

How to Apply for COVID-19 Rental Assistance in the East Bay

Welcome!

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Rent Relief Webinar | April 16th, 2021



What Are We Going to Discuss Today?

1. Why do our communities need rent relief, and where is it coming from?
2. What programs exist in Contra Costa County?
3. What programs exist in Alameda County, Oakland, and Fremont?



Why Do Our Communities Need Rent Relief?

Public health measures have made it harder for renters to earn income and pay rent.

This has put renters at risk of eviction and landlords with low or no profit margins at risk of losing their properties, which tend to be more affordable, to speculative investors.

Our communities need money to be stable.

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But Don't We Have Eviction Protections in the East Bay?

Yes!

If you're a renter in Alameda County, you can't be evicted during the pandemic in most cases.

If you're a renter in Contra Costa County, you can't be evicted through June 30th if you're unable to pay rent due to COVID-19.

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But Don't We Have Eviction Protections in the East Bay?

In order to receive these protections, you should send a **signed declaration** to your landlord within 15 days each month that you can't pay the rent in full.

If you provide the signed declaration, and pay 25% of the total amount owed between September 1st, 2020 and June 30th, 2021, then **you can't be evicted over unpaid rent from the pandemic at any point in the future.**

Rental assistance can help you meet the 25% requirement.

Debt isn't automatically forgiven; you can be sued for payment.

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But Don't We Have Eviction Protections in the East Bay?

Learn more: ebho.org/our-work/covid19-housing-policy/

Get free legal advice:

API Legal Outreach – 510-251-2846

Bay Area Legal Aid – 800-551-5554 (Alameda and Contra Costa)

Centro Legal de la Raza – 510-437-1554

East Bay Community Law Center – 510-548-4040

Eviction Defense Center – 510-452-4541

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So What's the Problem?

COVID-19 has created a **debt crisis** among low-income tenants. These are the households that are least able to pay down thousands of dollars in back rent.

In the long term, this mountain of debt can **harm credit reports**, making it **harder to rent an apartment** in the future, and lead to other **long-lasting economic hardships**.

In the short term, it makes tenants vulnerable to **harassment, illegal lock outs, and "proxy" evictions**.

So What's the Problem?

There are **massive racial disparities** due to historic and structural inequities in income, wealth, and education and job opportunities.

As of December, Black, Latinx, and Asian renters were all **three times** as likely to be behind on rent than White renters in California.

As of March, Alameda and Contra Costa County renters owed an estimated \$117 million and \$60 million in rent, respectively. **87% of those debtors were people of color and 94% earned less than \$75,000.**

What's the Solution?

The **Emergency Rental Assistance Program (ERAP)** will help low-income tenants pay down COVID-related rental and utility debt, stabilizing both tenants and landlords.

The federal government has given California **\$2.6 billion** for ERAP, with at least **\$2 billion more** arriving soon thanks to the American Rescue Plan.

The program should be open through at least the **end of 2021**.



How Does ERAP Work?

It can pay up to **12 months of back rent and back utilities** owed since the start of the pandemic in March 2020.

It can also be used to pay up to **3 months of forward rent and forward utilities** for households that are still struggling to make payments.

In order to qualify, you must be **low-income, impacted by COVID-19, and at risk of housing instability or homelessness.**

The program does not ask about or depend upon immigration status; no information will not be shared with immigration authorities.

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How Does ERAP Work?

Tenants or landlords/utilities can apply, but each must co-sign the application.

In most cases, payments are made directly to landlords/utilities.

Landlords must agree to participate. But if you're eligible, and your landlord opts out, then you're **still entitled to receive payment**, which you can use to pay your rental or utility debt directly.



How Does ERAP Work in California?

Of the \$2.6 billion in ERAP funds, the federal government sent \$1.5 billion to the State and sent \$1.1 billion to cities and counties with more than 200,000 residents.

In the East Bay, Oakland, Fremont, and Alameda and Contra Costa Counties all received a “direct allocation” from the federal government. But they also received an “indirect allocation” from the State.

SB 91, a State law, attempted to create a framework to guide how large cities and counties would use these two sources of funds. **Hint: It’s confusing!**



How Does ERAP Work in the East Bay?

