

DRAFT
EMERGENCY RENT RELIEF PROGRAM GUIDELINES
(updated October 6, 2020)

Overview

The Emergency Rent Relief Program ("Program") is designed to mitigate potential homelessness and displacement of existing Alameda residents designed to by assisting very low- to low-income families and individuals those 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 or Alameda Strong as funds are available and will support tenants' rental payment needs upon the end of the Eviction Moratorium. The CDBG funding must benefit very low- and low-income households.

Type of Assistance

~~One-time, g~~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 Priorities and Process

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 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 the actual need as certified by the landlord or property manager, whichever is less. HUD defines an individual household as any number of individuals that are tenants under the same lease/rental agreement.
- If funds remain after all applications have been processed, funds may be issued on a pro rata basis to applicants whose need exceeds the initial cap. The Program Administrator shall obtain a self-certification form from the tenant and confirmation from the landlord of an unmet need. In the event that an applicant is awarded funds in more than one round, under no circumstances shall an applicant receive more than six consecutive months of rent per HUD regulations. Rent reasonableness assessment may be conducted by Program Administrator as a determination of the amount of the assistance provided.
- The first application period assisted tenants who fell behind from April through September. Pending available funds, a second application period shall be opened to assist those who newly experienced hardship as well as those with continued hardship.

Applicant Eligibility and Requirements

Households must demonstrate an inability to meet their rent obligation and document a ~~Substantive Loss~~ loss of income as well as a lack of available assets. Alternatively or in



addition, households may document an increase in expenses as a result of COVID-19. To qualify for assistance, applicants must meet the following criteria:

- Reside in the City of Alameda as their primary residence
- Have a Current current Residential Lease Agreement or provide evidence of the monthly rent obligation
- 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.~~
- Demonstrate an ability and plan to meet/sustain the ongoing rent obligation for their lease following the City's assistance.
- Self-Certify inability to pay some portion of rent due the next month rent or previously deferred rent during the eviction moratorium period.
- 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, the effect of COVID-19 on the tenant household, including employment changes, health/medical needs,~~ 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
- For Section 8 Tenants whose rental rate is based on their household income – document tenant's share of the contract rent.
- For CDBG-funded applications – Must have a total household income that does not to exceed HUD's low-income limits (80% of Area Median Income) established for Alameda County, adjusted by household size and provide supporting documentation. 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

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 Requirements

Funds may only be used for outstanding, unpaid rent.

- Tenants who have received rent relief assistance through another program since March 1, 2020 may not receive duplicate benefits. For example, if a tenant was unable to make April and May rent payments but received rental assistance from a nonprofit organization for April, then the tenant should only apply for May rent. Rental relief assistance will be provided in an amount that is the lesser of the Tenant's actual rent or the tenant's share of the contract rent, based on need.
- 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 dispersed directly to the Landlord

Program Process

1. Program Administrator fields all calls and coordinates translations services, as necessary.
2. Tenant submits pre-application to be included in the lottery.
3. Program Administrator processes pre-applications in lottery order and invites applicants to submit a full application, which includes:
 - 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
4. Program Administrator reviews full application and to verify household eligibility, including no duplication of benefits
5. Program Administrator will request clarifying or additional documentation as necessary
6. After reviewing the application, Program Administrator will enable eligible households to request contact the Owner/Property Manager to request the Landlord Certification and W-9 form from the Owner/Property Manager. (The forms are submitted directly to the Program Administrator.)
7. Program Administrator will notify the tenant of the status of their application
8. Program Administrator may provide information about resources to landlords and tenants
9. Program Administrator issues payment directly to the Owner/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

•

The City or Program Administrator may also:

- 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 at [510.722.2557](tel:510.722.2557) or email alamedacares@bffc.org.

PROVISIONS FOR NON-ENGLISH SPEAKING RESIDENTS: Please contact the Program Administrator at 510.722.2557 or email alamedacares@bffc.org.

PROVISIONS FOR PERSONS WITH DISABILITIES: If you are a person with a disability, please submit a request for accommodation to the Program Administrator at 510.722.2557 or email alamedacares@bffc.org.

NON-DISCRIMINATION POLICY: The City of Alameda does not discriminate against any person on the grounds of race, color, religion, national origin, ancestry, sex, gender, gender identity, gender expression, sexual orientation, marital status, familial status, source of income, genetic information, medical condition, physical disability or mental disability, or any other category protected by law.

