



COVID-19 Housing Cost Assistance Program

Program Guide



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Introduction

The U.S. Department of Housing and Urban Development (HUD) Office of Community Planning and Development (CPD) awards Community Development Block Grants (CDBG) to states and units of local government for the implementation of a variety of housing, community and economic development activities. The CDBG program was enacted in 1974 under the Housing and Community Development Act to consolidate several other programs that addressed a variety of housing, community and economic development needs. This consolidation of programs into a single, large, flexible funding source allows states, counties and cities receiving CDBG funds to address local high priority needs under a common set of regulations.

On January 21, 2020, the Centers for Disease Control and Prevention (CDC) confirmed the first case in the United States of a coronavirus known commonly referred to as COVID-19. On March 27, 2020, the President signed the Coronavirus Aid, Relief, and Economic Security Act (Public Law 116-136) (CARES Act). The CARES Act makes available \$5 billion in CDBG coronavirus response (CDBG-CV) funds to prevent, prepare for, and respond to coronavirus. The nation faces significant public health and economic challenges related to this respiratory disease. To address these challenges, CDBG-CV and CDBG grants are a flexible source of funding that can be used to pay costs that are not covered by other sources of assistance, particularly to benefit persons of low and moderate income.

PROGRAM GUIDELINES

The COVID-19 Housing Cost Assistance Program provides emergency housing grants to income-eligible households experiencing financial hardship due to the COVID-19 health crisis.

These grants are housing assistance payments made on behalf of an income-eligible applicants and residents of tribal lands, up to \$1,500 per month for a period of up to three (3) consecutive months, to maintain housing and/or to reduce housing cost delinquency due to the COVID-19 health crisis.

USE OF PROGRAM FUNDS

CDBG-CV funds will be used for housing assistance payments on behalf of income-eligible individuals, or residents of tribal lands, whose household has experienced financial hardship due to the COVID-19 health crisis. Monthly housing cost assistance is provided for a period of up to three (3) consecutive months.

ELIGIBLE USES OF FUNDS

Housing cost assistance payments may be used for current payments and/or to pay housing cost delinquency within the three (3) consecutive months to be addressed. Eligible payments may be made for rental, mortgage, real estate contract or mobile/manufactured home payments. Rental payments will be made directly to the owner/manager. Mortgage payments will be made directly to the mortgage servicer. Real estate contract payments will be made directly to the escrow company. Mobile/manufactured home lot/land payments will be made directly to the owner/manager. Mobile/manufactured home loan payments will be made directly to the loan account servicer.

The New Mexico Mortgage Finance Authority (MFA) may also use CDBG-CV funds for program implementation costs such as direct personnel and non-personnel costs.

SECTION 1 - PROGRAM MARKETING AND OUTREACH

Program marketing will be implemented at least one week in advance of the first application window. Additional marketing may occur as determined by the success and need from the first phase of marketing and the first application window.

PHASE ONE

SOCIAL MEDIA

Boosted social media will be posted weekly for three weeks. Boosting amplifies the reach of the post beyond the account followers or subscribers enabling the post to reach greater audiences than would otherwise be reached without boosting.

E-BLASTS

An information email blast will be sent to all partners in MFA's contact database. The database houses more than 3,000 email contacts including property owners/developers, management companies, realtors, mortgage servicers, social service agencies and tribal partners. The blast will include program information and a downloadable flyer in English and Spanish for distribution to their partners, clients or residents or within organizations.

EARNED MEDIA

Press releases will be sent to print, television and radio media outlets.

COUNCIL OF GOVERNMENT OUTREACH

Email or mailed outreach will be sent to all seven Council of Governments (COG). Outreach will include program information and a downloadable flyer in English and Spanish for distribution to their partners, clients or residents or within organizations.

PUBLIC SERVICE ANNOUNCEMENTS

Public Service Announcements (PSA) will be distributed to radio and public access television stations across the state.

MFA WEBSITE

Advertisements and content will be rotated on the front page of MFA's website. Program information including program manual, contact information, application and other documents will link from the main page and be clearly identifiable.

RADIO ADVERTISEMENTS

Radio spots will be purchased on English, Spanish and Navajo stations across New Mexico for a three-week period.

DIGITAL ADVERTISEMENTS

Digital advertisements will be placed in online editions of local newspapers and other websites prior to the application window.

