. Penn Street
Carlisle PA 17013**

Program staff is available to assist individuals in the completion of their application and are able to accommodate households with disabilities that may impede their ability to complete the application. Program staff can also arrange for assistance for households that have limited English proficiency.

Appeals

Applicants may appeal application denials. Appeals shall be submitted to the Community CARES at the address listed above within seven (7) days of the date of the application denial letter. The written appeal shall state the reason(s) why the applicant believes the application denial was in error and provide any additional documentation necessary to support the applicant's assertion of same. The decision of the Authority shall be issued in writing within fourteen (14) calendar days and shall be final.

Duplication of Benefits

All applicants shall certify on the Program Application under penalty of perjury, under the laws of Pennsylvania, that they are not able to receive, and have not received, other federal or non-federal benefits or assistance for mortgage assistance for the period of time between March 1, 2020 and the date

of last signature on this application form. Applicants shall further certify that they will not pursue other federal or non-federal benefits for the same uses of this grant program for mortgage costs for the period of March 1, 2020 until the final assistance payment is made by the Authority under the Emergency Mortgage Assistance Program.

False Claims

Applicants shall certify on the Program Application under penalty of perjury that “The information provided on this form is subject to verification by HUD at any time, and Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony and assistance can be terminated for knowingly and willingly making false or fraudulent statement to a Department of the United States Government”.

Applicant Confidentiality

Employees and agents of Community CARES will not disclose any applicant’s personal confidential information as part of the program. At all times, Community CARES and its agents will abide by all requirements stated within the Privacy Act of 1974 as amended. If Community CARES and its agents receives a request for public records related to the program, only non-confidential information, as verified by Community CARES, will be provided.

Nondiscrimination

The Emergency Mortgage Assistance Program shall be implemented consistent with Cumberland County’s commitment to State and Federal equal opportunity laws. No person shall be excluded from participation in, denied the benefit of, or be subjected to discrimination under any program or activity funded in whole or in part with CDBG-CV program funds on the basis of their disability, family status, national origin, race, color, religion, sex, ancestry, age, or other arbitrary discrimination.

Community CARES will provide reasonable accommodations and/or modifications, or provide language assistance to individuals requesting such assistance to benefit from the services provided by the Emergency Mortgage Assistance Program.

Conflict of Interest

In accordance with 24 CFR 570.611, no member of the governing body and no official, employee or agent of Community CARES, nor any other person, either for themselves or those with whom they have business or immediate family ties, who exercises policy or decision-making responsibilities will financially benefit from this program.

Program Guidelines Changes or Modifications

Minor changes to these Program Guidelines involving administrative procedures or accommodations to adapt to unique applicant situations or opportunities, or regulatory changes may be performed with the approval of the Community CARES Director. Federal regulatory requirements for the CDBG-CV program are not subject to modification or revision, except when HUD issues guidance superseding prior regulatory requirements.