

State Rent Relief Application Process



Presentation for North Fair Oaks Community Council July 22, 2021

About Us



Project Sentinel, Inc. is a non-profit housing services agency serving many communities in Northern California. Neutral Landlord/Tenant Counseling and Dispute Resolution is one our core services. This includes supporting some Cities with the administration of their rent stabilization hearing and petition processes.

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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.

Who Qualifies and What is Covered



Who Qualifies under AB 832?

- Relief available for low-income tenants financially impacted by COVID-19
 - Low-income households earning ≤ 80% of AMI
 - Only 1 adult in household needs to be impacted

What is covered?

- 100% of unpaid rent (accrued April 2020 through March 2021)
- > 100% of future rent (April 2021 and September 2021)
- 100% of past and current utility bills (including internet)

Household Income



Who Qualifies and What is Covered?

- Household = everyone who lives in the home, including children
- Income = the total earnings of all adults who live in the home

San Mateo County								
# of Pers. in Household	1	2	3	4	5	6	7	8
Extremely Low (30% AMI)	38,400	43,850	49,350	54,800	59,200	63,600	68,000	72,350
Very Low Income (50% AMI)	63,950	73,100	82,250	91,350	98,700	106,000	113,300	120,600
Low Income (80% AMI)	102,450	117,100	131,750	146,350	158,100	169,800	181,500	193,200
Median Income (100% AMI)	125,650	143,600	161,500	179,500	193,500	208,200	222,600	236,950

See our website housing.org/covid-19 for our 2021 AMI calculator and other helpful information.

Have Tenants received these forms?



The following documents should have been served on Tenants with unpaid rent accrued between March 1, 2020 to June 30, 2021:

- ✓ Notice of Code of Civil Procedure Section 1179.04(c)
- √ 15-Day Notice to Pay or Quit (Non-payment of Rent)
- ✓ Declaration of COVID-19 Financial Distress (Blank)
- Landlords are required to serve the Notice of Code of Civil Procedure Section 1179.04(c) by July 31, 2021. If not, they still must serve with/before any Notice to Pay.
- A new 15-Day Notice to Pay or Quit is special notice for any unpaid rent from September 1, 2020 through September 30, 2021.
- The Declaration of COVID-19 Financial Distress form must be returned to the Landlord within 15 business days of receipt.

These forms are available here: https://housing.ca.gov/landlord/forms.html.

https://housing.ca.gov/landlord/forms.html

Notice of Code of Civil Procedure 1179.04(c)



A landlord must serve this notice if their tenant has failed to pay rent between March 1, 2020 and September 30, 2021. This notice is to notify the tenant that they may have protections through the COVID-19 Tenant Relief Act.

Landlords required to send this notice even if they provided previously required notices.

Landlords must serve this notice on or before July 31, 2021.

NOTICE FROM THE STATE OF CALIFORNIA Code of Civil Procedure Section 1179.04(c)

The California Legislature has extended the COVID-19 Tenant Relief Act. The law now protects renters who have experienced COVID-19-related financial distress from being evicted for failing to make rental payments due between March 1, 2020, and September 30, 2021.

"COVID-19-related financial distress" means any of the following:

- 1. Loss of income caused by the COVID-19 pandemic
- Increased out-of-pocket expenses directly related to performing essential work during the COVID-19 pandemic.
- Increased expenses directly related to the health impact of the COVID-19 pandemic.
- Childcare responsibilities or responsibilities to care for an elderly, disabled, or sick family member directly related to the COVID-19 pandemic that limit your ability to earn income.
- Increased costs for childcare or attending to an elderly, disabled, or sick family member directly related to the COVID-19 pandemic.
- Other circumstances related to the COVID-19 pandemic that have reduced your income or increased your expenses.