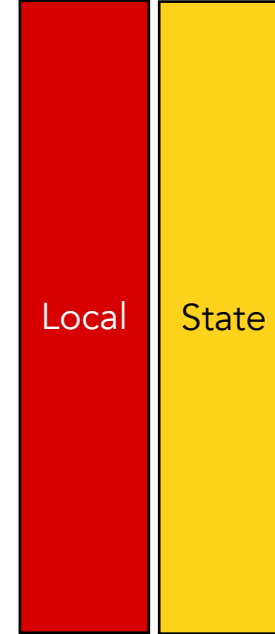
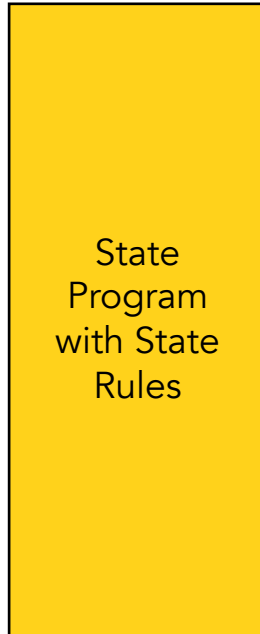
Contra Costa

Alameda

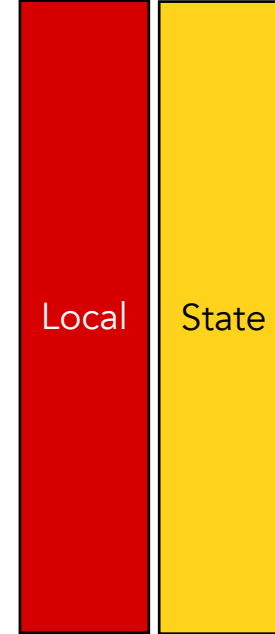
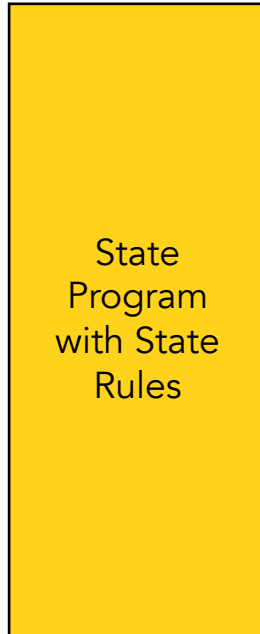
Oakland

Fremont

Start



End



Questions?

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Which Program Applies to Me?

The ERAP rules differ depending on where you rent an apartment or own a rental property.

Contra Costa County

Alameda County (except Oakland and Fremont)

Oakland

Fremont

The purpose of the rest of this webinar is to help you understand **whether you qualify and how to apply**, depending on your location.

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How Does ERAP Work in Contra Costa County?

Contra Costa

Start



End



How Does ERAP Work in Contra Costa County?

In Contra Costa County, ERAP applies to you if you make less than 80% of area median income (AMI).

But you will receive priority if you:

- make less than **50% of AMI**
- live in a community hit hard by **COVID-19**.



How Does ERAP Work in Contra Costa County?

If you qualify, then the State will pay **80% of back rent** accrued since April 1st, 2020. In exchange, your landlord must **forgive the remaining 20%**.

The State can also pay **100% of back utilities**. If there are funds remaining, then the State may pay up to 3 months of future rent and utilities, as well.



What Is "AMI"?

AMI = area median income

	1	2	3	4	5	6	7	8
80% AMI Low Income	\$73,100	\$83,550	\$94,000	\$104,400	\$112,800	\$121,150	\$129,500	\$137,850
50% AMI Very LI	\$45,700	\$52,200	\$58,750	\$65,250	\$70,500	\$75,700	\$80,950	\$86,150
30% AMI Extremely LI	\$27,450	\$31,350	\$35,250	\$39,150	\$42,300	\$45,450	\$48,550	\$51,700



How Does ERAP Work in Contra Costa County?

