

Claremont Temporary Housing Stabilization and Relocation Program Version 2.0 dated April 23, 2024

Purpose of Temporary Program

The Claremont Temporary Housing Stabilization and Relocation Program ("Program") is designed to assist Claremont renters who are either income-qualified OR are in need of "Emergency Rental Assistance" due to:

- Qualifying as extremely low-, very low-, or low-income;
- Experiencing certain qualifying exigent circumstances (e.g., illness, job loss, etc.);
- Needing to move as a result of a no-fault eviction; and/or
- A rental increase imposed on an already rent-burdened household or a rental increase that would result in a household becoming rent-burdened.

The Program is also designed to provide financial assistance to housing providers in Claremont who may wish to make improvements/upgrades to their property, and is designed to incentivize housing providers to lease their units at or below Fair Market Rent (FMR).

More information on qualifications and eligibility is contained within this document. Please make sure that you read this document carefully and in full before submitting a Program application.

Term of Temporary Program

Based on City Council direction on April 25, 2023, the City of Claremont first funded the Program with the use of \$1,000,000 in American Rescue Plan Act (ARPA) funds, which were distributed to local government agencies in an effort to help people recover from the economic effects of the COVID-19 pandemic. On April 23, 2024, the City Council voted to allocate an additional \$680,000 to the Program, using proceeds from the sale of the 451 W. Arrow Highway property.

The total budget of \$1,680,000 is anticipated to cover five funding cycles; however, the Program may end sooner if all funds are exhausted prior to June 30, 2028:

July 1, 2023 – June 30, 2024 – "Cycle 1"
July 1, 2024 – June 30, 2025 – "Cycle 2"

July 1, 2025 – June 30, 2026 – "Cycle 3"

July 1, 2026 – June 30, 2027 – "Cycle 4"

July 1, 2027 – June 30, 2028 – "Cycle 5"

In accordance with the rules set forth by the federal government, ARPA funding will be spent by December 31, 2026.

Depending on the demand for the Program, staff may recommend that additional funding be allocated toward this Program at a later date; however, unless a different funding source is identified and a permanent program is ultimately approved by the City Council, this Program will not be extended once the \$1,680,000 is exhausted.

Applications

Applications opened on May 8, 2023 and will be accepted on an on-going basis, with the understanding that all required documentation will need to be current in accordance with the Program.

Complete applications (including all required, supporting documents) can only be received inperson at Claremont City Hall or via mail service.

To deliver your complete application **in person**, please visit Claremont City Hall, 207 Harvard Avenue, Claremont, CA 91711. If you have questions regarding your application material, it is recommended that you call ahead to make an appointment to ensure that program staff is available to assist you. To make an appointment, please call the City Manager's Office at 909-399-5440.

Please note that City Hall is open Monday – Thursday each week from 7am until 6pm, with the exception of holidays. City Hall is closed every Friday.

To send your complete application via mail service, please use the following mailing address:

City of Claremont Attn: City Manager's Office P.O. Box 880 Claremont, CA 91711

If your application is approved for one cycle, it does <u>not</u> guarantee that you will be approved or will be given priority for subsequent cycles. All applicants will be required to produce current, dated documents to determine eligibility for subsequent program cycles. Further, applicants may only apply for one program component per <u>program cycle</u>.

Applications can be found on the City of Claremont's website (https://www.ci.claremont.ca.us/living/housing/tenant-assistance); can be sent to you directly via email or U.S. mail; or can be picked up at Claremont City Hall. To request a copy by mail or email, please call the City Manager's Office at 909-399-5440 or complete the Interest Form on the City's website.

<u>Priority</u>

Complete applications (including all required, supporting documents) will be processed based on the following priorities:

Tier 1 (Highest Priority) – Qualified applicants who can provide proof that they are on a fixed income and/or are an "extremely low-income household" (as defined by HUD).

Tier 2 – Qualified applicants who need emergency rental assistance due to certain exigent circumstances (as described below).

Tier 3 – Qualified applicants who are either a low- or very low-income household (as defined by HUD).

Tier 4 – Qualified applicants who received a rental increase and are already rent-burdened or received a rental increase that puts them at risk of becoming rent-burdened (as described below).

Tier 5 (Lowest Priority) – Qualified applicants who need emergency rental assistance due to a no-fault eviction **and** eligible housing providers.