This law gives you the following protections:

- If you failed to make rental payments due between March 1, 2020, and August 31, 2020, because you had decreased income or increased expenses due to the COVID-19 pandemic, as described above, you cannot be evicted based on this
- If you are unable to pay rental payments that come due between September 1, 2020, and September 30, 2021, because of decreased income or increased expenses due to the COVID-19 pandemic, as described above, you cannot be evicted if you pay 25 percent of the rental payments missed during that time period on or before September 30, 2021.

You must provide, to your landlord, a declaration under penalty of perjury of your COVID-19-related financial distress attesting to the decreased income or increased expenses due to the COVID-19 pandemic to be protected by the eviction limitations described above. Before your landlord can seek to evict you for failing to make a payment that came due between March 1, 2020, and September 30, 2021, your landlord will be required to give you a 15-day notice that informs you of the amounts owed and includes a blank declaration form you can use to comply with this requirement.

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If your landlord has proof of income on file that indicates that your household makes at least 130 percent of the median income for the county where the rental property is located, as published by the Department of Housing and Community Development in the Official State Income Limits for 2020, your landlord may also require you to provide documentation that shows that you have experienced a decrease in income or increase in expenses due to the COVID-19 pandemic. Your landlord must tell you in the 15-day notice whether your landlord is requiring that documentation. Any form of objectively verifiable documentation that demonstrates the financial impact you have experienced is sufficient, including a letter from your employer, an unemployment insurance record, or medical bills, and may be provided to satisfy the documentation requirement.

It is very important you do not ignore a 15-day notice to pay rent or quit or a notice to perform covenants or quit from your landlord. If you are served with a 15-day notice and do not provide the declaration form to your landlord before the 15-day notice expires, you could be evicted. You could also be evicted beginning October 1, 2021 if you were rental payments due between September 1, 2020, and September 30, 2021, and you do not pay an amount equal to at least 25 percent of the payments missed for that time period.

YOU MAY QUALIFY FOR RENTAL ASSISTANCE. In addition to extending these eviction protections, the State of California, in partnership with federal and local governments, has created an emergency rental assistance program to assist renters who have been unable to pay their rent and utility bills as a result of the COVID-19 pandemic. This program may be able to help you get caught up with past-due rent. Additionally, depending on the availability of funds, the program may also be able to assist you with making future rental payments.

While not everyone will qualify for this assistance, you can apply for it regardless of your citizenship or immigration status. There is no charge to apply for or receive this assistance.

Additional information about the extension of the COVID-19 Tenant Relief Act and new state or local rental assistance programs, including more information about how to qualify for assistance, can be found by visiting http://housingiskey.com or by calling 1-833-430-2127."

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15-Day Notice to Pay or Quit



NEW 15-DAY PAY OR QUIT NOTICE (JULY 1, 2021, TO SEPTEMBER 30, 2021)

NOTICE FROM THE STATE OF CALIFORNIA – YOU MUST TAKE ACTION TO AVOID EVICTION. If you are unable to pay the amount demanded in this notice because of the COVID-19 pandemic, you should take action right away.

IMMEDIATELY: Sign and return the declaration form included with your notice to your landlord within 15 days, excluding Saturdays, Sundays, and other judicial holidays. Sign and return the declaration even if you have done this before. You should keep a copy or a picture of the signed form for your records.

BEFORE SEPTEMBER 30, 2021: Pay your landlord at least 25 percent of any rent you missed between September 1, 2020, and September 30, 2021. If you need help paint that amount, apply for rental assistance. You will still owe the rest of the rent to your landlord, but as long as you pay 25 percent by September 30, 2021, your landlord will not be able to evict you for failing to pay the rest of the rent. You should keep careful track of what you have paid and any amount you still owe to protect your rights and avoid future disputes.

AS SOON AS POSSIBLE: Apply for rental assistance! As part of California's COVID-19 relief plan, money has been set aside to help renters who have fallen behind on rent or utility payments. If you are behind on rent or utility payments, YOU SHOULD COMPLETE A RENTAL ASSISTANCE APPLICATION IMMEDIATELY! It is free and simple to apply. Citizenship or immigration status does not matter. You can find out how to start your application by calling 1-833-430-2122 or visiting http://housingiskey.com/right away.