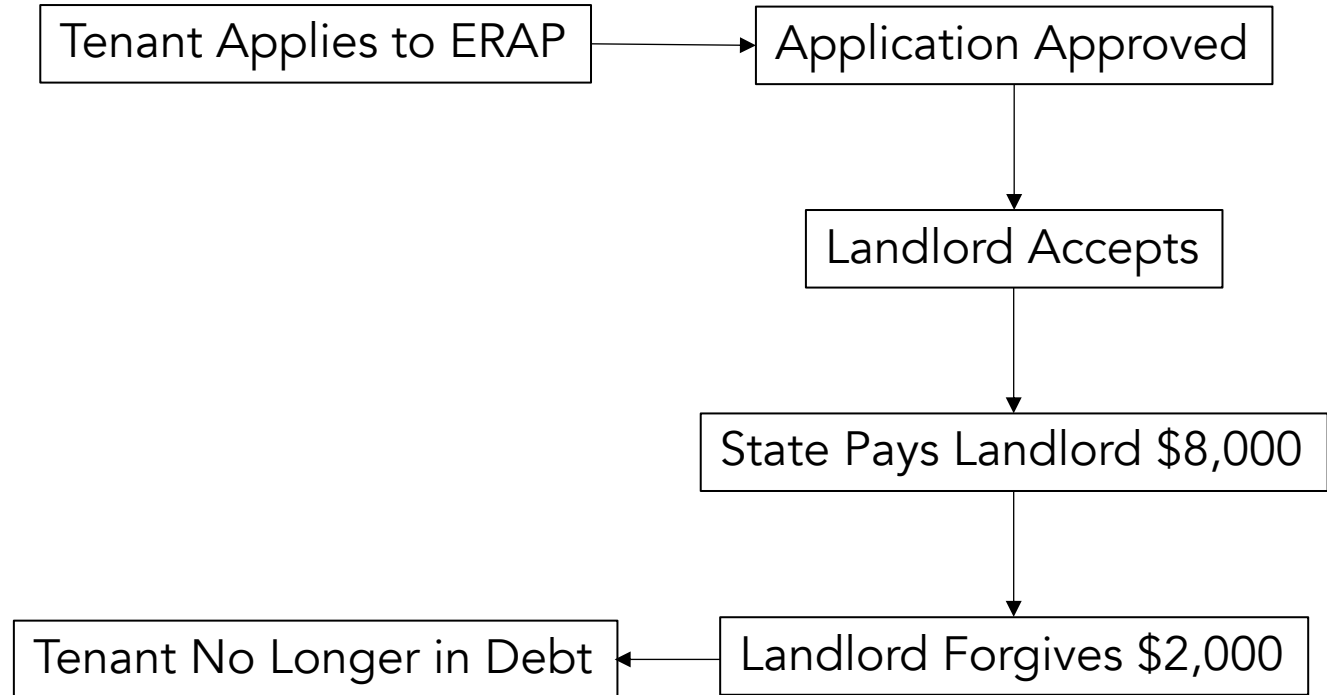
Example:

Monthly rent = \$2,000

Missed months = 5

Total debt = \$10,000

Debt remaining = \$0



What If My Landlord Refuses to Participate?

If your landlord refuses, then you can still receive a payment equal to **25% of your back rent**, which you can use to pay your landlord directly.

Make sure to specify in writing that your payment is meant to cover **rent missed since September 1st, 2020**. This will ensure that you qualify for **long-term eviction protections** under State law.

You may want to **seek free legal advice** by calling Bay Area Legal Aid at 800-551-5554.



What If My Landlord Refuses to Participate?