Within these tiers, applicants who can prove that they are at imminent risk of housing instability will be processed first in an effort to prevent the applicant from becoming unsheltered. Documentation proving imminent risk of housing instability includes one or more of the following:

- Any past due rent notice
- Notice to vacate or to quit the rental unit

Temporary Program Eligibility – All Tiers

- Applicants must be renters or housing providers of real property in the City of Claremont, California.
- Renter applicants cannot be more than two months (60 days) in arrears on rental payments.
- All applicants must have a legal, up-to-date lease in writing with appropriate addendums.
- All applicants must have a working email and/or phone number. For **renter applicants**, every person in your household must have some form of ID (drivers' license, consular card, student ID, immunization record, birth certificate, medical insurance ID, etc.).
- Housing provider applicants must have a current business license in the City of Claremont.
- Renter households must meet one or more the following criteria (each of which is described in more detail below):
 - o Household is income-qualified (Tiers 1 and 3)
 - o Household is currently experiencing exigent circumstances (Tier 2)

- o Household is rent-burdened/at-risk of becoming rent-burdened due to a rental increase (Tier 4)
- o Household is relocating due to a **no-fault** eviction (Tier 5)
- Housing providers must meet one or more the following criteria (each of which is described in more detail below in Tier 5):
 - Health and safety upgrades are to be made to one or more units or to the property in general.
 - o Energy-efficient and/or general improvements/upgrades are to be made to one or more units or to the property in general.
 - o For complexes with 20 or fewer units only: The housing provider agrees to not increase rent for one or more units for the year in exchange for a forgivable loan from the City (described in detail below).
 - o For complexes with 20 or fewer units: The housing provider agrees to rent one or more units at or below Fair Market Rent (FMR) as defined by HUD in exchange for a forgivable loan from the City (described in detail below).
- <u>Selected</u> applicants will be required to sign an affidavit under penalty of perjury that the information they have submitted in support of their application is true and that they have not submitted any false or misleading information.

Income Qualifications (Tiers 1 and 3)

Each fiscal year, the Department of Housing and Urban Development (HUD) sets income limits that determine eligibility for assisted housing programs, which are based on Median Family Income estimates and Fair Market Rent (FMR) area definitions for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county.

The City of Claremont utilizes the same limits to determine eligibility for this Program. Applicant households must qualify as **Low-, Very Low-, or Extremely Low-Income as defined by HUD**. To determine if you are income-qualified, please visit

https://www.huduser.gov/portal/datasets/il.html. The Los Angeles-Long Beach-Glendale, CA HUD Metro FMR Area contains all of Los Angeles County, including Claremont. The City of Claremont will always use the current year's income limits provided by HUD in determining eligibility.

The City of Claremont will utilize the following HUD Income Limit charts for respective program cycles:

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July 1, 2023 – June 30, 2024 – "Cycle 1" – HUD FY 2023

July 1, 2024 – June 30, 2025 – "Cycle 2" – HUD FY 2024

July 1, 2025 – June 30, 2026 – "Cycle 3" – HUD FY 2025

July 1, 2026 – June 30, 2027 – "Cycle 4" – HUD FY 2026
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July 1, 2027 – June 30, 2028 – "Cycle 5" – HUD FY 2027

For HUD-Qualified **Low-Income** Households - This Program will subsidize no more than 10% of a household's monthly base rent.

For HUD-Qualified **Very Low-Income** Households - This Program will subsidize no more than 15% of a household's monthly base rent.

For HUD-Qualified **Extremely Low-Income** Households - This Program will subsidize no more than 20% of a household's monthly base rent.

Income-Qualified Participants – How It Works (Tiers 1 and 3)

A housing subsidy will be paid to the housing provider directly by the City of Claremont on behalf of the participating household. The household then pays the difference between the actual rent charged by the housing provider and the amount subsidized by the Program.

To supplement your application, you will be required to provide the following documents for **each adult member** of your household:

- A copy of your legal, up-to-date lease in writing with appropriate addendums
- Most recent pay stubs or similar documentation showing two months' or more of your household's monthly income
- Tax document, such as a W-2, Tax Return, 1099-MISC, or other applicable tax document
- Social Security or Social Security Disability Insurance statements or benefit letters (if applicable; this will not impact Program eligibility)
- Section 8 agreement (if applicable; this will not impact Program eligibility)

Please note that your housing provider must be willing to accept a third-party check for payment or rent and complete a W-9 Form.