SECTION 2 - APPLICANT ELIGIBILITY

Applicant's eligibility for housing cost 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. Have a current annual gross household income that does not exceed the HUD established "Moderate-Income" limits, defined as 80% of the area median income adjusted for family size, as shown here: http://housingnm.org/assets/content/Income_Limits.pdf. Household income eligibility is based on the following:
 - 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.Applicants residing in tribal lands are not subject to the household income threshold.
2. Have experienced financial hardship due to the COVID-19 health crisis, such as:
 - a. Job loss;
 - b. Job furlough;
 - c. Closure of place of employment;
 - d. Wage reduction of 10% or greater;
 - e. Reduction in self-employment compensation 10% of greater;
 - f. Job loss and/or wage reduction of 10% or greater due to requirement to be quarantined based on a diagnosis of COVID-19; or
 - g. Other pertinent circumstances leading to financial hardship.
3. Have a current primary residence in a housing unit in New Mexico. Individuals and households that are currently participating in any Publicly Assisted Housing program are ineligible under this program (i.e. Section 8 Housing, etc.).
4. Have documentation to demonstrate delinquency on housing costs including rental, mortgage, real estate contract or mobile/manufactured home payments.
5. Have been current on the above housing cost payments as of February 28, 2020.

The following guidelines will be used to determine eligibility.

ANNUAL HOUSEHOLD INCOME ELIGIBILITY

When using the term "household" in this guide, MFA will be referring to the definition of "family" as defined at 24 CFR 5.403 and as further used in 24 CFR 570.3 and 24 CFR 570.483(b)(2)(ii)(B). A household includes, but is not limited to, the following regardless of actual or perceived sexual orientation, gender identity, or marital status:

1. A single person, who may be an elderly person, displaced person, disabled person, near-elderly person, or any other single person; or
2. A group of persons residing together, and such group includes, but is not limited to:

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- a. A household with or without children (a child who is temporarily away from the home because of placement in foster care is considered a member of the household);
- b. An elderly household;
- c. A near-elderly household;
- d. A disabled household;
- e. A displaced household; and
- f. The remaining member of a tenant household.

Unrelated individuals will be considered as one-person households for this purpose. To determine household income for all applicants, MFA will use the annual income definition as defined by HUD at 24 CFR 5.609 (commonly referred to as Part 5). MFA will use the Part 5 method to calculate the annual income by projecting the prevailing rate of income of the household for the next 12-month period as measured from the date that MFA performs the income determination.

ANNUAL INCOME LIMITS

The income limits for this program are limited to 80% of the area median income (AMI), adjusted for family size, as determined by HUD for the CDBG Program. Income limits by county are available here: http://housingnm.org/assets/content/Income_Limits.pdf The exception to the program income limits are applicants whose residence is located on New Mexico tribal land. This exception is being made due to the impact of COVID-19 on residents of New Mexico tribal land.

COVID-19 FINANCIAL HARDSHIP ELIGIBILITY

Applicants must be able to demonstrate a financial hardship due to the COVID-19 health crisis. Eligibility determination will be made by the verification of loss of employment or reduction in wages due to the COVID-19 health crisis. Verification and determination of other pertinent circumstances of financial hardship will be made by program staff.

RESIDENCY ELIGIBILITY

Applicants requesting housing cost assistance from this program must reside in the state of New Mexico.

HOUSING COST ASSISTANCE ELIGIBILITY

Housing cost assistance eligibility is determined by the applicant's need for housing cost assistance as a result of financial hardship due to the COVID-19 health crisis. Applicants must currently be delinquent on housing payments but must have been current on those payments as of February 28, 2020. The dwelling the applicant is requesting assistance for must be the applicant's principal residence.

The applicant must be able to provide evidence of their current payment amount and current balance due. Late fees for the current month due are eligible costs for all sources. One late fee per month of assistance requested, not to exceed 10% of the monthly housing cost, is permitted. Payments for late fees not for the month of assistance requested and any other fees charged by the housing provider are not permissible. The maximum total award amount to any applicant for all forms of assistance payments is \$1,500.00 per month.

RENTAL COST ASSISTANCE

Rental cost assistance payments can be made directly to the owner/manager on behalf of renters. The owner/manager listed on the lease agreement must not be affiliated with or related to the renter. The owner must not occupy the same dwelling as the renter. The applicant must have a written lease agreement with the owner/manager of the property. Note: An expired lease that has been continued on a month-to-month basis without a lease renewal is acceptable if it confirms the current monthly rent due.

