



INDIVIDUAL ASSISTANCE POLICIES AND PROCEDURES

What is the purpose of the Prescott Cares Individual Grant Program?

The COVID-19 pandemic has economically challenged families everywhere including in Prescott, causing layoffs and business closures. The City of Prescott has received \$428,197 in special Community Development Block Grants funds from the US Department of Housing and Urban Development under the “Coronavirus Aid, Relief, and Economic Security Act” (CARES Act) for preventing, preparing for, and responding to the Coronavirus (COVID-19).

The City of Prescott Community Development Department, has created the Prescott CARES program to provide grants to eligible families in order to prevent, prepare for and respond to the Coronavirus. The City is partnering with the Prescott Chamber of Commerce Foundation to distribute these grants.

Must residents live in Prescott to be eligible for Funds?

Yes. Residents must reside in the City of Prescott (as of 3/11/2020)

What types of Coronavirus impacted expenses are eligible for the grant?

- 1). Private Utilities (Gas or Electric)
- 2). Rent, mortgage up to 3 consecutive months in arrears
- 3). Maximum grant combined \$3000

How does an individual / family qualify?

1. The family must be low-moderate income (LMI).

The City and Chamber can certify eligibility as LMI based on household size and income limits, using the “HUD 2020 Income Guidelines.” The owner will initially indicate the number of persons (related or not) that reside in owner’s household and the combined annual gross income in the household pursuant to the table below, based on the most current Adjusted CDBG Income Limits from HUD. However, owner household income will have to be **verified** as per paragraph 2 below.



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Number of persons in household	With gross annual income not to exceed:	Number of persons in household	With gross annual income no to exceed:
1	\$36,200	5	\$55,850
2	\$41,400	6	\$60,000
3	\$46,550	7	\$64,150
4	\$51,700	8	\$68,250

2. LMI residents must provide documentation of their income such as the most recent tax returns, asset report, any public assistance the family receives, etc. The City will rely on Annual Income as defined in accordance with [24 CFR Part 5.609](#).

3. LMI residents must prove loss of income due to COVID-19

4. Residents must sign legal affidavit that they cannot accept other public benefits for the same expenses.

Do residents have to pay back Prescott CARES funds to Prescott?

If used for eligible costs, Cares funds do NOT have to be repaid, as they are grants. Residents will be asked to sign a declaration of subrogation which means that they certify that none of the funds received by Prescott Cares will be a duplication of benefits of other awards from other entities. If it is discovered that recipients have been double paid for the same items, the City will ask the residents to repay the grant funds.

What is the maximum grant allowed?

The maximum grant for low-moderate income Prescott residents is \$3,000. Grant size depends upon the requested amount, funds available and the ability to demonstrate need.

When can residents apply for the Prescott Cares funds?





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Applications are accepted between April 19th and May 15, 2021. Applications submitted with ALL required supporting documents will be considered for funds; partial or incomplete submittals will not be reviewed for eligibility.

What types of residents are NOT eligible for Cares funds?

Residents who do not live in the City of Prescott, or meet the eligibility guidelines including being over the Low/Moderate income threshold.

What other factors must the City establish via application, documentation or records?

1. That the individual or family has experienced a measurable loss of revenue due to COVID-19 as proved through applicable documents.
2. That the individual or family can demonstrate family size, income and assets via applicable documents.
3. That the individual or family can demonstrate utility bills in arrears (if applying for these funds)
4. That the individual or family can supply landlord or mortgage authorization for payment directly to landlord or mortgagor.

What is meant by avoidance of “Duplication of Benefits”? Under the federal Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act), the City must ensure that it prevents the “duplication of benefits” when using CDBG-CV funds, such as those used by the City under its SBG Program to assist small businesses impacted by COVID-19.

Essentially, duplication of benefits occurs when a person, household, business, or other entity receives assistance from multiple sources for the same purpose and the total assistance received for that purpose is more than the total need.

Each applicant will have to sign an affidavit that it will not apply for or accept other federal, state, local or private loans or grants or other assistance for the same purposes for which Prescott Cares funds will be used or in excess of total costs for that same purpose.

How does an individual or family obtain Prescott Cares funds?





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An applicant must complete the required individual assistance application and submit ALL required supporting documents to the Chamber. The application is available at: www.prescott.org or calling 928-445-2000.

1. Complete the application form that is in Adobe Acrobat fill able format online, and save completed form to your desktop. The application may be completed online, but not SUBMITTED online.
2. Print out the completed form and make sure it is signed by you (applicant). Attach all required supporting documents.
3. Send the completed application AND required supporting documents by regular mail to 117 W. Goodwin Street, Prescott AZ 86303. Do NOT send original sensitive documents such as tax returns! Send copies.
4. Once submitted, The Chamber and City of Prescott will review applications and required supporting documents for completeness. Chamber staff will contact you if to obtain any missing documents, which you must send as soon as possible as only complete application packages will be reviewed for grant eligibility.
5. All applications are subject to required City of Prescott underwriting analysis.
6. Incomplete application packages (e.g., incomplete application form, failure to submit ALL required supporting documents) WILL NOT be accepted by the Chamber. A business cannot reserve its place in the application queue by submitting a partial or incomplete application.
7. The Chamber and City will review the completed application package and based on it and any required underwriting analysis will either accept or deny the application and will notify applicant by email. If an application is denied, the Chamber will state the reason why.
8. If an application is approved, the landlord, mortgagor and/or utility company will be asked to sign an agreement and accept the conditions of the grant.
9. The City will provide the applicant and company(s) with an executed copy of the Agreement. The Chamber will notify the applicant that invoices and other acceptable documents asking for grant funds may be submitted.
10. The applicant will be required to sign, under penalty of perjury, an AFFIDAVIT stating the applicant has not accepted/will not accept other federal, state, or local loans/grants for the same purpose for which the individual or family will receive Prescott Cares funds from the City. Other funding sources include, but are not limited to, Utility Company programs, State or Federal funded programs such as (Emergency Rental Assistance RA) from the US Treasury Department



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or the Emergency Rental Assistance Program (ERAP) from the State of Arizona. Applicants must also assert that there are no outstanding state or local tax liens or legal judgments. Finally, the AFFIDAVIT requires that if the applicant does so accept such other assistance the applicant will immediately notify the Chamber and may be required to reimburse the City some or all Prescott Cares funds.

What documents must an applicant submit with the application?

Documents required to be submitted with a Prescott Cares Application include:

- A. Proof of Income: Income tax return, letter from employer, pay stubs, social security or disability income statement, retirement benefits letter or statement, child support statement.
- B. Proof of Loss of Income: Please provide any of the following applicable documents: layoff, furlough, or involuntary termination notices, letters from the employer, or other verification of loss of income provided by the employer. For gig workers, printouts of all payments made the by the gig employer(s) to the worker during the months where income was lost. If none of these are available, we will contact the gig employer for
- C. Asset Certification Form (See Appendix A):
- D. Landlord Authorization (See Appendix B):

I certify that the information provided herein is true and complete and that any misrepresentation of income or household size reported herein shall be cause for program disqualification. I also understand that this information is to be used only for determining my **preliminary** eligibility for rental assistance and does not obligate me or the City of Prescott.

- E. Signed AFFIDAVIT regarding receipt of other funds. This will be provided to you by the Chamber IF and WHEN your application for assistance is approved.

City reserves right to amend Policies and Procedures - The City cannot foresee all contingencies and therefore reserves the right to make exceptions to these Policies and Procedures.