<u>Emergency Rental Assistance – Exigent Circumstances (Tier 2)</u>

This Program may be utilized by individuals and households who are currently experiencing one or more events that have resulted in a risk of housing instability, such as:

- An adult member of your household has become unemployed for 60 days or more, provided that individual is actively seeking employment
- A member of your household has experienced a medical or psychiatric emergency within the past 60 days that resulted in significant unexpected expenses and/or a loss of household income
- A member of your household has passed away within the past 60 days and their death has resulted in significant unexpected expenses and/or a loss of household income

"Exigent Circumstances" Participants – How It Works (Tier 2)

Emergency rental assistance will be paid directly to the housing provider by the City of Claremont in the form of one lump sum equivalent to no more than the value of two months of a household's current rent.

To supplement your application, you will be required to provide the following documentation:

- All applicants must provide a copy of their legal, up-to-date lease in writing with appropriate addendums.
- All applicants must provide a copy of their Section 8 agreement (if applicable; this will not impact Program eligibility).
- If you or a member of your household has been **unemployed** for 60 days or more and is actively seeking employment, you must also provide the following documentation:
 - Evidence of application for unemployment benefit OR evidence of expired unemployment benefits (dated within the past 60 days from application date) OR
 - O Any correspondence (dated within the past 60 days from application date) from the individual's former employer documenting job loss, such as layoff notice, termination notice, or closure of business. The correspondence must be signed by the former employer and include their phone number, email address, and former business address.
- If you or a member of your household has experienced a **medical or psychiatric emergency** within the past 60 days that has resulted in significant unexpected expenses and/or a loss of household income, you must also provide the following documentation:
 - Significant unexpected expenses
 - Proof of payment of medical bills, such as receipts or account statements (with redactions as needed to protect private medical or financial information) OR
 - Loss of household income
 - Dated correspondence from the treating physician indicating the name of the individual in your household who is unable to return to work and what their anticipated return-to-work date is. The correspondence <u>should not</u> include any personal medical information, including information on the circumstances of the medical emergency or diagnosis. The correspondence <u>must</u> be signed by the treating physician and include their phone number, email address, and business address; AND
 - Employer verification of reduction in or loss of income. The correspondence must be dated, signed by the current employer, and include their phone number, email address, and business address.
- If a member of your household has passed away within the past 60 days and their **death** has resulted in significant unexpected expenses and/or a loss of household income, you must also provide the following documentation:

- A copy of their death certificate/death record **OR** dated correspondence from the treating physician indicating the name of the individual in your household and their date of death. The correspondence <u>should not</u> include any personal medical information, including a cause of death or diagnosis. The correspondence <u>must</u> be signed by the treating physician and include their phone number, email address, and business address; **AND**
- Significant unexpected expenses Proof of payment of death-related expenses, such as receipts or account statements (with redactions as needed to protect private medical or financial information) OR
- Loss of household income Verification of reduction in or loss of income, such as bank account statements (with redactions needed to protect privacy).

Please note that your housing provider must be willing to accept a third-party check for payment or rent and complete a W-9 Form.

<u>Emergency Rental Assistance – Rent Burdened Participants (Tier 4)</u>

If a tenant can provide proof that their housing provider has served them with notice of a rental increase and that the tenant is (a) already a rent-burdened household or (b) the rental increase will result in the household becoming rent-burdened, the City of Claremont may subsidize the cost of the imposed rental increase (with the City subsidy capped at 5 percent plus the percentage change in the cost of living, or 10 percent, whichever is lower). For the purposes of this Program component, "rent-burdened" is defined as "spending more than 30 percent of gross household income on rent."

Rent-Burdened Participants – How It Works (Tier 4)

A housing subsidy will be paid to the housing provider directly by the City of Claremont on behalf of the participating household. The household then pays the difference between the actual rent charged by the housing provider and the amount subsidized by the Program.

To supplement your application, you will be required to provide the following documents for **each adult member** of your household:

- A copy of your legal, up-to-date lease in writing with appropriate addendums.
- A dated Notice of Rent Increase that illustrates the new rental rate and the effective date.
- Most recent pay stubs or similar documentation showing two months' or more of your household's monthly income.
- Tax document, such as a W-2, Tax Return, 1099-MISC, or other applicable tax document.
- Social Security or Social Security Disability Insurance statements or benefit letters (if applicable; this will not impact Program eligibility).
- Section 8 agreement (if applicable; this will not impact Program eligibility).

Please note that your housing provider must be willing to accept a third-party check for payment or rent and complete a W-9 Form.

