

# Low Income Certification Application Frequently Asked Questions

Marineland Community Association, Inc.

**1. Can I download the low income application documents online?**

Yes. The Low Income Assistance Certification Application package document and related documents (Notice, FAQ, Definition of Gross Income, and State Income Limits) may be downloaded from [www.ilovehb.org](http://www.ilovehb.org) web site. Select “Low Income Certification” under the **Park Conversion** heading. The documents may also be obtained from Janice Yates, space #17.

**2. Is this the application for receiving an MPROP loan?**

The Low Income Assistance Certification Application is for *any financial assistance* in relation to the MCAI acquisition of Marineland. This includes financial assistance in the form of a low interest loan from MPROP, assistance from the City of Hermosa Beach and rental subsidies.

**3. How is income defined?**

Review the document “Definition of Gross Income”.

**4. What about the income of "house mates" which is anyone living in a home other than homeowner?**

- a. Income from house mates must be included.
- b. If the house mates are paying rent, then proof of the rent (cancelled checks, rental agreement, etc) is needed.
- c. If house mate is short term, a detailed explanation of the living situation is needed.

**5. What residents are most likely to be certified?**

Those who reside in the park and whose HCD Income Categories are “Lower”, “Very Low”, or “Extremely Low” are most likely to be certified --*but there is no guarantee.*

**6. How do I find out my Income Category?**

The Income Categories are found in “HCD State Income Limits” document posted on the HCD web site. A portion of the 2009 State Income Limits for Los Angeles County are in the table below.

Income Category	Number of Persons in Household			
	1	2	3	4
Extremely Low	16, 650	19, 050	21,400	23, 800
Very Low Income	27, 750	31, 700	35, 700	39, 650
Lower Income	44, 400	50, 750	57, 100	63, 450

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To view or download the entire document, follow the steps below:

- a. Go to MCAI website: [www.ilovehb.org](http://www.ilovehb.org).
- b. Select "Low Income Certification" under the **Park Conversion** heading
- c. Under the **Application Help & FAQ** heading select "CA HCD: State Income Limits".
- d. Select "2009 HCD State Income Limits" or "2010 HCD State Income Limits" whichever document is available.
- e. Find your income in the table for Los Angeles County.

**7. Can a resident who is new to the park or who was not low income when the MPROP Income Eligibility Questionnaire was submitted in May/June 2008 apply for low income certification?**

Yes, *any* resident may apply for certification, however submitting the application does not guarantee that a resident will be certified as a low income household.

**8. Was the MPROP loan awarded to the association or to individual residents?**

The MPROP loan is a blanket loan awarded to the association, MCAI. The loan was not awarded to individual residents. The loan will be used to assist in keeping the overall purchase affordable and a portion of it will be allocated to qualified low income residents.

**9. To whom do residents make MPROP loan payments?**

Residents who have received assistance from MROP will make their loan payments to MCAI as a portion of their monthly assessment.

**10. Who certifies the applications? What is the certification process?**

Generally all the certification is done by The Loftin Firm.

The application packages are sent to The Loftin Firm. Patty Wong reviews the applications and does the certification. If necessary, Patty may contact an applicant to ask questions or request more (or missing) information. A few applications and/or applications with problems are sent to MPROP for confirmation. Once the loan (i.e. blanket MPROP loan) is completed, all applicants go to MPROP for their files.