

EMERGENCY RENTAL ASSISTANCE



Napa County, July 2021

Overview of COVID-19 Renter Protections

Overview of COVID-19 Renter Protections

- Renters who have COVID-19 related financial impacts (lost income, increased expenses, etc.) are protected from eviction for failure to pay rent due from **March 1, 2020 through September 30, 2021**, as long as the renter meets certain requirements.

Overview of COVID-19 Renter Protections

For rent due between **March 1, 2020, and August 31, 2020**, a renter who completes a specific declaration that they have “COVID-19 related financial distress” can never be evicted because they did not pay that rent.

DECLARATION OF COVID-19-RELATED FINANCIAL DISTRESS

Code of Civil Procedure Section 1179.02(d)

I am currently unable to pay my rent or other financial obligations under the lease in full because of one or more of the following:

1. Loss of income caused by the COVID-19 pandemic.
2. Increased out-of-pocket expenses directly related to performing essential work during the COVID-19 pandemic.
3. Increased expenses directly related to health impacts of the COVID-19 pandemic.
4. Childcare responsibilities or responsibilities to care for an elderly, disabled, or sick family member directly related to the COVID-19 pandemic that limit my ability to earn income.
5. Increased costs for childcare or attending to an elderly, disabled, or sick family member directly related to the COVID-19 pandemic.
6. Other circumstances related to the COVID-19 pandemic that have reduced my income or increased my expenses.

Any public assistance, including unemployment insurance, pandemic unemployment assistance, state disability insurance (SDI), or paid family leave, that I have received since the start of the COVID-19 pandemic does not fully make up for my loss of income and/or increased expenses.

Signed under penalty of perjury under the laws of the State of California.

Overview of COVID-19 Renter Protections

- For rent due between **September 1, 2020, and September 30, 2021**, a renter who completes a specific declaration that they have “COVID-19 related financial distress” **AND** pays 25% of the rent due for this period by September 30, 2021, can never be evicted because they did not pay the rest of that rent.
 - The 25% can be paid each month OR in a lump sum by September 30, 2021.
 - Even if a renter cannot pay the 25%, they are protected from eviction until October 1, 2021, based on unpaid rent due between September 1, 2020, and September 30, 2021, if they have completed the declaration that they have “COVID-19 related financial distress.”

Overview of COVID-19 Renter Protections

- If a landlord wants to evict a renter for rent that was not paid **between March 2020 and September 2021**, the landlord must give the renter a notice to “pay rent or quit (move out)” that explains the new law AND a blank COVID-19 related financial distress declaration form that the renter can sign.
- An impacted renter can return the attached declaration of COVID-19 related financial distress within **15 business days**.
 - The renter should keep a copy of the notice and the declaration as well as proof that they sent the declaration (such as a certified mail receipt).
 - The renter **MUST SIGN** the declaration and return it to the landlord **EACH TIME** the renter is given a 15- day notice.

Overview of COVID-19 Renter Protections

- Landlords are prohibited from charging late fees or interest for nonpayment of rent that came due between March 1, 2020, and September 30, 2021.
- ALL renters have “just cause” eviction protections through September 30, 2021, meaning landlords may not evict a renter without stating an allowable reason.
- Landlords must use a renter’s rental payment for the current month’s rent unless the renter agrees in writing that the landlord can use it for past due rent. Landlords cannot use a renter’s security deposit to cover COVID-19 rental debt unless the renter agrees to it in writing.

Overview of COVID-19 Renter Protections

- Landlords face increased penalties if they illegally lock out renters, shut off utilities like hot water, remove outside doors or windows, or engage in other extreme harassing behavior if the renter has provided the landlord a signed declaration that they have “COVID-19 related financial distress.”
- Landlords and landlord screening companies are prohibited from considering rental debt accrued between March 1, 2020, and September 30, 2021, as a negative factor when evaluating a renter’s qualifications to rent. Landlords are prohibited from selling rental debt from this same period. Some COVID-19 debt recovery actions are also shielded from view by the general public.

Overview of COVID-19 Renter Protections

- Other renter protections to be aware of:
 - From **October 1, 2021, through March 31, 2022**, a landlord seeking to evict a renter for nonpayment of rent must show the court that the landlord applied for rental assistance and either that the application was denied or that the renter has not applied for assistance within a specified time period.
 - A renter subject to an eviction case who has been approved for rental assistance can ask the court to pause the case until funding is received. It will restart if the renter does not qualify for rental assistance.

