



City of New Albany

Emergency Subsistence Payment Program

Amended Policies & Procedures

This project is funded through an award made to the City of New Albany by the U.S. Department of Housing and Urban Development through CDBG-CV Cares Act. The City of New Albany has entered into a service agreement to administer the Emergency Subsistence Payment Program.

Program Overview

The Emergency Subsistence Payment Program is designed to help renters and homeowners living within the City of New Albany boundaries for which the Coronavirus Pandemic caused an adverse economic impact to avoid hardship and eviction/mortgage foreclosure by helping them to cover current and past due monthly rent/mortgage. If eligible, the program will provide up to six (6) consecutive months of assistance (must be consecutive per HUD regulations) from the date of application. The subrecipient must document the start and end of assistance (not including arrears). Past due rent/mortgage must be documented through statements and/or invoices from your landlord or mortgage company.

Applicant Eligibility

If you meet the following criteria, you may be eligible for this program:

- Must qualify as a low-to-moderate-income household per HUD regulations at www.huduser.gov/portal/datasets/il.html
- Must qualify as low-to-moderate income for the current year, if the renter/homeowner was low-moderate income in 2021 and are no longer low-to-moderate-income in the current year, they are no longer eligible for assistance.
- Must be a resident of New Albany and all household members must be listed on the application.
- HUD requires certain household information to be collected on the application including race, ethnicity, disability status, and female head of household.
- A household is only eligible one time. The household will only receive six months of consecutive funding, regardless of if that funding is required for each of those months.
- Must have delinquency notice from landlord/bank and must be documented by each individual monthly bill requesting payment.

City of New Albany Emergency Subsistence Payment Program

- Must be a current resident within the boundaries of the City of New Albany. Must provide proof of residency through a lease/mortgage or utility bill. All payments will go directly to the vendor (landlord, utility company, mortgage provider, etc.); no payments will be made to the applicant.
- Must not have received assistance from another agency for services requested resulting in duplication of services. All adults on the lease or mortgage must sign the "Duplication of Benefits Affidavit Form" as a part of the application certifying under penalties that no duplication is being requested. For example, if the rent is \$900: this program may cover \$450 if a church is providing another \$450, but the program cannot cover \$900 if the church is already providing \$450.

General Criteria

- The assistance must bring the renter/homeowner current with payments with the remainder of any delinquent payments being paid prior to assistance being granted. The following expenses are ineligible to be assisted by this program:
 - Homeowner property taxes are not eligible.
 - Payment of late fees
 - Payment for delinquent taxes or homeowner's insurance (unless taxes are included in escrow payment)
- Landlord/Mortgage Company must sign a Receipt of Payment form that certifies they are relinquishing the right to evict for the next 30 days after payment of receipt.
- Landlords/Mortgage Company must agree to participate and accept payments directly from the Sub-Recipient.
 - If a landlord and tenant are related to each other; additional documentation is required. The parties must disclose how they are related, and a lease agreement is required for participation. If there is no current lease agreement, one must be executed for reimbursement of rent.
- The City Controller will reimburse the Sub-Recipient bi-weekly per the Controller's claims schedule upon documentation provided to the Department of Redevelopment.
- Stimulus and unemployment subsidy should not be included, when calculating income.
- Must complete an application through the Sub-Recipient and provide copies (may be emailed) of required documentation such as: identification (driver's license, identification card, lease or utility bills), proof of income (4 weeks), bank statements (2 months), and various documents pertaining to need (letter from employer for broadband need, school on virtual learning document, monthly utility bills), etc., required by HUD. (a detailed list of documents required are starting on page 3)
- Must provide written self-certification of financial hardship as it relates to the coronavirus pandemic loss, deduction in hours or furlough).
- If assistance is over 100 days, a Lead- Based Paint Visual Inspection is required. The staff at the Sub-Recipient will need to take the lead-based paint training.
<https://apps.hud.gov/offices/lead/training/visualassessment/h00101.htm> The Lead Screening Worksheet cannot be completed by any person who live at or own the building/home, etc. Landlords and property managers cannot complete the form.
- Tracking Payments: Rental arrears will be included with the first month's payment and an

City of New Albany Emergency Subsistence Payment Program

additional two consecutive months of eligibility remain. Documentation in the file should note start and stop months for assistance. Finally, only the tenant may apply for the EA program.

Current Income Limits for 2025

FY 2025 Income Limit Category	Persons in Household							
	1	2	3	4	5	6	7	8
Low (80%) Income Limits (\$)	54,150	61,850	69,600	77,300	83,500	89,700	95,900	102,050

Ineligible applicants

The following applicants are ineligible for this program:

1. Applicants who do not otherwise meet the eligibility criteria outlined in the section above.
2. Households that receive a monthly federal subsidy (e.g. a Housing Choice Voucher, Public Housing, or Project-Based Rental Assistance) and/or rental assistance from any other federal, state or local program are only eligible to apply for the portion of rent and utilities which they are responsible for.
3. Households that are related to City employees or elected officials.
4. Individuals experiencing homelessness who are seeking overnight or temporary shelter.