Under no circumstances may program staff be (1) a party to any lease for which assistance is provided or (2) a resident or (3) owner/manager of such a housing unit.

REAL ESTATE CONTRACT COST ASSISTANCE

Real estate contract (REC) cost assistance can be made if the REC is managed by an escrow company. RECs that are not managed by an escrow company are not be eligible for assistance under this program.

MORTGAGE PAYMENT COST ASSISTANCE

Mortgage cost assistance payments can be made to traditional mortgage servicers. The cost assistance may include the full monthly payment amount of owed to the servicer, including principal, interest, taxes, property insurance, mortgage insurance premium and real estate taxes for the residence. Note: Additional fees not included in the regular monthly payment, other than late fees, would not be eligible.

MOBILE/MANUFACTURED HOME RENTAL OR LOT/LAND COST ASSISTANCE

Housing cost assistance may be paid for the monthly rent associated with the rental of a mobile/manufactured home or the lot or land on which a mobile/manufactured home is located. The owner/manager of the unit/lot/land lease agreement must not be affiliated with or related to the renter. The owner must not occupy the same dwelling as the renter. The applicant must have a written lease agreement with the owner/manager of the property. Note: Leases that expired and have been continued on a month-to-month basis without a renewal that confirm the current payment amount are acceptable documents to confirm the lease of the rental.

MOBILE/MANUFACTURED HOME LOAN PAYMENT

Mobile/manufactured housing cost payments can be made on behalf of borrowers with loans or purchase agreements that are administered by an account servicer.

DUPLICATION OF BENEFITS

All applicants shall certify on the Program Application under penalty of perjury, under the laws of the State of New Mexico, that they are not able to receive, and have not received, other federal or non-federal benefits or assistance for the same housing costs for the same period of time for which assistance is being requested, and that if they do receive such a duplication of benefits, they will repay duplicated funds to MFA.

Additionally, prior to issuance of an award, the owner/manager shall certify that they have not received payment for the same costs for the same period for which assistance is to be awarded.

SECTION 3 - REQUIRED ELIGIBILITY DOCUMENTATION

All applicants must complete the program application online or in paper format. Applicants must supply all required documentation to verify program eligibility, household income (not applicable to residents of tribal lands), financial hardship due to COVID-19 and need for housing cost assistance. Documentation to confirm payee and amount will also be required. Eligible applicants who do not provide all required documentation within the required time frames may not be awarded assistance.

Household member information must include, at a minimum, the following:

- Full names and dates of birth of all household members living in the residence
- Signature/e-signature of the head of household, who must be age 18 or over, certifying that the information provided related to household composition, annual household income, financial hardship due to COVID-19 and need for assistance with housing costs is correct.

Applicants will be asked to provide data on whether the household is a single-headed household, as well as on the gender, race and ethnicity of all household members for federal reporting purposes only. Information will be used in aggregate and is strictly confidential. The applicant decision to provide or not to provide information does not impact application approval.

HOUSEHOLD INCOME DOCUMENTATION¹

Current proof from all sources of household income including but not limited to:

<i>Income Source</i>	<i>Acceptable Documentation</i>
Employment wages	<ul style="list-style-type: none"> • Three current paycheck stubs or • Employer-signed form or letter confirming wages or • Verification of Income or Reduction of Hours/Pay form
Self-employment	<ul style="list-style-type: none"> • Profit and loss statement(s) for the three most recent months
Net rental income, income from interest bearing assets, royalty income, interest from estates and trusts	<ul style="list-style-type: none"> • Most recent statement
Social Security, pensions, retirement, annuities, disability, death benefits	<ul style="list-style-type: none"> • Current benefits letter
Unemployment insurance, worker’s compensation, severance compensation	<ul style="list-style-type: none"> • Current benefits letter or • Three recent statements
Any public assistance (General Assistance or TANF) payments from state or local income support office	<ul style="list-style-type: none"> • Current benefits letter
Child support, family support, alimony	<ul style="list-style-type: none"> • Current benefits letter
Armed forces pay	<ul style="list-style-type: none"> • Two current statements

If needed, the **Verification of Income and/or Reduction of Hours/Pay** form can be found here:

