

City of McKinney
General Guidelines
McKinney CDBG-CV Emergency Living Assistance Program

Introduction

In general, the City of McKinney endeavors to use CDBG funding for mortgage, rent and utility assistance. This assistance is limited to a maximum of three consecutive months and must be made directly to the provider of such services on behalf of an individual or family no more than three months of assistance payments per applicant that is determined eligible for program. Update: HUD will allow up to six months of assistance maximum.

Application Process

Applicants must demonstrate a financial hardship due to loss of income, reduction in income, or for persons who either contracted the coronavirus or had to quarantine because of the coronavirus and suffered a financial hardship. Applicants will apply for assistance through one of the City's approved agencies.

All applicants MUST provide the applicable supporting documentation to determine eligibility per HUD and program requirements. Applicant priority to receive utility assistance and/or rental assistance will be in the following order:

- Low to Moderate Income Household and persons
80% of the AMI (Area Median Income)

Households who are not in violation of their current lease agreement and Households who do not owe back rent to the mortgage, landlord/property manager prior to March 27, 2020.

Applicants' income is determined by documentation and self-certification. The self-certification is required to be signed by the applicant. Income will be determined based on the amount indicated on the signed application. Applicants will be prioritized by the annual income calculated using the most current HUD income limits for the Collin County/McKinney area. Once prioritized by income, then applications will be prioritized. Case Managers will provide assistance and give applicants deadlines to provide missing information to move forward in the application process. Assistance eligibility cannot be complete within accurate and complete information.

Process and Review

Effective January 2, 2020, applicants will be able to contact designated agencies to apply for assistance via email to designated addresses or may be obtained in person at the City's Housing & Community Development Office, prior to submittal.

Applicants will be notified via email if required documentation is missing and will be given a specific timeframe to return the information to be considered for assistance. Delays by the

applicant may hinder the eligibility determination. Once all the needed information is provided by the applicant, a hard file will be created with a reference number. The information on each applicant will be deposited into a database for tracking purposes for status of each applicant. **It is incumbent on the applicant to return all documentation to determine eligibility for the assistance.**

Once applicant has returned all available required documents, applications will proceed for CDBG-CV assistance and income eligibility determination. Applicants' income is determined by their self-certification. The self-certification is required to be signed by the applicant. The program will determine income based on the amount indicated on the signed application. Applicants will be prioritized by the annual income calculated using the most current HUD income limits for the Collin County 0-80% area as determined by HUD. Once prioritized by income, then applications will be prioritized as to the aforementioned stated priorities.

Duplication of Assistance

The program staff will strive to ensure that coordination will be made with other community agencies that are providing COVID-19 assistance to avoid duplication of services and being provided that are related to the CARES Act funding. Rental assistance will not be provided to households currently receiving a federal housing subsidy or living in federally subsidized housing unit/complex, nor any assistance to those with housing under a federally insured mortgage or protections.

Funding Process

Once processed and determined eligible for COVID-19 financial hardship assistance, the City of McKinney program will process assistance payments, according to financial policies and accounts payable processes. The subrecipient agencies will issue payment to the utility company and or the landlord/property manager on behalf of the eligible applicants. **No payments will be issued to the applicant directly.** Food assistance nor water assistance are eligible under the grant program.

Funding of applications will be made as timely as possible. There is no obligation by the City of McKinney, nor its designated subrecipients to fund any submitted application. All funding considerations are subject to the availability of funds, program, regulatory and statutory guidance from the U.S. Department of Housing and Urban Development (HUD) and regulatory requirements under the CARES Act, including 2 CFR 200. The limited funding is not committed unless the City has access to the CDBG, CDBG-CV funds for this assistance program.