15-Day Notice to Pay or Quit

(Nonpayment of Rent between March 1, 2020 and August 31, 2020) (Code of Civil Procedure Section 1179.03(b)(4))

TO: (Name of Tenant(s))

NOTICE FROM THE STATE OF CALIFORNIA

If you are unable to pay the amount demanded in this notice, and have decreased income or increased expenses due to COVID-19, your landlord will not be able to evict you for this missed payment if you sign and deliver the declaration form included with your notice to your landlord within 15 days, excluding Saturdays, Sundays, and other judicial holidays, but you will still owe this money to your landlord. If you do not sign and deliver the declaration within this time period, you may lose the eviction protections available to you. You must return this form to be protected. You should keep a copy or picture of the signed form for your records.

You will still owe this money to your landlord and can be sued for the money, but you cannot be evicted from your home if you comply with these requirements. You should keep careful track of what you have paid and any amount you still owe to protect your rights and avoid future disputes. Failure to respond to this notice may result in an unlawful detainer action (eviction) being filed against you.

remises location:									
mount of total rent due a	ind ow	ing:							
	(mont	h/year) \$			_				
	(month/year) \$								
	(month/year) \$								
	(mont	h/year) \$			_				
	(mont	h/year) \$			_				
or information about	legal	resources	that	may	be	available	to	you,	vis

For information, resources, and support visit http://housingiskey.com or by calling 1-833-422-4255.

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who have been unable to pay their rent and utility bills as a result of the COVID-19 pandemic. This program may be able to help you get caught up with past-due rent. Additionally, depending on the availability of funds, the program may also be able to assist you with making future rental payments.

While not everyone will qualify for this assistance, you can apply for it regardless of your citizenship or immigration status. There is no charge to apply for or receive this assistance.

Premises location:	
Amount of total rent due and owing:	_
(month/year) \$	

Additional information about the extension of the COVID-19 Tenant Relief Act and new state or local rental assistance programs, including more information about how to qualify for assistance, can be found by visiting https://housingiskey.com or by calling 1-833-422-4255.

DISCLAIMER: THIS NOTICE CONTAINS INFORMATION REQUIRED BY CODE OF CIVIL PROCEDURE SECTION 1179.03(C). ADDITIONAL INFORMATION MAY BE REQUIRED BY CODE OF CIVIL PROCEDURE SECTION 1161 OR OTHER APPLICABLE FEDERAL, STATE OR LOCAL LAWS DEPENDING ON THE NATURE, LOCATION AND FINANCING OF YOUR RENTAL UNIT. FOR ADDITIONAL GUIDANCE, PLEASE CONSULT AN ATTORNEY, A LEGAL AID ORGANIZATION, A LANDLORD ASSOCIATION. OR A TENANT ADVOCACY GROUP.

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New 15-day notice Covers Sept. 1, 2020-Sept. 30, 2021 15-day notice for Mar. 1-Aug. 31, 2020

Declaration of COVID-19 Financial Distress



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:

- 1. Loss of income caused by the COVID-19 pandemic.
- Increased out-of-pocket expenses directly related to performing essential work during the COVID-19 pandemic.
- Increased expenses directly related to health impacts of the COVID-19 pandemic.
- 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.
- Increased costs for childcare or attending to an elderly, disabled, or sick family member directly related to the COVID-19 pandemic.
- 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://lawhelpca.org/.

For information, resources, and support visit http://housingiskey.com or by calling 1-833-422-4255.