Overview of COVID-19 Renter Protections

- There is money available to help renters pay rent. This program is known as the Emergency Rental Assistance Program, or “ERAP”
 - The state has promised to pay 100% of unpaid rent for eligible, low-income renters who have COVID-19 related financial impacts for unpaid rent accrued from April 1, 2020.
 - Renters can apply for that assistance if the landlord does not apply. There is also money to help renters pay utility bills.
 - Renters are eligible for 18 months of total rental assistance and 12 months of utility assistance, including both past due rent and upcoming rent.
 - If a renter has already moved out of their unit and has unpaid rent, they are still eligible for assistance for that unpaid rent

Emergency Rental Assistance Program (“ERAP”)

Emergency Rental Assistance Program

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Who is eligible for rental assistance?

Eligibility

A least 1 person in the household must meet the following criteria:

1. Qualified for unemployment benefits, experienced a reduction in income, incurred significant costs, or experienced other financial hardship due to COVID–19;
2. At risk of homelessness or housing instability: past-due utility or rent notice or eviction notice, unsafe or unhealthy living conditions, or other evidence of risk;
3. Have a household income that is not more than 80% of the Area Median Income

**Immigration status is not a factor*

Eligibility: Question 1

1. Qualified for unemployment benefits, experienced a reduction in income, incurred significant costs, or experienced other financial hardship due to COVID–19;

✓ ***Signed Declaration of COVID-19 Related Financial Distress meets this requirement. This is the declaration that, if signed and returned, protects a tenant from eviction if the landlord gives a notice to “pay or quit.”***

DECLARATION OF COVID-19-RELATED FINANCIAL DISTRESS

Code of Civil Procedure Section 1179.02(d)

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5. Increased costs for childcare or attending to an elderly, disabled, or sick family member directly related to the COVID-19 pandemic.
6. Other circumstances related to the COVID-19 pandemic that have reduced my income or increased my expenses.

Any public assistance, including unemployment insurance, pandemic unemployment assistance, state disability insurance (SDI), or paid family leave, that I have received since the start of the COVID-19 pandemic does not fully make up for my loss of income and/or increased expenses.

Signed under penalty of perjury under the laws of the State of California.

Signature

Dated

For information about legal resources that may be available to you, visit <https://lawhelpca.org/>.

For information, resources, and support visit <http://housingisus.com> or by calling

Eligibility: Question 2

2. At risk of homelessness or housing instability: past-due utility or rent notice or eviction notice, unsafe or unhealthy living conditions, or other evidence of risk

✓ ***Receiving a 3-day/15-Day Notice to Pay or Quit meets this requirement***

15-Day Notice to Pay or Quit
(Nonpayment of Rent between March 1, 2020 and August 31, 2020)
(Code of Civil Procedure Section 1179.03(b)(4))

TO: _____
(Name of Tenant(s))

NOTICE FROM THE STATE OF CALIFORNIA

If you are unable to pay the amount demanded in this notice, and have decreased income or increased expenses due to COVID-19, your landlord will not be able to evict you for this missed payment if you sign and deliver the declaration form included with your notice to your landlord within 15 days, excluding Saturdays, Sundays, and other judicial holidays, but you will still owe this money to your landlord. If you do not sign and deliver the declaration within this time period, you may lose the eviction protections available to you. You must return this form to be protected. You should keep a copy or picture of the signed form for your records.

You will still owe this money to your landlord and can be sued for the money, but you cannot be evicted from your home if you comply with these requirements. You should keep careful track of what you have paid and any amount you still owe to protect your rights and avoid future disputes. Failure to respond to this notice may result in an unlawful detainer action (eviction) being filed against you.

Premises location: _____

Amount of total rent due and owing: _____

_____ (month/year) \$ _____

_____ (month/year) \$ _____

_____ (month/year) \$ _____

_____ (month/year) \$ _____

_____ (month/year) \$ _____

For information about legal resources that may be available to you, visit <https://lawhelpca.org/>.

For information, resources, and support visit <http://housingiskey.com> or by calling 1-833-422-4255.