Denial Procedure

Review & Decision Timeline

- All applications will be reviewed within 5 business days of receipt, provided all required documentation has been submitted.
- If an application is incomplete, the applicant will be contacted within 3 business days to request missing information, and the 5-day review window will resume once all materials are received.

Applications may be denied for reasons including, but not limited to:

- Applicant does not meet eligibility criteria.
- Funding has already been provided to the household.
- Funds are exhausted for the current funding cycle.

Denial Notification

- Denial notifications will be issued in writing within 2 business days of the denial decision.
- The notification will include:
 - The specific reason(s) for denial.
 - The date of the decision.

City of New Albany Emergency Subsistence Payment Program

- Instructions for how to reapply, if applicable.
- Contact information for a program representative for follow-up questions.
- Notifications will be delivered via mail.

Document Requirements

Types of Documents	Accepted Documents
<p>Proof of Identity</p> <p><i>Must submit one of the documents listed</i></p>	<ul style="list-style-type: none"> • Current driver’s license or other state-issued ID • Social Security Card • U.S. passport • School ID • U.S. visa • Work permit • Legal permanent resident card (Green card) • Matrícula consular • Current or expired foreign government issued ID • Office of Refugee Resettlement ID • Work ID • Handgun license • Military ID
<p>Proof of residence at rental unit</p> <p><i>Must submit one of the documents listed</i></p>	<ul style="list-style-type: none"> • Executed lease agreement valid during the timeframe for which you are applying for assistance <p>If you do not have a lease agreement, you must submit one of the following as well as the landlord attestation form signed by your landlord</p> <ul style="list-style-type: none"> • Photo ID with address of rental unit • Mail from a government office, financial institution or utility
<p>Proof of income</p> <p><i>Applicants must supply either proof of annual income or proof of monthly income for the two months prior to application</i></p>	<p>Proof of Annual Income</p> <ul style="list-style-type: none"> • 2023 or 2024 tax return listing all adult household members • 2023 or 2024 W-2(for every job held by each adult household member • 2023 or 2024 1099(s) for every job held by each adult household member • 2023 or 2024 1099G unemployment compensation statement <p>Proof of Monthly Income</p> <ul style="list-style-type: none"> • Monthly unemployment compensation statement for the two months prior to application • Pay stubs for the two months prior to application • Most recent stipend(s), alimony, child support, pension/retirement/annuity monthly award letter(s) • Letter from employer verifying salary/wages for the two months prior to application • Completed Part III of the New Albany Subsistence Payment Program Application • Most recent SSI or SSDI statement of benefits <p>Note: Income information must be provided for every adult</p>
<p>Proof of past due rent and utilities</p>	<ul style="list-style-type: none"> • Past due rent notice or invoice • Past due mortgage notice or invoice from bank • Letter or other communication from landlord indicating past due rent amount

Note that some documents may fulfill multiple criteria. To help applicants navigate the documentation requirements, please see Attachment A containing a documentation matrix.

Attachment A – Acceptable Documentation Matrix

Note that proof of income must be provided for every adult household member earning income. Applicants must have one piece of documentation from each column; although one document may fulfill multiple columns. For example, a recent unemployment compensation statement can provide proof of financial hardship and be used in determining income eligibility.

	Proof of Identity	Proof of residence at	Proof of income	Proof of economic	Proof of past due rent or
Photo-ID (i.e. driver's	X				
Unemployment compensation statement		X (if the 1099-G lists the name of applicant and rental unit address)	X	X	
U.S. Visa	X				
Work permit	X				
Legal permanent resident card	X				
Matricula	X				
Current foreign government issued ID	X				
Office of refugee	X				
Military ID	X				
Executed lease agreement, listing		X			
	Proof of Identity	Proof of residence at rental unit or	Proof of income	Proof of economic hardship	Proof of past due rent or mortgage
2023 or 2024 tax return listing all adult			X		

City of New Albany Emergency Subsistence Payment Program

2023 or 2024 W-2(s) for every job held by each adult household			X		
2023 or 2024 1099(s) for every job held by each adult household member			X		
Pay stubs for the two months prior to application for each adult			X		
Stipend(s), alimony, pension/ retirement/ annuity			X		

City of New Albany Emergency Subsistence Payment Program

	Proof of Identity	Proof of residence at rental unit or	Proof of income	Proof of economic hardship	Proof of past due rent or mortgage
Letter from employer verifying salary/wages for the two			X		
SSI or SSDI statement of			X		
Discharge, layoff, or furlough				X	
Pay stubs showing reduction in				X	
Pay stubs showing reduction in				X	
Notice of business closure (letter from employer of closure, closure announcement)				X	

City of New Albany Emergency Subsistence Payment Program

	Proof of Identity	Proof of residence at rental unit or	Proof of income	Proof of economic hardship	Proof of past due rent or mortgage
Documenta- tion of significant costs incurred, such as child or dependent				X	
Past due rent notice or invoice					X
Letter or other communi- cation from landlord					X
Late or unpaid utility bill (water,					X

Amended and Adopted _____ day of _____, 2025

Claire Johnson, Director
New Albany Economic Development