DELIVERY OF DECLARATION OF COVID-19-RELATED FINANCIAL DISTRESS

Code of Civil Procedure Section 1179.03(f)

Pursuant to Code of Civil Procedure section 1179.03(f), a tenant may deliver the declaration of COVID-19-related financial distress to the landlord by any of the following methods:

- (1) In person, if the landlord indicates in the notice an address at which the declaration may be delivered in person.
- (2) By electronic transmission, if the landlord indicates an email address in the notice to which the declaration may be delivered.
- (3) Through United States mail to the address indicated by the landlord in the notice. If the landlord does not provide an address pursuant to subparagraph (1), then it shall be conclusively presumed that upon the mailing of the declaration by the tenant to the address provided by the landlord, the declaration is deemed received by the landlord on the date posted, if the tenant can show proof of mailing to the address provided by the landlord.
- (4) Through any of the same methods that the tenant can use to deliver the payment pursuant to the notice if delivery of the declaration by that method is possible.

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Documentation Needed From Landlords



Required for the landlord application:

- ➤ W-9 Form
- Lease or rental agreement reflecting renter's name, residence address, and monthly rent due (part of the streamlined application improvement)

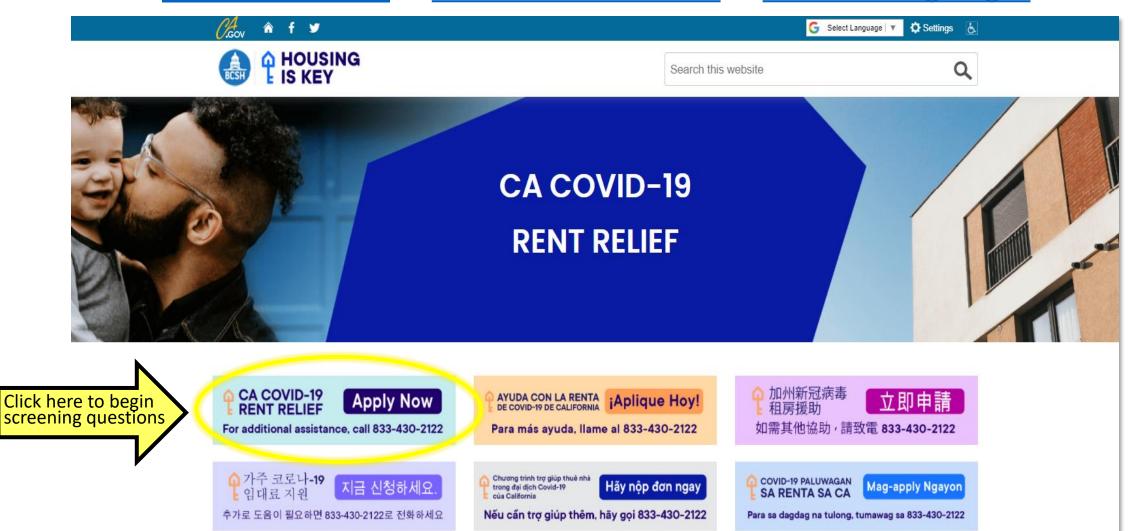
Not required for application, but you may be asked to provide this later:

Proof of ownership of property, including Property Deed(s), Mortgage Note(s), Property Tax Statement, copy of Property Insurance Statement

Begin Process Online

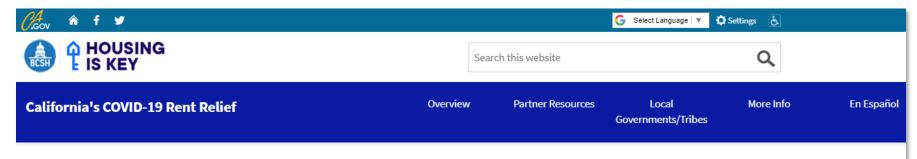


Go to housingiskey.com or laviviendaesclave.com or www.housing.ca.gov



Click "I'm a Landlord"





CA COVID-19 Rent Relief

Whether it's a health-related event or a significant financial hardship, COVID-19 has affected us all. As our state continues to recover, we are committed to keeping families housed and recognize that California renters and landlords have enough to worry about. We want to make sure that past due rent isn't one of them.