Emergency Rental Assistance – No-Fault Eviction (Tier 5)

State and local laws currently limit the circumstances under which "no fault" evictions may occur. State and local laws also require certain residential property owners to provide tenants with relocation assistance if they are evicted at "no fault." Please note that these laws have various exceptions. If you are unsure if your eviction is considered "no fault" and/or you are unsure what relocation assistance you may be entitled to, please review the following resources:

- State Law AB 1482 Tenant Protection Act of 2019: https://leginfo.legislature.ca.gov/faces/billTextClient.xhtml?bill_id=201920200AB1482
- City of Claremont Just Cause Eviction Ordinance: https://www.ci.claremont.ca.us/home/showpublisheddocument/19832/6381930482787
 https://www.ci.claremont.ca.us/home/showpublisheddocument/19832/6381930487
 https://www.ci.claremont.ca.us/home/showpublisheddocument/19832/6381930487
 https://www.ci.claremont.ca.us/home/showpublisheddocument/19832/6381930487

Under these laws, not all tenants are eligible for relocation assistance, and even tenants who receive relocation assistance may experience financial hardship because they are moving from a below-market-rate unit to a market-rate unit. This component of the Program provides financial assistance to those tenants.

Renters who receive a no-fault eviction and then choose to purchase a primary residence instead of moving into another rental property are not eligible.

"No Fault Eviction" Participants – How It Works (Tier 5)

If tenant(s) can prove that their total cost to relocate <u>exceeded</u> the amount of any relocation assistance that was provided by their former housing provider, the City of Claremont may provide relocation assistance to the renter for some or all their <u>eligible out-of-pocket relocation</u> costs (i.e., costs <u>not</u> covered by any relocation assistance that the tenant received from their former housing provider). The maximum allowance per household is based on the factors described below.

Scale of Relocation Assistance Allowance Caps

If tenant(s) can prove that their total cost to relocate <u>exceeded</u> (or will exceed) the amount of any relocation assistance that will be or was provided by their former housing provider, the City of Claremont may provide financial assistance up to the following allowances based on age, disability status, household composition, income level, unit size, and/or unit tenure. 50 percent of the relocation assistance will be available to eligible tenants at the time that they receive an eviction notice, and 50 percent will be available upon/after move-out.

- Households with one or more senior citizens (adult(s) on the lease who are 62 years of age
 or older)
 - O Qualifying households with 1-2 people total in household: Up to \$6,273
 - o Qualifying households with 3-4 people total in household: Up to \$10,455
 - o Qualifying households with 5+ people total in household: Up to \$14,637
- Households with one or more person(s) with a disability
 - o "Disability" is defined as a "physical or mental impairment that substantially limits one or more of the major life activities of such individual" (Americans with Disabilities Act 28 C.F.R. § 35.108(a)(1)(i))
 - o Qualifying households with 1-2 people total in household: Up to \$6,273
 - o Qualifying households with 3-4 people total in household: Up to \$10,455
 - o Qualifying households with 5+ people total in household: Up to \$14,637
- Households with one or more people who have resided at the residential real property for fewer than three years
 - o Qualifying households with 1-2 people total in household: Up to \$4,182
 - o Qualifying households with 3-4 people total in household: Up to \$8,364
 - o Qualifying households with 5+ people total in household: Up to \$12,546
- Households with one or more people who have resided at the residential real property for three years or longer
 - o Qualifying households with 1-2 people total in household: Up to \$5,182
 - Qualifying households with 3-4 people total in household: Up to \$9,364
 - o Qualifying households with 5+ people total in household: Up to \$13,546
- Low-, very low-, or extremely low- income households (as defined by HUD)
 - o Qualifying households with 1-2 people total in household: Up to \$6,273
 - o Qualifying households with 3-4 people total in household: Up to \$10,455
 - o Qualifying households with 5+ people total in household: Up to \$14,637

Please note that the amounts listed above are <u>maximum possible allowances</u> and that the City of Claremont will require tenant(s) to prove that their total cost to relocate <u>exceeded</u> (or will exceed) the amount of any relocation assistance that will be or was provided by their former housing provider. <u>Costs will not be paid or reimbursed beyond the actual cost of eligible relocation expenses, as described below.</u>

To supplement your application, you will be required to provide the following documentation:

- A copy of your new, legal, up-to-date lease in writing with appropriate addendums (the property that you moved into). The lease should reflect the total amount of people residing in your household.
- A copy of your prior lease in writing with appropriate addendums (i.e., the property that evicted you at no-fault). This property <u>must</u> be located in Claremont. The lease(s) should reflect the total amount of people residing in your household as well as the total length of your tenancy at said property.

