



County of San Diego's COVID-19 2021 Emergency Rental Assistance Program

Frequently Asked Questions (FAQ)

1) What is the 2021 Emergency Rental Assistance Program (ERAP)?

The County of San Diego's Emergency Rental Assistance Program (ERAP) helps eligible households who have been financially impacted by the COVID-19 pandemic. The program provides payment assistance for renters who need help with rent and utilities.

2) How do I submit an application for ERAP?

You may submit an application <u>online</u>. If you do not have internet access and need assistance in completing an application, call (858) 694-4801 to be connected to a phone agent who will be able to assist you.

3) Do I need an email address to apply? What if I do not have an email address?

A valid email address is required to submit an online application. If you do not have one, you can create one to complete the application. The following are free email providers:

- o Gmail
- Yahoo
- o Microsoft Outlook

If you do not have an email address, you may contact (858)694-4801 for a phone agent to assist you with the online application.

4) What should I do if I have trouble logging in or applying online?

Step One: Create an account

Step Two: Confirm your registered email address before you log in and complete your application. Please check your email and click on the link in the registration email message you received to confirm your registered email address.

 If you cannot find the registration email that was sent to you, please check your junk or spam folder. If you still cannot find the registration email, click the "Resend Email Confirmation" link on the login page.

Step Three: Log in and complete your online application.

o If you successfully confirmed your email address, but still cannot log in, select the "Forgot your password?" link on the login page. Check your email and click on the link in the email message sent to you to open the webpage so you can create your new password to log in.

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5) Will I need to provide supporting documents with my application?

It is optional to provide verifications at time of application, however it is highly encouraged that documents be provided with the application to ensure faster processing. If an application is selected for review, County staff will request any missing verifications.

6) How will I be notified if I have been selected?

All applicants will be notified if they have or have not been selected through email or mail (if email was not provided). Application status can be checked online at any point.

7) How much rental assistance can I qualify for?

ERAP will prioritize payment assistance for renters behind on rent and utilities. Financial assistance for arrears can be from April 2020 to March 2021, up to twelve months. You can also apply for current and future rent, but the County will process these requests separately, at a future time and if funding is available.

o If my landlord agrees to participate in the program...

If the landlord agrees to participate in the program, you can receive 100% clearance of arrears accumulated from April 2020 to March 2021. Landlords who choose to participate are required to complete and sign an agreement to accept the 80% payment as payment in full of the rental debt owed by the tenant, which means the landlord forgives the remaining debt. The rental arrears will be paid directly to the landlord.

If my landlord does not agree to participate in the program...

The landlord does not have to participate in the program. If the landlord declines participation in the program, the County can only compensate 25% of the eligible household's monthly rental arrears accumulated from April 2020 to March 2021. Payment of rental arrears can be paid directly to the tenant.

8) If I live with a roommate, can we both apply?

Only one application per residence will be permitted.

9) Can I qualify for emergency rental assistance if I am receiving another form of rental subsidy, such as Section 8, rapid rehousing assistance, or rental assistance from non-profit agencies?

Households currently receiving rental subsidies such as Section 8, rapid rehousing assistance, or rental assistance from non-profit agencies may apply. The household must certify that the ERAP assistance requested does not duplicate any other assistance, including federal, state, or local assistance provided for the same costs. Duplication of assistance is subject to County verification.

10) What areas are covered by ERAP?

The County will serve individuals and families countywide except for those in the cities of San Diego and Chula Vista as those cities received funding to operate their own COVID-19 Emergency Rental Assistance Program.

Areas Served: unincorporated areas of San Diego and the cities of Carlsbad, Coronado, Del Mar, El Cajon, Encinitas, Escondido, Imperial Beach, La Mesa, Lemon Grove, National City, Oceanside, Poway, San Marcos, Santee, Solana Beach, and Vista

11) Do I need to have my landlord's contact information when I apply?

Yes, you should have your landlord's name and phone number or email address at the application stage.

12) What are acceptable forms of verifications that should be submitted with my application?

- Applicants must submit a copy of a Photo ID.
- If photo ID does not reflect current address, then applicant must provide a Copy of Photo ID with utility bill or lease that reflects your name and current address (address on application).
- Verification that reflects housing instability or at risk of experiencing homelessness such as, past due utility bill, rental bill or eviction notice.
- Income verification such as pay stubs for all household members working, unemployment verification, CalWORKs benefit letter, etc. should reflect a date no earlier than February 1, 2021. SSI/SSA benefit letters from January 1, 2021 will be accepted.

13) If I am chosen to receive the one-time grant, am I obligated to pay it back?

A tenant is not required to pay back the subsidy, it is a grant.

14) If I am a tenant with commercial rent, will I qualify?

The program only assists eligible applicants with housing rental assistance not commercial rent.

15) If I am a mobile homeowner with space rent, can I apply for the program?

Yes, the program will assist eligible mobile homeowners with space rent.

16) Are landlords able to apply on behalf of the tenant?

Landlords may apply on behalf of the tenant, but the tenant will be required to co-sign. Co-sign can be done directly by the tenant through the application portal or by written communications (including electronic) from the tenant acknowledging the application provided by the landlord.

17) If I have already been approved for emergency rental assistance, am I eligible to receive additional assistance?

If you have received assistance through a previous program, either through the County or another city, you can still apply to this program.

Applicants will be able to apply for any outstanding arrears from the period allowed (April 2020 to March 2021). Any arrears already cleared/covered by previous programs would not be allowable.

18) When can I expect my application to be processed and payment to be disbursed if approved?

Applications will be prioritized for review based on several factors. Depending on where your application falls within the priority categories, it may take 2-4 weeks or longer from your when you applied for the County to make initial contact with you.

We may then request additional verifications and once those are provided the application will be evaluated. This process could take about one week.

We will then request information from your landlord and that too could take up to a week to gather and process.

Once the application is approved, it could take another two weeks for payment to be disbursed. Applicants are able to check their status on the online portal where they applied and will receive correspondence through the entire process from the County.

19) How are applications prioritized?

Federal and State Mandated Prioritizations include:

• Household income at or below 50% Area Median Income (AMI)

• One or more household members are unemployed as of the date of the application for assistance and have not been employed for 90 days from the date of application (household income must not be above 80% AMI)

The County has included the following as local prioritizations:

- Single-parent households
- Health Equity (using the lowest two quartiles of the Healthy Places Index or HPI to prioritize)-Residents who live in areas that have less access to healthy opportunities