COVID-19 Rent Relief Program

Emergency Programs and Housing Services, Catholic Charities of Santa Clara County
What is COVID-19 Rent Relief Program
COVID-19 Rent Relief Program

• CA COVID-19 Rent Relief will help income-eligible households pay rent and utilities, both for past due and future payments.

• Helps families stay in their home and meet the minimum requirement to avoid eviction.
Who Can Apply
Landlords and Tenants
Qualifications
Qualifications — Tenant & Landlord

<table>
<thead>
<tr>
<th>Tenant</th>
<th>Landlord</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Behind on rent or utilities</td>
<td>• Property owner or the property management/agency who has legal authority to lease the unit</td>
</tr>
<tr>
<td>• Experienced hardship due to COVID-19</td>
<td>• Have one or more eligible tenants with unpaid rent between April 1, 2020 and March 31, 2021, due to a COVID-19 related event</td>
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<tr>
<td>• Income less than 80% of the Area Median Income</td>
<td>• Have a tenant lease or written agreement with the eligible tenant(s) or other evidence of rental relationship</td>
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<tr>
<td></td>
<td>• Agree to waive 20% of the unpaid rent for the above time period</td>
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## Checklists – Tenant & Landlord

**Tenant**
- Decide if they are eligible + email address (mandatory)
- Verify their identity
- Verify income (all family over 18)
- Verify residence
- Verify rent owed
- Verify utility owed

**Landlord**
- Decide if they are eligible + email address (mandatory)
- Verify tenant’s or tenants’ residence(s)/unit(s)
- Verify property ownership
- Verify rent owed
Landlord Checklist

• IRS W-9 Form

• Verify Tenant’s Residence (one of the following)
  • Lease agreement
  • State issued program ID with license
  • Official letter from third party showing name and address
  • Government issued library card (must show name and address)
  • Utility statements from provider
Landlord Checklist (cont.)

• Verify Ownership (one of the following)
  • Property deeds
  • Mortgage note
  • Property tax forms
  • Homeowner insurance
  • Property Management Agreement, if property manager applying
Verify Rent Owed (one of the following)

- A current lease, signed by the applicant and the landlord that identifies the unit where the applicant resides and establishes the rental payment amount.
- If there is no signed lease, evidence of the amount of a rental payment may include:
  - Bank statements
  - Check stubs, or other documentation that reasonably establishes a pattern of paying rent
  - Written attestation by a landlord who can be verified as the legitimate owner or management agent of the unit
How Much Assistance is Provided?
How much rent will be covered?

80% of past due rent April 1, 2020 - March 31, 2021 with landlord participation.

25% of past due rent April 1, 2020 - March 31, 2021 without landlord participation.

Qualified renters can apply for up to 25% of future rent for April, May and June of 2021
How do clients apply?
How is our program assisting them?

1. Client calls Catholic Charities program number

2. Catholic Charities schedules an appointment for the client

3. Case manager helps client fill out application on HousingIsKey website
How do clients apply?

- Call Catholic Charities (408) 273-7478
- Online directly https://housing.ca.gov/covid_rr/index.html

**Clients must have an email to apply**
A non-profit housing services agency serving many localities in Northern California, including most of the South Bay. Core services include:

• neutral landlord/tenant counseling, education and dispute resolution
• fair housing laws education and counseling and complaint investigation
• HUD-certified housing counseling including 1st time homebuyer, mortgage, foreclosure, pre-foreclosure and financial/credit counseling

PLEASE NOTE: We are not able to offer legal advice or legal representation, but we can offer tips, best practices, and an overview of local and State laws. For legal services, please contact an attorney or a lawyer referral service.

800-339-6043 | www.housing.org | info@housing.org
Why Should Landlords Apply?

1. Landlord enters in amounts owed by tenant
2. Landlord can apply for multiple affected Tenants through the system, and will not have to provide the same info multiple times
3. Landlord moves the process along, uploads lease, proof of ownership documents, and any other documents to prove rent is owed by Tenants
4. Receive payment directly in preferred method
5. Can check status through their Rent Relief portal account
“But I have to waive 20%”

- Tenants who lost work or incurred expenses likely have other debts accumulating, paying back rent could take a long time
- Landlord guaranteed 80% of qualifying tenants’ back rent
- Collecting debts is difficult, especially if Tenant becomes or is insolvent
- Cannot sell or assign COVID-19 Rent Debt if Tenant would have qualified for Rent Relief
- To file a court action, Landlord must document cooperation with rent relief efforts by tenant(s) and/or prove attempts to apply on behalf of tenant(s)
REMINDER: Landlord Required Noticing

• Landlords should serve Tenants with ANY unpaid rent since March 2020

• For any Notice to Pay until 6/30/2021 use this + declaration form

• For unpaid rent from 3/1/20 to 8/31/2020 use this + declaration form

Forms can be found (in multiple languages) here: housing.ca.gov/landlord/forms.html and here: housing.ca.gov/tenant/forms.html (for the declaration)
REMANDER: Notices

Any Notice to Pay or Quit MUST:

1. be a 15-Day Notice;

2. contain specific information; **AND**

3. be served with a “Declaration of COVID-19-Related Financial Distress”

✓ Provide in language contract negotiated in
✓ Instruct how tenant should return it (by email, text w/ photo, etc.)

This is ALL the documentation a tenant needs to provide to show financial distress; it is signed under penalty of perjury.