- If there is a senior citizen named on the lease (adults who are 62 years of age or older) you must provide a copy of an identification document that verifies their date of birth.
- If there are one or more people with disabilities in the household, you will be required to sign an attestation under penalty of perjury stating that one or more members of the household have a physical or mental impairment that substantially limits one or more of the major life activities of such individual(s). You will not be asked to provide any medical information or documentation relating to the disability.
- A copy of the no-fault eviction notice.
- A receipt **OR** attestation from your former housing provider that shows the full amount of relocation assistance that you were paid or that you will be paid. If you are interested in receiving 50 percent of the relocation assistance at the time that you receive an eviction notice, you must submit an attestation from your housing provider indicating the full amount of relocation assistance that they have and/or will be paying you.
 - o If an attestation is provided as proof, it must include your full name (the applicant), the rental property address, and the full amount of relocation assistance that you were paid (and/or will be paid in total) as well as the date that you were paid. The attestation must also be signed by the former housing provider and include their phone number, email address, and business address.
 - o If a receipt is provided as proof, the receipt must be dated and must indicate the names of the payer and payee as well as the full amount paid. A copy of the original receipt is acceptable.
- A complete W-9 (for the <u>applicant</u> to receive payment from the City).

If your household is low-, very low-, or extremely low-income as defined by HUD, you will also be required to produce the following documentation for each adult member of your household:

- Most recent pay stubs or similar documentation showing two months' or more of your household's monthly income
- Tax document, such as a W-2, Tax Return, 1099-MISC, or other applicable tax document
- Social Security or Social Security Disability Insurance statements or benefit letters (if applicable; this will not impact Program eligibility)
- All relocation assistance applicants must submit itemized receipts, quotes*, or reservations* (*if 50 percent of the relocation assistance is being requested at the time of eviction notice) of all eligible relocation expenses. Copies of (or original) itemized receipts are required for all eligible expenses (i.e., you may initially provide a quote or reservation to receive 50 percent of the relocation assistance "up front," but will still be required to produce a receipt and submit the receipt as proof of purchase). The following items are the only eligible relocation expenses that will be considered for reimbursement through this Program:

- Moving expenses The cost of hiring professional movers or renting equipment (such as a truck or van) to pack and/or move your personal belongings from your former unit to your new unit.
- o Security Deposit The cost of the security deposit for your new unit.
- O Hotel/Motel/Short Term Housing Stay If applicable, the cost of your hotel/motel/short term housing stay between the date of your (no fault) eviction and the date that your new lease commenced. The hotel/motel/short term housing itemized receipt or statement must list you (the applicant) as the primary guest and must show the dates of your stay as well as the nightly room rate. The first 28 nights of your hotel/motel/short term housing stay are the <u>only</u> nights eligible for reimbursement. Please note that meal and laundry allowances (i.e., meals purchased during your interim stay and laundromat costs during your interim stay) are also eligible.
- Pet Accommodations Pet boarding that must occur as a result of tenants temporarily residing at a hotel/motel/short term housing stay between the date of their (no fault) eviction and the date that their new lease commenced (up to 28 nights as described above).
- Lost Wages Up to 5 days of lost wages for time off work to relocate. You must provide proof of loss of income (e.g., paystubs) that demonstrate your time off was relocation-related.

<u>Incentives for Housing Providers (Tier 5)</u>

Some property owners have informed the City of Claremont that due to the COVID-19 pandemic, some tenants have still not paid their arrears in full and as such, since 2020, property owners have not been receiving the rental income that they need to pay their mortgage and other expenses.

As such, the City may provide financial incentives to licensed housing providers/property owners (i.e., the housing provider/property owner must have a current business license in the City of Claremont) as described below.

Applicants may only receive assistance under **one** the incentives below for each funding cycle (i.e., you cannot receive funding for "health and safety upgrades" and for "cost and energy efficient upgrades" in the same cycle). If your application is approved for one cycle, it does <u>not</u> guarantee that you will be approved or be given priority for subsequent cycles.

<u>"Housing Provider" Participants – How It Works (Tier 5)</u>

Health and Safety Upgrades

• Priority will be given to health and safety upgrades that a housing provider would like to make to a complex or renter-occupied unit (i.e., ADA upgrades such as hand rails/ramps for wheelchair-bound tenants, mold/termite remediation, roof repairs, etc.)