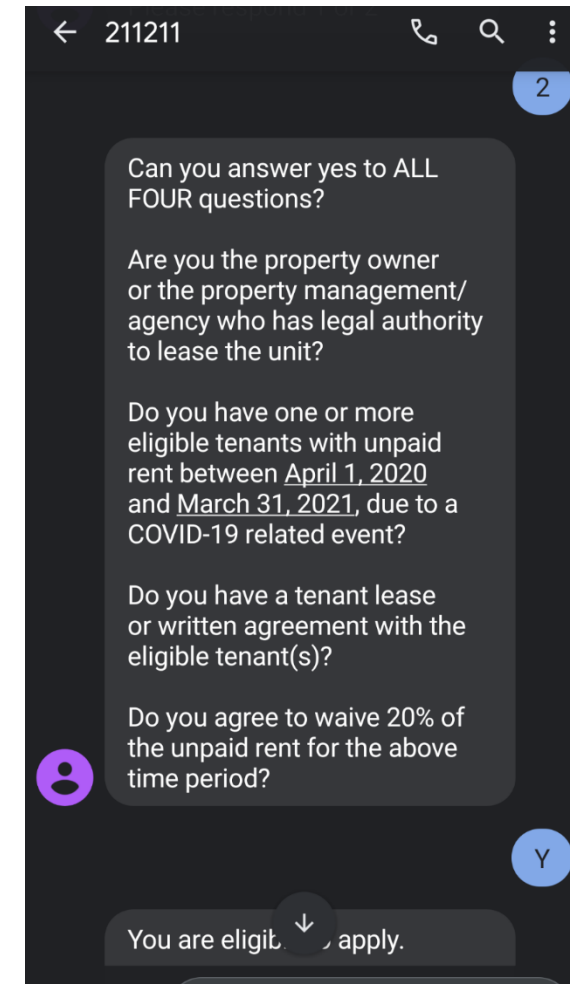
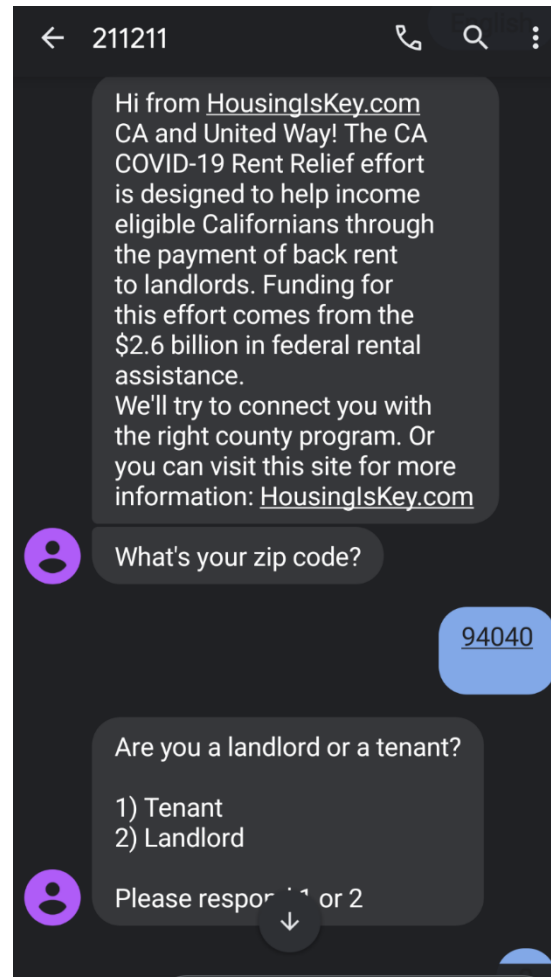
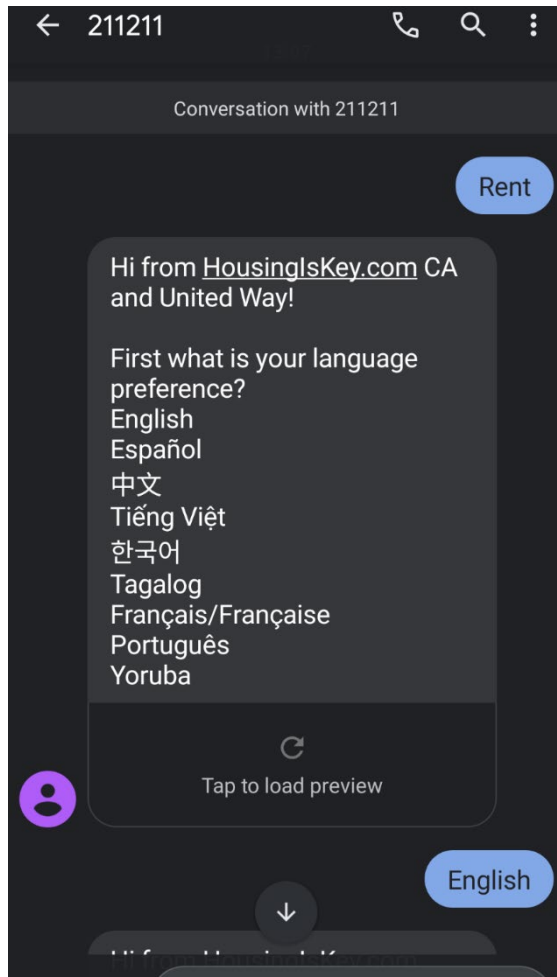
Eligibility: Question 3