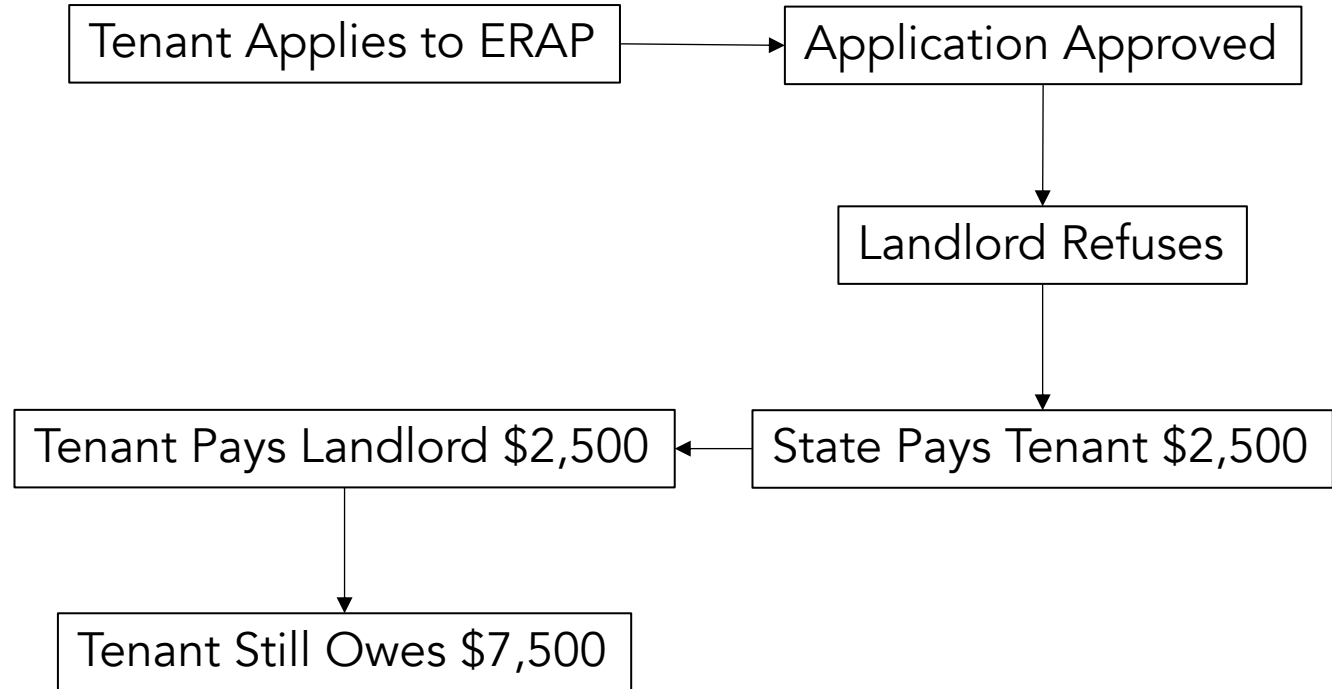
Example:

Monthly rent = \$2,000

Missed months = 5

Total debt = \$10,000

Debt remaining = \$7,500



How Can I Apply?

Apply online: housing.ca.gov/covid_rr/

Apply by phone: 833-430-2122



What Do I Need to Apply?

You need to provide proof of the following:

Identity

Address of residence

Amount of rent/utilities owed

Household income (all people over 18 on lease)

Financial hardship

Note: If you receive public assistance, you can **streamline this process** by providing **proof of participation** in Medi-Cal, CalFresh, low-income housing benefits, and more.

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How Can I Receive Help?

Organizations are available to assist you in multiple languages:

International Rescue Committee – 510-452-8222

Monument Impact – 925-682-8248

Northern California Land Trust – 510-548-7878 ext. 2

Richmond Neighborhood Housing Services – 510-237-6459 ext. 1601



What About Affordable Housing?

Renters who live in affordable housing are eligible as long as they meet the basic criteria for income and economic hardship.

The State is encouraging housing providers to submit a **bulk application** with information on each tenant with rental debt on a **property-by-property basis**. The template is available through the landlord portal at housing.ca.gov.

For properties in Contra Costa, housing providers will be required to forgive 20% of rental debt in exchange for 80% payment of past due rent.



Questions?

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I Live in Alameda County. Which Program Applies to Me?

Oakland and Fremont are running their own programs.

This information applies to renters who live anywhere in Alameda County other than Oakland and Fremont.

Alameda
Emeryville
Piedmont

Albany
Hayward
Pleasanton

Berkeley
Livermore
San Leandro

Dublin
Newark
Union City

Census-Designated Places

Unincorporated Areas



How Does ERAP Work in Alameda County?

Alameda

Start



End



How Does ERAP Work in Alameda County?

In Alameda County, ERAP applies to you if you make less than 80% of area median income (AMI).