- If you are a selected housing provider, this Program may help pay for the temporary relocation of your tenants who will be **temporarily displaced** due to such projects taking place (up to \$150 per tenant per night, for a total of no more than \$3,000 per tenant).
- If you are a selected housing provider, this Program may fund the costs of associated building/permit fees that the City of Claremont imposes for such projects (up to \$10,000).

To supplement your application, you will be required to provide the following documentation:

- A copy of your legal, up-to-date lease(s) in writing with appropriate addendums.
- A detailed Scope of Work of the health/safety upgrade(s) that you are proposing, including an estimated timeline for the project(s).
- Hotel/Motel/Short Term Housing Stay If applicable, the cost of your tenants'
 hotel/motel/short term housing stay (up to \$150 per tenant per night, for a total of no
 more than \$3,000 per tenant). The hotel/motel/short term housing itemized receipt or
 statement must list your tenant as the primary guest and must show the dates of their
 stay as well as the nightly room rate.

Cost and Energy Efficient Upgrades

- Selected housing providers may choose to implement improvements to their tenantoccupied rental units/properties that result in cost-savings to tenants (in cases when the
 tenants are responsible for paying utilities). If a tenant does not pay for utilities,
 upgrades under this category would still be considered improvements to tenant-occupied
 units/property maintenance.
- Example upgrades/improvements include energy efficient windows; Energy Star-certified dishwashers, refrigerators, and washers/dryers; smart thermostats; and/or drought tolerant landscaping.
- This category may be expanded to encompass general tenant-occupied rental unit/property upgrades (including work that may need permits but would not take 30 days).
- If you are a selected housing provider, this Program may pay for the temporary relocation of your tenants who will be **temporarily displaced** (up to \$150 per tenant per night, for a total of no more than \$3,000 per tenant) due to such projects taking place.
- If you are a selected housing provider, this Program may provide funding to complete improvements/upgrades as described above (up to \$1,000 per housing unit).
- If you are a selected housing provider, this Program may fund the costs of associated building/permit fees that the City of Claremont imposes for such projects (up to \$10,000).

To supplement your application, you will be required to provide the following documentation:

• A copy of your legal, up-to-date lease(s) in writing with appropriate addendums.

- A detailed Scope of Work of the cost/energy efficient upgrade(s) that you are proposing, including an estimated timeline for the project(s).
- Hotel/Motel/Short Term Housing Stay If applicable, the cost of your tenants' hotel/motel/short term housing stay (up to \$150 per tenant per night, for a total of no more than \$3,000 per tenant). The hotel/motel/short term housing itemized receipt or statement must list your tenant as the primary guest and must show the dates of their stay as well as the nightly room rate.

Forgivable Loans for Smaller Housing Providers

This section is **only applicable to housing providers with complexes of twenty or fewer rental housing units**.

- This Program may offer forgivable loans to selected housing providers who agree not to increase rent for the year. Specifically, for each unit that remains the same in rent price from one year to another, this Program may pay a one-time forgivable loan equivalent to \$2,000 per eligible unit **or** the cash value of what the maximum allowable rental increase would have generated in revenue for the year, **whichever is less**.
- HUD determines Fair Market Rent (FMR) based on the Los Angeles-Long Beach-Glendale, CA HUD Metro FMR Area. Because Claremont rental rates tend to be higher than the FMR, if a housing provider rents their unit at or below current FMR, this Program may offer a forgivable loan equivalent to \$3,500 per eligible unit. The City of Claremont will always use the current FMR figures provided by HUD in determining eligibility: https://www.huduser.gov/portal/datasets/fmr.html.
- <u>Forgivable Loans:</u> If selected, a housing provider will enter into a forgivable loan with the City of Claremont and the funds will be dispersed to the applicant. After the recipient has fulfilled the program requirements (i.e., they prove that they have not raised rent for a year or they are renting the unit at or below FMR), the loan will be forgiven.

To supplement your application, you will be required to provide the following documentation:

- A copy of your prior lease(s) in writing with appropriate addendums <u>and</u> a copy of your legal, up-to-date lease(s) in writing with appropriate addendums (must illustrate that no rent increase has been enacted during the current Program cycle year) **OR**
- A copy of your legal, up-to-date lease(s) in writing with appropriate addendums (must illustrate that the unit(s) are being leased at or below FMR based on HUD's Los Angeles-Long Beach-Glendale, CA HUD Metro Fair Market Rent (FMR) Area in the current Program cycle year).