3. Have a household income that is not more than 80% of the Area Median Income

Napa County, FY 2021								
# of Persons in Household	1	2	3	4	5	6	7	8
Extremely Low (30% AMI)	23,900	27,300	30,700	34,100	36,850	39,600	42,300	45,050
Very Low Income (50% AMI)	39,800	45,500	51,200	56,850	61,400	65,950	70,500	75,050
Low Income (80% AMI)	63,050	72,050	81,050	90,050	97,300	104,500	111,700	118,900

Determining Eligibility

Tenants can text “rent” to 211211, which will prompt a series of eligibility screening questions



How can tenants apply?

TIPS ON APPLYING

- Landlord and Tenant will need an email address to create an account and apply
- Landlords and Tenants are encouraged to inform each other if initiating an application
- Emails regarding the application will come from “Neighborly Software”



From: California COVID 19 Rent Relief <no-reply@neighborlysoftware.com>
Sent: Monday, March 22, 2021 9:23 PM
To: Emily Hislop
Subject: California COVID 19 Rent Relief: Please confirm your account

- If possible, Landlords and Tenants are encouraged to communicate and work together to complete the application.

Where to Apply

Go to housingiskey.com or laviviendaesclave.com or www.housing.ca.gov

Click here to begin screening questions



The screenshot shows the top navigation bar with the CA.GOV logo, social media icons, and a search bar. Below the navigation is a large banner for the COVID-19 Tenant Relief Act. Underneath the banner are four buttons: 'CA COVID-19 RENT RELIEF' (circled in yellow), 'AYUDA CON LA RENTA DE COVID-19 DE CALIFORNIA', 'Landlords & Tenants California COVID-19 Interactive App', and 'Propietarios y Arrendatarios'. At the bottom of the page, there is a dark blue footer with contact information in five columns: English, Spanish, Chinese, Vietnamese, Korean, and Tagalog.

For CA COVID-19 rent relief information and assistance, call 833-430-2122.	Para obtener información y asistencia de ayuda para pagar la renta CA COVID 19, llame al 833-430-2122.	如需獲得加州新冠病毒租房援助的相關資訊及協助，請致電 833-430-2122。	Để biết thêm thông tin và nhận hỗ trợ của chương trình trợ giúp thuê nhà trong dịch COVID-19 của California, hãy gọi số 833-430-2122.	가주 코로나-19 임대료 지원금 정보와 도움은 전화 833-430-2122로 요청하세요.	Para sa mga kaalaman at iba pang tulong tungkol sa COVID-19 Paluwagan sa Renta sa CA, tumawag sa 833-430-2122.
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Housing is Key Website Navigation

Then click on the “Apply Now” button to begin the process

APPLY NOW

Housing is Key Website Navigation

Type your address into the search box

Find Out Which Program Serves You

Find address or place

Welcome!

Please enter the address you are applying for rental assistance on in the search box above. If more than one result is listed make sure to select the correct city.

If you don't know the address you can find the location on the map and click within the map.

The map will display a pin at the address and results will include whether to apply with the State of California or to your local jurisdiction.