But you will receive first-round priority if you:

- make less than **30% of AMI**
- are at **increased risk of homelessness**, including due to a history of homelessness or incarceration
- live in **affordable housing**
- live in a unit owned by a **small landlord (1-5 units)**



How Does ERAP Work in Alameda County?

It will work in two phases.

In Phase 1, the County will pay **100% of back rent** accrued since the start of the pandemic. Phase 1 will end in May.

In Phase 2, the County will start to run the **State program**, meaning that it will only be able to pay **80% of back rent**. In exchange, your landlord must **forgive the remaining 20%**.

The County can also pay **100% of back utilities** and up to 3 months of future rent and utilities.



What If My Landlord Refuses to Participate?

In Phase 1, you can still receive a payment equal to **100% of your back rent**, which you can use to pay your landlord directly.

In Phase 2, you will only be able to receive **25% of your back rent**. Make sure to specify in writing that your payment is meant to cover rent missed since **September 1st, 2020**. This will ensure that you qualify for long-term eviction protections under State law.

You may want to **seek free legal advice** by calling Centro Legal de la Raza at 510-437-1554.



How Can I Apply?

Apply online: ac-housingsecure.org

Apply by phone: 211



What Do I Need to Apply?

You need to provide proof of the following:

Identity

Address of residence

Amount of rent/utilities owed

Household income (all people over 18 on lease)

Financial hardship

Note: If you receive public assistance, you can **streamline this process** by providing **proof of participation** in Medi-Cal, CalFresh, low-income housing benefits, and more.

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How Can I Receive Help?

Organizations are available to assist you in multiple languages:

Bay Area Legal Aid – 800-551-5554

Eden United Church of Christ – 510-582-9533

Eviction Defense Center – 510-452-4541

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What About Affordable Housing?

Affordable housing properties will be prioritized for 100% reimbursement during Phase 1. Bulk applications are due **April 20th**.

In Phase 2, affordable housing providers will be required to **forgive 20% of back rent**.

You can find a bulk application at www.tfaforms.com/4896175

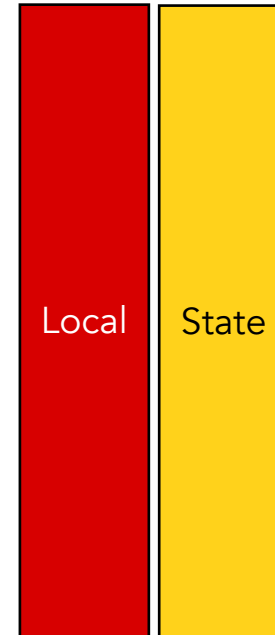
For questions, contact LaToya Tooles (ltooles@centrolegal.org) or Margaux Payton (mpayton@centrolegal.org).



How Does ERAP Work in Oakland?

Oakland

Start



End



How Does ERAP Work in Oakland?

In Oakland, ERAP applies to you if you make less than 50% of area median income (AMI).

But you will receive priority if you:

- make less than **30% of AMI**
- have **experienced homelessness**
- live in a community hit hard by **COVID-19**
- live in a home with **children, elders, or people with disabilities**
- live in **affordable housing**
- live in a unit owned by a **small landlord (1-5 units)**

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How Does ERAP Work in Oakland?

If you qualify, then the City will pay **100% of back rent** accrued since April 1st, 2020, up to \$15,000.

The City can also pay **100% of back utilities**. If there are funds remaining, then the City may pay up to 3 months of future rent and utilities, as well.



How Does ERAP Work in Oakland?

Oakland residents are also eligible to apply to the State program. If you make between **50-80% AMI**, then you should **apply to the State program** (see slides on Contra Costa County).

If you qualify, then the State will pay **80% of back rent** accrued since April 1st, 2020. In exchange, your landlord must **forgive the remaining 20%**.



What If My Landlord Refuses to Participate?

If you're covered by the Oakland ERAP, then you can still receive a payment equal to **100% of your back rent** (up to \$15,000), which you can use to pay your landlord directly.

If you're covered by the State ERAP, then you will only be able to receive **25% of your back rent**. Make sure to specify in writing that your payment is meant to cover rent missed since **September 1st, 2020**. This will ensure that you qualify for long-term eviction protections under State law.

