



# COVID-19 Rental/Mortgage Assistance Program

## PROGRAM DETAILS

The City of Stockton funds the COVID 19 Rental/Mortgage Assistance Program. The program is intended to provide housing stability and prevent families and individuals from losing their homes due to the economic hardship caused by the COVID-19 pandemic. The program's goal is to assist those facing monetary hardships due to a reduction in their income due to job loss, business income loss, or reduced work hours, thus placing their housing in jeopardy.

Eligible households may receive assistance if there is a demonstrated or imminent need and if program funding is available. An example of imminent need is with the elimination of the additional unemployment benefit of \$600 per week, it is expected that households may no longer be able to make their rent or mortgage payment. Assistance will be provided for a maximum of three (3) months with a maximum grant assistance of \$3,600 for renters and \$4,800 for homeowners per household

## APPLICANT ELIGIBILITY

Eligible program participants must:

- Be a resident of the City of Stockton prior to February 1, 2020.
- Have current income that does not exceed **80%** of area median income (AMI) for renters and homeowners based on family size. See chart below:

2020 Maximum Income Allowed Based on the Number of Persons in Household								
Household	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>80% AMI</b>	\$42,000	\$48,000	\$54,000	\$60,000	\$64,800	\$69,600	\$74,400	\$79,200

- Be persons or households that have suffered a substantial loss in income as a result of any of the following: 1) job loss; 2) a reduction of compensated hours of work; 3) business closure or reduction of operations; 4) missing work due to a minor child’s school closure; or 5) other similarly-caused reason resulting in a loss of income due to COVID-19 and who is unable to pay their rent or mortgage as a result.
- Provide documentation that verifies loss of income due to COVID -19

## REQUIRED DOCUMENTATION

- Basic applicant information on all household members over the age of 18 years
- Current Rental Agreement or Mortgage Statement
- Landlord verification that the tenants rent was current prior to March 12, 2020
- Documentation of household income **prior to and after** March 12, 2020, indicating income loss.
- Verification of loss of income: Termination Notice, Unemployment Award Letter, Pay Stubs reflecting reduced salary, Bank Statements, or other similar documentation

**For program information contact:** El Concilio Phone: 209-644-2600 Email: HRAP@elconcilio.org

**Click link to apply:**

<https://portal.neighborlysoftware.com/stocktonca/participant/Login>