Applicant Jurisdictions

Option

- A - Eligible for State Program
- B - Eligible for Local Program
- C - Eligible for Both State and Local Programs

The image shows a screenshot of a website interface. At the top, there is a dark blue header with the text 'Find Out Which Program Serves You'. Below this is a search bar with a magnifying glass icon and the placeholder text 'Find address or place'. An orange arrow points to this search bar. Below the search bar is a large white box containing a 'Welcome!' message and instructions on how to use the search function. To the right of the text is a map of California, color-coded by jurisdiction. A legend titled 'Applicant Jurisdictions' is overlaid on the map, showing three options: 'A - Eligible for State Program' (green), 'B - Eligible for Local Program' (yellow), and 'C - Eligible for Both State and Local Programs' (brown). The map shows various cities and regions, with some areas shaded in green, yellow, or brown. A map navigation panel is visible on the right side of the map, including zoom in (+) and zoom out (-) buttons, a home button, and a search icon.

Housing is Key Website Navigation

Click the link to the Application

The screenshot displays a web application interface. At the top, a search bar contains 'Napa, California'. Below the search bar, a dropdown menu shows 'Applicant Jurisdiction: Napa County'. An orange arrow points to a table with the following data:

Apply To	State
Link to Program and Application	View
City Name (Proper)	Napa
County Name	NAPA
Option	A

To the right, a map of Napa County is shown with a 'Clear search location' button. A pop-up window titled 'Applicant Jurisdictions' is overlaid on the map, showing three options:

- A - Eligible for State Program
- B - Eligible for Local Program
- C - Eligible for Both State and Local Programs

The map also shows various landmarks and roads, including Stanley, Merazo, and Napa County Airport.

Housing is Key Website Navigation

Then eligibility screening begins for the program.

QUESTION 1

Are you a landlord or a tenant?

QUESTION 2

Are you a member of one of the following tribes?

QUESTION 3

Your household income must be at or below 80% of the Area Median Income (AMI) for your County to qualify.

Property County

- Please Select - ▾

Household Members

- Please Select - ▾

Housing is Key Website Navigation

ELIGIBILITY QUESTIONNAIRE COMPLETE

You qualify for the CA COVID-19 Rental Relief program. Please proceed to the application.

Before applying, you will need one of the following:

- ✓ Declaration of COVID-19-related financial hardship
- ✓ A letter of termination from your job
- ✓ Last-received pay stub with employer's information
- ✓ Proof of application for unemployment benefits
- ✓ Proof that your unemployment benefits have expired, including unemployment benefits provided through the CARES Act
- ✓ For those self-employed: tax records, statements, or other documentation of loss of employment
- ✓ Other items will be considered

Apply Now





Click here to go to the application webpage

Emergency Rental Assistance Application

CA COVID-19 RENT RELIEF


New users must first **REGISTER** their account before signing in to the portal.

To view this webpage and the application in your preferred language, click the "Register" or "Sign In" tab and select your language by clicking the red button  to the right of the Email Address field above. For CA COVID-19 rent relief information and assistance, call 833-430-2122.

Para ver esta página web y la aplicación en su idioma preferido, haga clic en la pestaña "Registrarse" o "Iniciar Sesión" y seleccione su idioma haciendo clic en el botón rojo que se encuentra  a la derecha de "Correo Electrónico" arriba. Para obtener información y asistencia de Ayuda Con La Renta de COVID-19 de California, llame al 833-430-2122.

使用您偏好的語言瀏覽此網頁及申請頁面。請點選“註冊”或

Sign In Register

Email Address 

Password

Remember my email address

Sign In

[Forgot your Password?](#)


Choose your preferred language by clicking the red box

(1) Register to create an account, then (2) Sign in using your new account.

Emergency Rental Assistance Application

Start a New Application

Tenant: Rent & Utility Assistance	Select this option if you are a TENANT applying for the CA COVID-19 Rent Relief and Utility Assistance Program. This program is designed to provide funds to renters delinquent on rent and utility payments due to COVID-19 impacts.	Click here to start a new application
Landlord: Rental Assistance	Select this option if you are a LANDLORD who owns property in the State of California applying for the CA Covid-19 Rent Relief Program.	Click here to start a new application



NEW APPLICATION FOR TENANT: RENT & UTILITY ASSISTANCE ✕

Please provide a name for the application

[Start Application](#)

Note: Applications can be saved to work on later. When you log back in, a link to your pending application will be available under “View / Continue an Existing Application”