You may want to **seek free legal advice** by calling Centro Legal de la Raza at 510-437-1554 or Eviction Defense Center at 510-452-4541.

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How Can I Apply?

Oakland ERAP

Apply online: koh.bayareacs.org

Apply by phone: 510-899-9289, 510-860-4985, or 510-452-4541

State ERAP

Apply online: housing.ca.gov/covid_rr/

Apply by phone: 833-430-2122

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What Do I Need to Apply?

You need to provide proof of the following:

Identity

Address of residence

Amount of rent/utilities owed

Household income (all people over 18 on lease)

Financial hardship

Note: If you receive public assistance, you can **streamline this process** by providing **proof of participation** in Medi-Cal, CalFresh, low-income housing benefits, and more.

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How Can I Receive Help?

Organizations are available to assist you in multiple languages:

Oakland ERAP

Bay Area Community Service – 510-899-9289

Catholic Charities – 510-860-4985

Eviction Defense Center – 510-452-4541

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What About Affordable Housing?

Affordable housing properties will be prioritized for 100% reimbursement throughout the duration of the City's ERAP.

To request a bulk application, email housingassistance@oaklandca.gov

For questions, email Maryann Leshin (mleshin@oaklandca.gov).



How Does ERAP Work in Fremont?

Fremont

Start

Local Program with Local Rules

End

Local Program with State Rules



How Does ERAP Work in Fremont?

In Fremont, ERAP applies to you if you make less than 80% of area median income (AMI).

But you will receive first-round priority if you:

- make less than **50% of AMI**
- spend more than **50% of your income on rent and utilities**
- have been **unemployed for 90 days** at the time of application
- live in **affordable housing**



How Does ERAP Work in Fremont?

It will work in two phases (like Alameda County).

In Phase 1, the City will pay **100% of back rent** accrued since the start of the pandemic. Phase 1 will end in May.

In Phase 2, the City will start to implement the **State program**, meaning that it will only be able to pay **80% of back rent**. In exchange, your landlord will be required to **forgive the remaining 20%**.

The City can also pay **100% of back utilities** and up to 3 months of future rent and utilities.



What If My Landlord Refuses to Participate?

In Phase 1, you can still receive a payment equal to **100% of your back rent**, which you can use to pay your landlord directly.

In Phase 2, you will only be able to receive **25% of your back rent**. Make sure to specify in writing that your payment is meant to cover rent missed since **September 1st, 2020**. This will ensure that you qualify for long-term eviction protections under State law.

You may want to **seek free housing counseling** by calling Project Sentinel at 510-574-2270.



How Can I Apply?

Apply online: keepfremonthoused.bayareacs.org/

Apply by phone: 510-574-2028

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What Do I Need to Apply?

You need to provide proof of the following:

Identity

Address of residence

Amount of rent/utilities owed

Household income (all people over 18 on lease)

Financial hardship

Note: If you receive public assistance, you can **streamline this process** by providing **proof of participation** in Medi-Cal, CalFresh, low-income housing benefits, and more.

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How Can I Receive Help?

Organizations are available to assist you in multiple languages:

Afghan Coalition – 209-834-6494 (Dari)

Community Resources for Independent Living – 510-881-5743
(Spanish), 510-257-5942 (English/Dari/Farsi)

East Bay Agency for Children – 510-414-2700 (Korean), 510-410-8392
(Spanish), 510-491-6699 (English/Punjabi/Hindi/Urdu)

Kidango – 510-725-8109 (Punjabi/Hindi), 510-229-8197 (Spanish)

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What About Affordable Housing?

Affordable housing properties will be prioritized for 100% reimbursement during Phase 1. Bulk applications are due **ASAP**.

In Phase 2, affordable housing providers will be required to **forgive 20% of back rent**.

For questions, contact Aki Snelling (asnelling@fremont.gov).



Questions?

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Thank You!

Find a summary of this information at ebho.salsalabs.org/rentreliefapril2021

Sign up for EBHO's mailing list to stay up-to-date on opportunities to take action to win the homes and communities we want at ebho.salsalabs.org/signupforupdates/index.html

Email alex@ebho.org with general questions.

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