

OVERVIEW

- _____ Program Administrator will contact applicants in lottery order to request a complete application and all supporting documentation:
 - _____ Valid ID (any photo identification including name, date of birth, etc.)
 - _____ Current lease agreement or documentation of rent paid
 - _____ Income verification for each adult member of the household who receives income
 - _____ Loss of income verification

_____ Applicants must submit requested documentation within five days of request (or subsequently document inability to respond) to retain lottery position

_____ Program Administrator will review documents received

_____ Program Administrator will request additional documentation and verify submitted paperwork

_____ Program Administrator will request landlord certification and W-9 form from landlord

_____ Program Administrator will notify applicant if they qualify

_____ Program Administrator will furnish to the City of Alameda a list of addresses and amounts to be paid to landlord

_____ Program Administrator will issue check to landlord

_____ Program Administrator will provide tenant with documentation of rent paid to landlords for tenant records

EMERGENCY RENT RELIEF PROGRAM

Policies & Procedures

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. Funding provided by the Community Development Block Grant (CDBG) CARES Act or Alameda Strong as funds are available. Funds will be provided in the form of a grant.

Funding Process and Priorities

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

- 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 one 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.

Applicant Eligibility and Requirements

Households must demonstrate an inability to meet their rent obligation and document a Substantive Loss of income* due to the COVID-19 pandemic 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.
- 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 during the eviction moratorium period.

* The City of Alameda defines a Substantial Loss of income as a reduction of 20% or more of monthly gross pay.



- Document the effect of COVID-19 on your 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 established for Alameda County per the table below. Applicants who will be funded with CDBG funds must 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 |

NOTE: As of August 19, 2020 Alameda Strong had approximately \$12,000. Fundraising will be ongoing. Applications will be evaluated for compliance with either CDBG or Alameda Strong program guidelines. Eligible applicants will be awarded funds as they are available.

Ineligible Applicants

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

- 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 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.
- Prior to the release of funds, the City must have received the following documents:
 - A complete application and all supporting documentation from the Tenant
 - Landlord Certification Form from the Landlord
 - Completed W-9 form from the Landlord
- 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 preapplication to be included in the lottery. Full applications will be processed in lottery order. 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
3. Program Administrator reviews application and verifies household eligibility
4. Program Administrator will contact the Owner/Property Manager to request the Landlord Certification and W-9
5. Program Administrator will notify the tenant of the status of their application
6. Program Administrator may provide information about resources to landlords and tenants
7. 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 ending and rate of evictions from program participants

To apply or for more information contact the Program Administrator at 510.722.2557 or email alamedacares@bfwc.org.

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