¹ Applicants residing on tribal land are not required to submit household income documentation, unless otherwise required in the *COVID-19 Financial Hardship* section.

http://housingnm.org/assets/content/Verification_of_Income.pdf

COVID-19 FINANCIAL HARDSHIP DOCUMENTATION

Applicants must submit documentation confirming financial hardship due to the COVID-19 health crisis. This documentation will vary depending upon the applicant’s hardship. Acceptable documentation of financial hardship shall include:

<i>Financial Hardship</i>	<i>Acceptable Documentation from the Pandemic Period of March 1, 2020 to present</i>
Job loss	<ul style="list-style-type: none"> • Notification of job loss/termination from employer or • Verification of Unemployment Insurance benefits or • Verification of Income or Reduction of Hours/Pay form
Job furlough	<ul style="list-style-type: none"> • Notification of job furlough from employer or • Verification of Unemployment Insurance benefits or • Verification of Income or Reduction of Hours/Pay form
Temporary or permanent closure of place of employment	<ul style="list-style-type: none"> • Evidence of temporary or permanent closure of place of employment or • Verification of Unemployment Insurance benefits or • Verification of Income or Reduction of Hours/Pay form
Wage reduction of 10% or greater ²	<ul style="list-style-type: none"> • Employer signed form or letter confirming reduction in hours and/or pay or • Three paycheck stubs prior to the date of the reported reduction or • Verification of Income or Reduction of Hours/Pay form
Reduction in self-employment compensation of 10% or greater ³	<ul style="list-style-type: none"> • 2019 tax returns and schedule C or • 2019 profit and loss statement confirming reduction in self-employment income
Job loss and/or wage reduction of 10% or greater due to requirement to be quarantined based on a diagnosis of COVID-19 ⁴	<ul style="list-style-type: none"> • Notification of job loss/termination/furlough/wage reduction from employer or • Verification of Unemployment Insurance benefits or • Evidence of temporary or permanent closure of place of employment or • Three paycheck stubs prior to the date of the reported reduction or

² Applicants who reside on tribal land and intend to demonstrate wage reduction with pay stubs must submit three current pay stubs **and** three pay stubs prior to the date of the reported wage reduction.

³ Applicants who reside on tribal land and intend to demonstrate a reduction in self-employment income must submit (1) 2019 tax returns or a 2019 profit and loss statement(s) **and** (2) a profit and loss statement(s) for the three most recent months.

⁴ Applicants who reside on tribal land and intend to demonstrate wage reduction with pay stubs must submit three current pay stubs **and** three pay stubs prior to the date of the reported wage reduction.

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	<ul style="list-style-type: none"> • Verification of Income or Reduction of Hours/Pay form
Other pertinent circumstances leading to financial hardship	<ul style="list-style-type: none"> • Other appropriate documentation deemed acceptable by MFA

If needed, the **Verification of Income and/or Reduction of Hours/Pay** form can be found here: http://housingnm.org/assets/content/Verification_of_Income.pdf

RESIDENCY DOCUMENTATION

Verification that the residence is located within the state of New Mexico will be made by program staff. When applicable, residence on a tribal land will also be verified.

HOUSING COST ASSISTANCE DOCUMENTATION

Applicants must provide documentation and verification for housing costs as it applies to their housing situation:

<i>Assistance Type</i>	<i>Required Documentation</i>
Rental assistance	<ul style="list-style-type: none"> • Current or expired lease and • Evidence of housing cost delinquency and total balance due: <ul style="list-style-type: none"> ○ Resident ledger or ○ Notice of non-payment of rent or ○ Current notice payment amount and balance due
Mobile or manufactured home lot/land payment assistance	<ul style="list-style-type: none"> • Current mobile/manufactured home lot/land payment agreement and • Evidence of housing cost delinquency and total balance due: <ul style="list-style-type: none"> ○ Resident ledger or ○ Notice of non-payment of rent or ○ Current notice of payment amount and balance due
Mobile or manufactured home rental assistance	<ul style="list-style-type: none"> • Current or expired lease and • Evidence of housing cost delinquency and total balance due: <ul style="list-style-type: none"> ○ Resident ledger or ○ Notice of non-payment of rent or ○ Current notice of payment amount and balance due
Mobile or manufactured home loan assistance	Evidence of housing cost delinquency and total balance due: <ul style="list-style-type: none"> • Current mobile or manufactured home coupon or statement
Mortgage assistance	Evidence of housing cost delinquency and total balance due: <ul style="list-style-type: none"> • Current unredacted mortgage bill/statement/past-due notice from servicer
Real estate contract assistance	<ul style="list-style-type: none"> • Executed real estate contract and escrow agreement and • Evidence of housing cost delinquency and total balance due: <ul style="list-style-type: none"> ○ Current escrow payment statement or ○ Balance due notice