CA COVID-19 Rent Relief will help income-eligible households pay rent and utilities, both for past due and future payments. The federal Consolidated Appropriations Act of 2021 provides funding to support the program and tenant (renter) protection laws signed by Governor Newsom.

I'm a Landlord

I'm a Renter

For additionar information, to find a Local Partner Network organization near you, or for eligibility and application help, call our CA COVID-19 Rent Relief Call Center: 833-430-2122

Information and Assistance

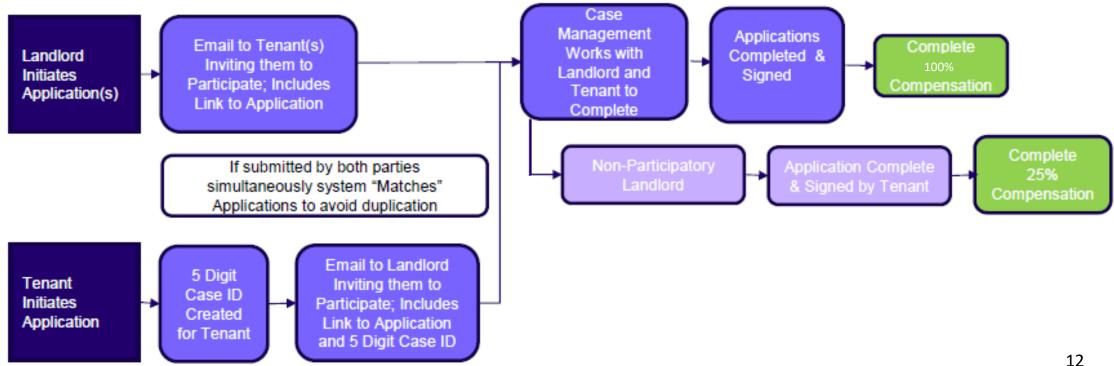
- ▶ For CA COVID-19 rent relief information and assistance, call 833-430-2122.
- ▶ Para obtener información y asistencia de ayuda para pagar la renta CA COVID 19, llame al 833-430-2122.
- ▶ 如需獲得加州新冠病毒租房援助的相關資訊及協助,請致電 833-430-2122。
- Để biết thêm thông tin và nhận hỗ trợ của chương trình trợ giúp thuê nhà trong dịch COVID-19 của California, hãy gọi số 833-430-2122.



Process for Applying (State Program)



- Both Landlords and Tenants may apply.
- Landlords' and Tenants' applications are matched based on the Tenant property address.
- Landlords are paid 100%* directly if they participate.
- Tenants are paid at least 25%* directly if Landlords do not participate.
- Utility providers are paid 100% directly if Tenants request utilities assistance.



TIPS ON APPLYING (State Program)



- 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 and provide their Case ID #s
- Emails regarding the application will come from "Neighborly

Software"



Neighborly Software

California COVID 19 Rent Relief <no-reply@neighborlysoftware.com> Wednesday, April 14, 2021 4:25 PM Subject: California COVID 19 Rent Relief: Please confirm your account

Thank you for registering your account with California COVID 19 Rent Relief. Please confirm your account by

We also encourage Landlords and Tenants to communicate and work together to complete the application!

ERAP 1 Tenant Application Updates



Changes went live on <u>Friday, June 4, 2021</u>, and were automatically implemented to pending applications.

- ✓ Sections have been reorganized
- ✓ Application is easier to complete, so will take less time
- ✓ Requires less paperwork you can attest with the click of a button now
- ✓ Includes "pop-up" tips throughout
- ✓ More explanations about how to input information
- ✓ Applicants have 7 days to complete their applications, otherwise will be moved to a "nonresponsive status"

