



THE CITY OF MONTEREY

Rental Assistance Program FAQs

Posted at monterey.gov/rentalassistance

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Q1: What is the Rental Assistance Program?

A1: The City is enacting the City of Monterey Rental Assistance Program to provide rental assistance to eligible applicants in the City of Monterey. The City operated the COVID-19 Emergency Rental Assistance Program (“ERAP”) in 2020 with the objective of mitigating potential homelessness and displacement of existing Monterey residents and workers who experienced a decrease in household income due to the COVID-19 pandemic, and thus, unable to pay their rent.

Although COVID-19 is over, the need for rental assistance programs persist. The City is providing a much-needed resource to ensure residents of Monterey stay housed.

Q2: How is the Program Funded?

A2: The program is funded through the City’s General Fund. Utilizing general funds for this program allows for the greatest flexibility for the City to assist applicants. The City of Monterey has dedicated \$250,000 toward this rental assistance program.

Q3: What types of rental assistance will the program be able to provide to eligible applicants?

A3:

- Deposit Assistance in the form of an interest free loan to the tenant
- Housing Relocation and stabilization (only within the City of Monterey)
- Short-term rental assistance (maximum of 3-months of rental assistance)
- Covering rent increases
- Delinquent rent/rental arrears
- Financial Assistance (Paying another cost to assist with rent payments)
- Application Fees
- Utility Assistance

Q4: How can an Applicant be Eligible?

A4: To be eligible for the Rental Assistance Program, applicants must meet the following requirements:

- Live in the City of Monterey (prove Monterey residency for at least 1-year prior to receiving assistance)
- Demonstrate a history of making rent payments
- Be able to provide a lease agreement
- Make less than 120% of Area Median Income (the below AMI chart will be updated annually based on current State of California Housing and Community Development (HCD) Income Limits for Monterey County)

State of California Housing and Community Development (HCD) 2023 Income Limits, Monterey County

NUMBER IN HOUSEHOLD	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
ACUTELY LOW (0-15%)	\$10,550	\$12,050	\$13,550	\$15,050	\$16,250	\$17,450	\$18,650	\$19,850
EXTREMELY LOW (16-30%)	\$25,300	\$28,900	\$32,500	\$36,100	\$39,00	\$41,900	\$45,420	\$50,560
VERY LOW (31-50%)	\$42,150	\$48,200	\$54,200	\$60,200	\$65,050	\$69,850	\$74,650	\$79,500
LOW (51-80%)	\$67,450	\$77,100	\$86,750	\$96,350	\$104,100	\$111,800	\$119,500	\$127,200
MEDIAN (81-100%)	\$70,300	\$80,300	\$90,350	\$100,400	\$108,450	\$116,450	\$124,500	\$132,550
MODERATE (101-120%)	\$84,350	\$96,400	\$108,450	\$120,500	\$130,150	\$139,800	\$149,400	\$159,050

Q5: How much Rental Assistance can be applied for?

A5:

- The City will provide up to three months of rental assistance in an amount not to exceed \$5,000
- Other assistance may include one-time legal assistance and housing counseling. Other one-time assistance will be capped at \$3,000 per applicant.
- Other assistance, such as deposit assistance (in the form of a loan) will also be provided to the same applicant if the client needs multiple types of assistance.
- Total assistance will not exceed \$8,000.

Q6: How will payments be made?

A6: Rental Payments will be made directly to the landlord. Payments for one-time assistance for housing counseling and legal assistance would be paid directly to the agency that providing services.

Q7: Will I need to upload documentation during the application process?

A7: You will not be required to upload any documents as part of your initial online application. However, you will be required to provide additional documents if you are eligible and one of the first ten submitting a completed application requesting assistance.

Q8: What documents are required for the program for tenants and landlords?

A8: Required Documentation for Tenants and Landlords: Applicants must provide the following documentation to the City of Monterey Housing Programs Office:

- Cover Letter explaining 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
- Photo ID for each member of the household
- Self-Certification of Income
- For employment:
 - o Most recent paystub (if still employed)
 - o Hour reduction notification from employer (if hours reduced)
 - o Unemployment Award Letter from a state or federal unemployment (if unemployed) or
 - o Termination Letter
- Rent Due notices
- Landlord verification that applicant was current on rent or making payments
- Landlord's W9 and contact information for payment
- Information relating to other financial assistance you are receiving (see Duplication of Benefits)
- Landlord may allow inspection of the unit
- Landlord may consider forgiving back rent not covered by the program
- Landlord may consider accepting a fraction (ex: 80%) of rent as payment-in-full
- Landlord may consider waiving late fees
- Landlord may consider to not move forward with an eviction for a specified length of Time

Q9: How do I apply for the program?

A9: Applicants must complete the City of Monterey's online Rental Assistance Program application at Monterey.gov/housing.

Q10: What information will I need for the application?

A10: You will need to have the following information ready for your online application:

- Answer if you can prove Monterey residency for at least 1 year prior to the application opening date.
- Answer if you can demonstrate a history of making rent payments.
- Answer if you can provide a lease agreement.
- Answer your income eligibility and that you make less than 120% of Area Median Income (AMI) See the income eligibility chart (add chart to website)
- Answer your race and ethnicity information

Select the type/s of rental assistance needed (Application fees, covering rent increases, delinquent rent/rental arrears, deposit assistance-in the form of an interest free loan, financial assistance, short-term rental assistance, and/or utility assistance) Detail the reasons why you need rental assistance (divorce, injury, loss of employment, loss of hours in employment, or other)

- Answer a question regarding gender preference or not answer
- Answer if you have a payment arrangement with your landlord

- Answer if you are behind on your rent or expect to be in the future
- Answer if you are receiving unemployment payments
- Answer if you are receiving other financial assistance such as Housing Choice Vouchers
- Answer your current monthly rent?
- Answer how many people in your household are over the age of 18 and employed and the total income for all people over the age of 18 in the household.
- Answer your preferred language
- Detail your contact information.

Q11: When will the application process begin?

A11: City Staff will contact ten eligible applicants within one (1) week of their application submission to discuss the application.

Q12: How many applicants will be chosen for the program?

A12: The applications will be accepted on a first come/first served basis. Each month, the first ten eligible applicants will be selected for review and assistance.

Q13 Can I submit multiple applications in one month?

A13: Any duplicate applications will be disqualified. Please only submit one application per household.

Q14: How often will the application period be open?

A14: The application period will be open around the 15th of each month (as long as program funds are available). The City expects to receive enough applications in one day and will leave the application window open for one day. Should the City not receive enough applications, the application window will be open until enough eligible applications are received.

Q15: What if I'm not chosen for the program for the first month?

A15: You will need to resubmit an application the following month.

Q16: How will I be notified when the application period will be open?

A16: Please subscribe to the Have Your Say Monterey - Rental Assistance webpage at <https://haveyoursaymonterey.org/rentalassistance> to receive updates and further information on when the application will be available to the public.

Enter your email into the box labeled "STAY INFORMED" and hit the subscribe button to be added to the email list.

Q17: Will everyone receive funding who applies?

A17: The City is expecting that not everyone who applies will receive funding. There are limited funding resources and staff expects the funding will not meet the full demand.