DECLARATION OF COVID-19-RELATED FINANCIAL DISTRESS

Code of Civil Procedure Section 1179.02(d)

I am currently unable to pay my rent or other financial obligations under the lease in full because of one or more of the following:

2. Increased out-of-pocket expenses directly related to performing essential work during the COVID-19 pandemic.
3. Increased expenses directly related to health impacts of the COVID-19 pandemic.
4. Childcare responsibilities or responsibilities to care for an elderly, disabled, or sick family member directly related to the COVID-19 pandemic that limit my ability to earn income.
5. Increased costs for childcare or attending to an elderly, disabled, or sick family member directly related to the COVID-19 pandemic.
6. Other circumstances related to the COVID-19 pandemic that have reduced my income or increased my expenses.

Any public assistance, including unemployment insurance, pandemic unemployment assistance, state disability insurance (SDI), or paid family leave, that I have received since the start of the COVID-19 pandemic does not fully make up for my loss of income and/or increased expenses.

Signed under penalty of perjury under the laws of the State of California.

______________________________
Signature

______________________________
Dated

For information about legal resources that may be available to you, visit https://realhelp4ca.org

For information, resources, and support visit http://houstonrealestate.com or by calling...
Eligibility Questions for Tenants

Tenant household must meet the following 3 criteria:

1. At least 1 member has qualified for unemployment benefits, experienced a reduction in income, incurred significant costs, or experienced other financial hardship due to COVID–19;

   ✓ Signed Declaration of COVID-19 Related Financial Distress meets this requirement!

2. At least 1 member is at risk of homelessness or housing instability: past-due utility or rent notice or eviction notice, unsafe or unhealthy living conditions, or other evidence of risk

   ✓ Receiving a 3-day/15-Day Notice to Pay or Quit meets this requirement!

3. Have a household income that is not more than 80% of the Area Median Income
Eligibility Questions for Tenants

Who Qualifies and What is Covered?

- Impacted tenant households with incomes ≤ 80% of AMI
- Back and forward rent, utility payments and other housing expenses.

### SANTA CLARA COUNTY (Household Income limits 2020)

<table>
<thead>
<tr>
<th># of Pers. in Household</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely Low (30% AMI)</td>
<td>33150</td>
<td>37900</td>
<td>42650</td>
<td>47350</td>
<td>51150</td>
<td>54950</td>
<td>58750</td>
<td>62550</td>
</tr>
<tr>
<td>Very Low Income (50% AMI)</td>
<td>55300</td>
<td>63200</td>
<td>71100</td>
<td>78950</td>
<td>85300</td>
<td>91600</td>
<td>97900</td>
<td>104250</td>
</tr>
<tr>
<td>Low Income (80% AMI)</td>
<td>78550</td>
<td>89750</td>
<td>100950</td>
<td>112150</td>
<td>121150</td>
<td>130100</td>
<td>139100</td>
<td>148050</td>
</tr>
</tbody>
</table>
Application Tips & Notes

• A leaseholder must apply and include income info for all co-tenants, subtenants, and/or occupants > 18 years old
  ➢ Income of all occupants >18 years old goes into the calculation of “household income”

• If only 1 co-tenant is COVID-19 impacted and other co-tenants are reluctant to share income information, note that as co-tenants, they are jointly and severally liable for the rent debt (unless the contract states otherwise)

• If the household income exceeds threshold, we recommend using dispute resolution services (free and neutral!) to work out payment plans/agreements:
  ➢ Project Sentinel  [https://www.housing.org/dispute-resolution](https://www.housing.org/dispute-resolution)
  ➢ City of San José (with OMOS) Housing Mediation Program 408-975-4480 [www.sanjoseca.gov/your-government/departments-offices/housing/about-us/housing-mediation-program](http://www.sanjoseca.gov/your-government/departments-offices/housing/about-us/housing-mediation-program)
Application Tips & Notes (cont’d)

- Landlord and Tenant will need an email address to create an account and apply.
- We encourage Landlords and Tenants to inform each other if initiating an application.
- Emails regarding the application will come from “Neighborly Software”
- We also encourage Landlords and Tenants to communicate and work together to complete the application!
Where to Apply

Go [housingiskey.com](http://housingiskey.com) or [laviviendaesclave.com](http://laviviendaesclave.com) or [www.housing.ca.gov](http://www.housing.ca.gov)

Click here to begin screening questions and info:
Begin Process by Text - 211211

OR text “rent” to 211211 for initial screening questions
Process for Applying

Who Can Apply? How Will the Process Work?

- Landlords and Tenants May Both Apply

Diagram:
- Landlord Initiates Application(s) → Email to Tenant(s) Inviting them to Participate; Includes Link to Application → If submitted by both parties simultaneously system “Matches” Applications to avoid duplication → Case Management Works with Landlord and Tenant to Complete Applications Completed & Signed by Both Parties → Complete 80% Compensation
- Tenant Initiates Application → 5 Digit Case ID Created for Tenant → Email to Landlord Inviting them to Participate; Includes Link to Application and 5 Digit Case ID → Non-Participatory Landlord → Application Complete & Signed by Tenant → Complete 25% Compensation
- Non-Participatory Tenant → Incomplete Application
Project Sentinel

Info and links to applications, checklists, resources and more!

www.housing.org/covid-19

Questions about rent relief or tenant-landlord laws? Contact us!

408-720-9888
ERAP@housing.org

Please provide the City the property is in and nature of your question for quickest assistance.
Visit HousingIsKey.com or call 833-430-2122