Following initial review of applications for rental, mobile/manufactured home rental, and mobile/manufactured home lot/land cost assistance, owners/managers will be required to provide the following:

- Program Participation-Payment Acceptance form completed by owner/manager
- W-9 form completed by owner/manager

If assistance is awarded, the owner/manager will be provided with an IRS 1099 form at the end of the year for tax reporting purposes.

SECTION 4 - APPLICATION PROCESSING AND SELECTION

This section describes the process in which applications will be accepted, selected for review and reviewed.

INTAKE AND ASSESSMENT PROCESS

Funding is limited. Therefore, applications for the first round are due no later than 5:00 p.m. on Friday, November 13, 2020. Applicants are encouraged to use the information and sample forms posted at <http://housingnm.org/static/covid-assistance> as resources to submit complete applications. Failure to provide all eligibility documentation may result in denial.

Following receipt of the first round of applications, staff will announce a second application window as soon as it is determined that sufficient funds will be available.

Program staff will review applications and begin providing responses within 21 calendar days, or earlier. If an application is incomplete, the applicant shall be notified by email and given 10 calendar days after the date of the first notification by email or the date of the letter to submit the information. Applicants who fail to respond within ten (10) calendar days shall be denied assistance. Applicants who are denied due to failure to respond within ten (10) calendar days may reapply in a subsequent round if funds are available.

Application documents shall not be returned. Applicants are cautioned not to submit original documents and to only submit copies.

AVAILABILITY OF APPLICATIONS

Application submissions will be accepted in two formats: online electronic submission and paper submission. Online applications may be submitted at: <http://housingnm.org/static/covid-assistance>. Paper applications may be mailed to the address below:

Santa Fe Civic Housing Authority
664 Alta Vista St
Santa Fe, NM 87505

Paper applications may also be dropped off at the following locations:

Santa Fe Civic Housing Authority
664 Alta Vista St
Santa Fe, NM 87505

Village in the Bosque
857 Calle Los Mayores
Bernalillo, NM 87004

New Mexico Mortgage Finance Authority
344 4th St SW
Albuquerque, NM 87102

The window to submit applications for the first round begins at 8:00 AM on November 2, 2020 and expires at 5:00 PM on November 13, 2020. Applications received by mail must be postmarked within the application window to be considered for the first round. All supporting documentation to confirm and verify eligibility must accompany the application for both submission methods. To request a paper application be mailed directly to you please contact: (505) 308-4206 or 866.488.0498.

COUNCIL OF GOVERNMENT (COG) SET ASIDE

Councils of Governments are quasi-governmental and regional planning agencies for the State of New Mexico through the Local Government Divisions. Each county in New Mexico is served by one of seven COGs, which are listed here: http://nmdfa.state.nm.us/Regional_Planning.aspx. To ensure equity throughout the state, one million dollars of assistance will be set aside for residents of each COG region for the first 120 days of program availability. The start date of the 120 days will begin at the start of the application window for the first round of assistance. Any unused portion remaining after 120 days from any COG may be made available to applicants statewide.

APPLICATION RANKING

All applications submitted within the application window will be ranked according to the criteria listed below. Applications will then be reviewed and funded according to their ranking. If sufficient funds are available, all eligible applications will be funded, regardless of ranking.

1. INCOME LEVEL/RESIDENTS OF TRIBAL LAND

The first ranking criterion for all applications is based on the income level of the household or whether the household resides on tribal land. Residents of tribal lands are eligible regardless of income level. All other applicants' gross household income must be at or below the HUD moderate income limit requirements to be eligible for assistance.

