

DRAFT
EMERGENCY RENT RELIEF PROGRAM

Overview

The Emergency Rent Relief Program (“Program”) is designed to assist very low- to low-income families and individuals who are suffering a temporary financial setback due to the COVID-19 public health emergency and need help with rent due. The purpose of the Program is to mitigate potential homelessness and displacement of existing Alameda Affected Residential Tenants that experience a decrease in household income due to the COVID-19 pandemic. This measure works in connection with the City’s eviction moratorium. Funding is provided by the Community Development Block Grant (CDBG) CARES Act funds and will support tenants’ rental payment needs upon the end of the Eviction Moratorium.

Type of Assistance

One-time, gap rent assistance for tenants experiencing an unforeseen financial crisis and inability to pay rent due to a loss of income related to the COVID-19 public health emergency. The form of assistance will be a grant payable directly to the landlord through an agreement form subject to approval by the City Attorney’s office.

Funding Process and Priorities

The City has three priorities: 1) preserve housing stability, 2) prioritize those most at need, and 3) maximize the number of households helped.

- In an effort to ensure the preservation of housing stability as long as possible, applicants will be able to apply for this program within two application cycles.
- In an effort to prioritize those that are most at in need, those applicants with greatest income loss will receive priority over other eligible applicants with a less substantial loss of income within that application cycle.
- Up to \$3,500 per household or 1 month’s rent, whichever is less. HUD defines an individual household as any number of individuals that are tenants under the same lease/rental agreement. Rent reasonableness assessment may be conducted by Program Administrator as a determination of the amount of the assistance provided.

Applicant Eligibility and Requirements

Households must demonstrate an inability to meet their rent obligation and document a Substantive Loss of income as well as a lack of available assets. To qualify for assistance, applicants must meet the following criteria:

- Reside in the City of Alameda as their primary residence
- Have a Current Residential Lease Agreement
- Be current on the rental payments due prior to March 1, 2020, and in otherwise good standing with payment and terms of their lease. Must show regular monthly payments on time prior to requesting the assistance.
- Document total household income not to exceed the Low-Income limits (80% of Area Median Income) established for Alameda County, adjusted by household size. See table below for HUD’s 2020 Maximum Income Limits:

Household Size	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80% AMI	\$73,100	\$83,550	\$94,000	\$104,400	\$112,800	\$121,150	\$129,500	\$137,850

- Demonstrate an ability and plan to meet/sustain the ongoing rent obligation for their lease following the City's assistance.
- Document a Substantial Loss of Income as defined in Ordinance 3268 also note that Ordinance allows stand-alone medical exception/ loss of income related to COVID-19 impacts due to health, employment, or school/childcare closures as evidenced by the following:
 - Termination Notice
 - Payroll Check or Pay Stubs
 - Asset Documentation
 - Medical Bills
 - Signed Letter from Employer explaining tenant(s) changed financial circumstances
 - Unemployment Award Letter
- Self-Certification of tenant's inability to pay the next month rent or previously deferred rent during the eviction moratorium period.

Special Considerations

The following tenants may be eligible to participate in the Program if they meet certain requirements:

- Section 8 Tenants, whose rental rate is based on their household income may be eligible to participate in the program, up to the tenant's share of the contract rent

Ineligible Applicants

The following tenants/landlords are ineligible to participate in the Program:

- Tenants that have received rent relief assistance through another program since March 4, 2020;
- Tenants that are Immediate Relatives, through blood or marriage (i.e. Child, Parent, Sister, Brother, Grandparent, Aunt, Uncle) of the Owner;
- Single owner-occupied residence, when the owner-occupant rents or leases two (2) or fewer bedrooms to one (1) or more lodgers.

Program Assistance

- Rental relief assistance will be provided in an amount that is the lesser of the Tenant's actual rent, tenant's share of the contract rent or the maximum affordable rent for the unit size, based on need. See table below for HUD's 2020 Fair Market Rent, based on bedroom count:

Studio	1 bedroom	2 bedroom	3 bedroom	4 bedroom
\$1488	\$1808	\$2239	\$3042	\$3720

- If the Tenants rental rate exceeds the maximum affordable rent for the applicable unit size, then the Tenant will be required to remit the difference to the Landlord prior to the City dispersing funds.
- Funds will be dispersed directly to the Landlord
- Prior to the release of funds, the City must receive the following documents:
 - W-9 from the Landlord
 - Executed Rental Assistance Agreement from the Tenant
 - Verification that Landlord is in compliance with City of Alameda Rent Program requirements
- Funds will be provided in the form of a Grant

Program Process

Submit Application electronically at _____[web site here]. Application must include:

- Identification for the Tenant on the Lease Agreement

- Verification of Household Size and Income
- Copy of current Lease Agreement
- Verification of the most recent rental payment made immediately preceding March 1, 2020.
 - Cancelled Check
 - Bank Statement
 - Written verification from Landlord
 - Verification of documented loss of income related to COVID-19
- Program Administrator reviews application and verifies household eligibility
- After a preliminary interview, Program Administrator will contact the Owner/Landlord to confirm tenant's place of residence and rental amount
- Program Administrator will notify the tenant of the status of their application and email them and the Landlord required program approval documents to be executed
- Program Administrator issues payment directly to the Landlord

Programmatic Evaluation

In order to determine the effectiveness of the COVID-19 Emergency Rental Assistance Program, the Program Administrator in conjunction with the City will track and evaluate the following:

- Applicant and Participant Eligibility to determine the number and percent of households at each income group (0-30%, 31-50%, and 51-80% AMI)
- Applicant and Participant COVID-19 financial loss reason
- Participants that comply with providing proof of rental payments
- Survey Program Participants to determine their satisfaction with participating in the program and working with the Program Administrator
- Review of Eviction filings within three months of Eviction Moratorium and rate of evictions from program participants

To apply or for more information contact the Program Administrator via email at _____ or by phone at _____.