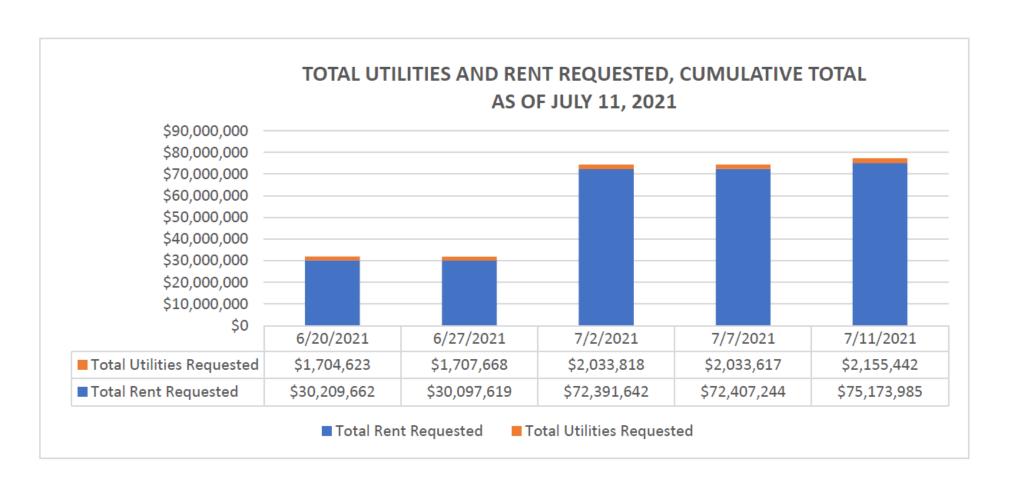
If your application has been moved to a "nonresponsive" status, contact support@ca-rentrelief.com or call (833) 430-2122 to reactivate your application.

- ✓ Provide your Name
- ✓ Provide your Application Case ID number

County Data

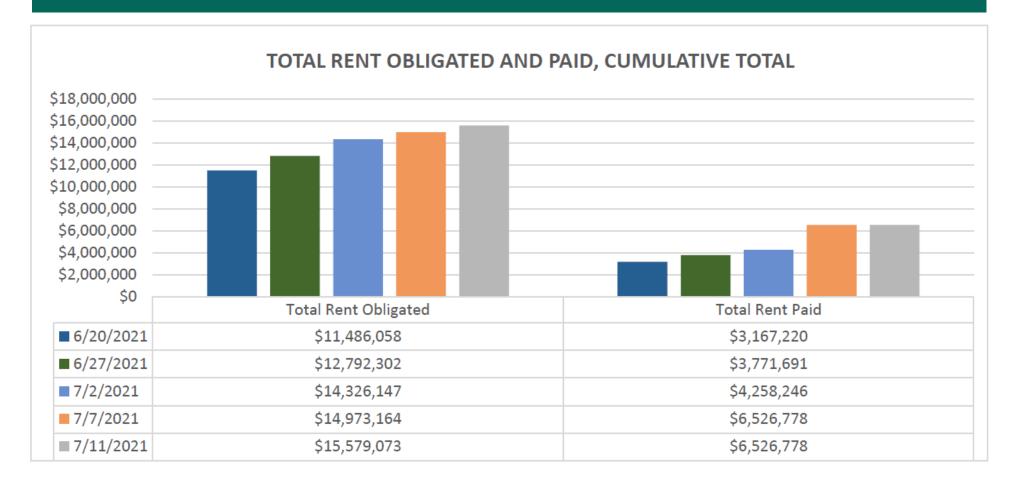


The total amount of funding requested from Rent Relief program to date is \$77,329,427



County Data





Legislative Fixes



- > 100% of back rent paid back (increased from 80%)
- Landlords can apply on behalf of former tenants/self-evicted tenants for 100% of back rent owed from April 1, 2020-Sept. 30, 2021
- ➤ Just cause protections are extended through Sept. 30, 2021

Assistance with the State Application





Call Center: (833) 430-2122

Email: support@ca-rentrelief.com

Local Partner Network

Booking Center: (833) 687-0967



Helpline email: **ERAP@housing.org**

Videos and more: www.housing.org/covid-19