Applicants with gross household income equal to or less than 30% of AMI as determined by HUD for the CDBG Program, and applicants who are residents of tribal lands will be given a priority code of one. Applicants with gross household income greater than the HUD 30% AMI limit and equal or less than the HUD low income limit, 50% of AMI, will be given a priority code of two. Applicants with gross household income greater than the HUD low income limit and equal to or less than the HUD moderate income limit, 80% of AMI, will be given a priority code of three. Applications with gross household income greater than the HUD moderate income limit, 80% of AMI, shall be deemed ineligible and denied.

2. APPLICATION DATE/TIME

The second and final ranking criterion for all applications is the date and time of submission. Date and time of submission of an application for assistance through the online system will be logged electronically. Paper applications submitted by mail will be logged according to the postmark date, with a time stamp of 8:00 am. If the postmark date is prior to the start of the application window, the application will be logged according to the first date of the application window, with a time stamp of 8:00 am. If the application is submitted in-person at a drop off location, the date and time of submission and the initials of the receiver will be recorded on the paper application and logged accordingly. Applications will be ranked in consecutive order of submission. If an

application is incomplete, applicants will be notified and given ten calendar days to submit missing documentation. During this ten-calendar day window, the applicant will maintain their application date/time ranking.

APPEALS

Applicants may appeal application denials. Appeals must be submitted to the assistant director of asset management at 344 Fourth Street, Albuquerque, NM 87102 within seven (7) calendar days of the date of the application denial letter. The written appeal must 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 director or assistant director of asset management shall be issued in writing within 14 calendar days and shall be final.

SECTION 5 - ADDITIONAL PROGRAM GUIDELINES AND REQUIREMENTS

All applicants must adhere to the additional program guidelines and requirements listed below.

REQUESTS FOR CONTINUED ASSISTANCE

Applications requesting housing cost assistance payments of three or more months of delinquency will be awarded the maximum of three months in the initial and only payment through this program.

Applications requesting housing cost assistance payments of fewer than three months delinquency will be awarded only for the months that are delinquent. If additional housing cost assistance is needed after the initial award, the applicant may complete a Request for Continued Assistance and provide evidence of housing cost delinquency and total balance due for each additional month requested up to the maximum of three consecutive months, including the initial payment of delinquency. The maximum award of three consecutive months will not be paid on the initial payment.

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 for knowingly and willingly making false or fraudulent statements to any department of the United States Government. HUD and any owner (or any employee of HUD or the owner) may be subject to penalties for unauthorized disclosures or improper use of information collected based on the consent form. Use of the information collected based on this verification form is restricted to the purposes cited above. Any person who knowingly or willingly requests, obtains or discloses any information under false pretenses concerning an applicant or participant may be subject to a misdemeanor and fined not more than \$5,000. Any applicant or participant affected by negligent disclosure of information may bring civil action for damages, and seek other relief, as may be appropriate, against the officer or employee of HUD or the owner responsible for the unauthorized disclosure or improper use. Penalty provisions for misusing the social security number are contained in the Social Security Act at 208 (a) (6), (7) and (8). Violation of these provisions are cited as violations of 42 U.S.C. 408 (a) (6), (7) and (8).

APPLICANT CONFIDENTIALITY

Employees and agents of MFA will not disclose any applicant's personal confidential information as part of the program, with the following exception: only MFA's compliance officer may provide such information to authorized representatives of programs providing similar assistance, at their request and when such request is made with the express purpose of preventing or correcting any duplication of benefits as required by the CARES Act. All confidential information of applicants will be kept in a locked secured storage facility or password protected electronic files and unavailable to persons outside of the program. At all times, MFA will abide by all requirements stated within the Privacy Act of 1974 as amended. If MFA receives a request for public records related to the program, only non-confidential information, as verified by MFA, will be provided.

NONDISCRIMINATION

The COVID-19 Housing Cost Assistance Program shall be implemented consistent with MFA'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, familial status, national origin, race, color, religion, sex, spousal affiliation, ancestry, sexual orientation or gender identity.

MFA will provide reasonable accommodations and/ or modifications or provide language assistance to individuals requesting such assistance to benefit from the services provided by the COVID-19 Housing Cost 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 the MFA, 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 COVID-19 Housing Cost Assistance Program Manual involving administrative procedures or accommodations to adapt to unique applicant situations or to regulatory changes may be performed with the approval of the director or assistant director of asset management. Any major changes to program policies or procedures must be approved by the executive director.

Federal regulatory requirements for the CDBG-CV programs are not subject to modification or revision, except when HUD issues guidance superseding prior regulatory requirements.