



## CITY OF SAN JOAQUIN CARES ACT HOUSING RENTAL ASSISTANCE PROGRAM

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**DUE NOVEMBER 20, 2020 by 4:30pm**

Pursuant to the adoption of Resolution No. 2020-21 the City Council authorized the submission of the CDBG-CV1 grant application for the creation of a Housing Rental Assistance Program. The funds allocated to this program are to provide assistance to City of San Joaquin residents affected negatively by COVID-19 and provide a one-time rental/mortgage payment for past due payment. Funding Assistance will be provided until funds are exhausted and on a first come first serve basis.

The program will provide financial assistance to residents within the City of San Joaquin who have been directly and adversely impacted by the COVID-19 state and local “Shelter in Place” Orders.

### **PROVIDING EMERGENCY RENTAL ASSISTANCE**

- ❖ Emergency rental assistance will not be paid directly to households. Policies and procedures must establish how financial assistance is paid to the bona fide landlord/property management agent or company.
- ❖ The emergency rental assistance program will log all payments made on behalf of eligible households.

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### **PROGRAM GUIDELINES**

The COVID-19 Emergency Rental Assistance (COVID-19-ERA) program provides emergency rental assistance grants to income-eligible households economically impacted during the COVID- 19 pandemic through job loss, furlough or reduction in hours or pay.

Emergency rental assistance will be provided to cover one month’s rent payment and/or rental arrearages one time only, unless additional funds are made available, in which case previously qualified applicants may receive additional payments.

Eligibility based on application completeness and amount of rental assistance provided to eligible households based on application information, monthly rent due, and amount in arrears. This duration and assistance amount will be designed to ensure households are provided with the maximum benefit possible under program limits.

Emergency Rental Assistance grant is one-time payment of up to \$1,500 or more with the amount subject to change upon funding availability. Funds will be made on behalf of an income-eligible household, to maintain housing and/or to reduce rental payment delinquency in arrears as a result of the economic downturn during the COVID-19 pandemic. Funds will be available until funding is exhausted. Applicants will be selected on a first come first serve basis and lottery style should there be uncertainty as to which applicant applied first.

## **COVID-19-CRITERIA ELIGIBILITY**

Eligible households must meet all the following criteria:

1. Renters residing in single-family and/ or multi-unit homes located in City of San Joaquin;
  2. Annual household income does not exceed the U.S. Department of Housing and Urban Development (HUD) established "Moderate-Income" limits. Household income eligibility is based on the following two (2) factors:
    - a. The total number of persons residing in the household; and
    - b. The total amount of the annual household income.
  3. Economically impacted during the COVID-19 pandemic period beginning March 27, 2020- to present;
  4. Household does not receive any other forms of rental subsidies. Such as rental section 8 program;
  5. Sickness with COVID-19 or caring for a household or family member who is sick with COVID-19;
  6. Extraordinary out-of-pocket childcare expenses due to school closures, medical expenses, or health care expenditures stemming from COVID-19 infection of the tenant or a member of the tenant's household who is ill with COVID-19;
  7. Reasonable expenditures stemming from government orders emergency measures;
  8. Any additional factors relevant to the tenant's reduction in income as a result of the COVID-19 emergency.
  9. Overdue gas, electric, and or water bill.
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## **RENTAL ASSISTANCE**

Rental Assistance includes:

- a. Monthly Rental Payment made on behalf of an eligible household to landlord/property management agent or company of up to \$1,500 or more, provided funds are available.
- b. Month Rental Arrears Payment made on behalf of eligible household to landlord/property management agent or company of up to \$1,500 or more provided funding is available.
- c. Payment made to a gas, water, or electric utility company.

## **Required documents (Economic Impact during COVID-19 pandemic period)**

Applicant households must submit documentation confirming negative economic impact during the COVID-19 pandemic period. The Applicant Intake Form (Page 13) can be used to indicate acceptable documentation sources including:

1. Workplace closure or reduced hours due to COVID-19, including lay-off, termination, loss of working hours, income reduction resulting from business closure or other employer economic impacts of COVID-19:
  - A copy of household member(s) notification of job loss/termination from employer during the eligible pandemic period (March 27, 2020 to present);
  - A copy of household member(s) notification of furlough from employer during the eligible pandemic period (March 27, 2020 to present);
  - A copy of household member(s) notification confirming reduction in hours and/or pay during the eligible pandemic period (March 27, 2020 to present);
  - A copy of household member(s) application during the eligible pandemic period (March 27, 2020 to present) and/or approval for Unemployment Insurance benefits;
  - A signed self-certification that includes the name of the household member who is self-employed, the name and nature of the business, and narrative confirming economic impact on self-employment during eligible pandemic period March 27, 2020 to present (Exhibit A);
  - A complete W-9 form from bona fide landlord/property management agent or company;
  - Signed Program Participation-Payment Acceptance form from bona fide landlord/property management agent or company;
  - Copy of most current water, gas, or electricity bill that is overdue.
2. Current residential rent/lease agreement that demonstrates tenancy prior to March 27, 2020.
3. Confirmed current rental balance. Such as a landlord statement indicated you are behind and total amount you are behind on rental payment