RENT RELIEF: Checklist for Tenants

Tenant's Application Checklist

- **Verify Income** by providing one of the following for each household member over the age of 18:
 - IRS Tax forms such as 1099, 1040/1040A or Schedule C of 1040
 - W-2 form
 - Most recent paycheck stubs
 - Employer-generated salary report or letter stating current annual income
 - Earnings statements
 - Current bank statements

Tenant's Application Checklist

- **Verify Identity** by providing one of the following:
 - Government issued birth certificate, driver's license, or identification card
 - Employment identification card
 - Marriage license/certificate or certified divorce decree
 - Current school records documenting a student's status as full-time at a degree or certificate granting institution. (Only for household members 18 years and older)

Tenant's Application Checklist

Verify Residence by providing one of the following:

- Lease agreement
- Official letter from third party showing name and address
- Government issued library card
- Utility statements from providers

Tenant's Application Checklist

- **Verify Rent Amount** by providing one of the following:
 - A current lease, signed by the renter applying for rent relief and the landlord. The lease needs to identify the unit where the renter lives and state the amount of rent paid.
 - If you do not have a signed lease, you can show rent paid using bank statements or check stubs showing a pattern of payments for rent. You can also request a written statement from your landlord or the management agency.

Tenant's Application Checklist

- **Verify Utility Payments** by providing:
 - One or more utility bills showing past due amounts, or current amount due.

Tenant's Application Checklist

If your household receives public assistance, you may provide proof of participation in any of the following programs to meet the identification, residence, and income criteria. The proof must be dated after January 1, 2020 and include the householder's name and the address where the household is requesting assistance. You may provide one of the following as proof of identification, residence, and income. Currently, you will need to upload the document in each of the application categories to complete the application process.

- Medicaid, known as Medi-Cal in California
- Women, Infants, and Children (WIC) benefits
- Supplemental Nutrition Assistance Program (SNAP), known as CalFresh in California
- Food Distribution Program on Indian Reservations (FDPIR)
- Temporary Assistance for Needy Families (TANF), known as CalWORKs in California
- School Nutrition Programs (SNP), such as the Free and Reduced Lunch program for California families
- Subsidized housing (including housing choice, project based, or Section 8 vouchers) that required income documentation as a condition of residency.
- Any household income-based state or federally funded assistance program for low-income persons or households.
- Any locally operated assistance program for low-income persons or households that requires household income.

Are there resources available for tenants?

Other Resources

- Fair Housing Napa Valley's website offers local resources: <https://napafairhousing.org/covid-19-resources/>
- Housing is Key's website: www.housingiskey.com

The screenshot shows the top navigation bar of the Housing is Key website. It includes the CA.GOV logo, social media icons for home, Facebook, and Twitter, a search bar with the text "Search this website", and a "Select Language" dropdown menu. Below the navigation bar, there are five main content areas, each with a colored header bar and a list of links:

- Tenants** (orange header):
 - [CA COVID-19 Rent Relief](#)
 - [Eviction Protection Guidelines](#)
 - [Eviction Protection Forms](#)
 - [Eviction Protection Resources](#)
- Landlords** (purple header):
 - [CA COVID-19 Rent Relief](#)
 - [Eviction Protection Guidelines](#)
 - [Eviction Protection Forms](#)
 - [Eviction Protection Resources](#)
- Homeowners** (pink header):
 - [Eviction Protection Guidelines](#)
 - [Eviction Protection Resources](#)
- Community Partners** (blue header):
 - [Eviction Protection Resources](#)
- Local Governments/Tribes** (dark blue header):
 - [CA COVID-19 Rent Relief Resources](#)



Fair Housing Napa Valley is a private 501 (c)(3) non-profit corporation dedicated to promoting and developing fairness and equality of housing opportunity for all people. FHNV provides free services to both tenants and landlords to help them understand their rights and responsibilities under state and local laws.

All landlord/ tenant services are free and confidential. Counseling is offered in both English and Spanish, and interpretive services in other languages are also available.

Call: (707) 224-9720



BAY AREA LEGAL AID

WORKING TOGETHER FOR JUSTICE

Bay Area Legal Aid's lawyers help tenants with a wide variety of housing issues in Napa County.

Tenants who have received a notice of eviction, are facing an unlawful detainer lawsuit, or have questions about their legal rights should call Bay Area Legal Aid's Advice Line at:

1-800-551-5554



CA COVID-19 RENT RELIEF

Visit [HousingKey.com](https://www.HousingKey.com)
or call 833-430-2122

