

Rent Past Due?

Renters and landlords have enough things to worry about.

Past due rent shouldn't be one of them.

If you're an income eligible renter who has experienced a financial hardship due to COVID-19 and have past due rent, or you're a landlord who has experienced a loss in income because of unpaid rent, you may be eligible to get financial assistance now through the CA COVID-19 Rent Relief program.

Who Can Apply?

Landlords who have income-eligible renters experiencing a financial hardship due to COVID-19 with past due rent.

Renters who have experienced a financial hardship due to COVID-19, have past due rent or utilities, and have a household income that is not more than 80% of the area median income.



How Much Rent Relief Will I Get?

Landlords can get reimbursed for 80% of past due rent accrued between **April 1**, 2020, and **March 31**, 2021, if they agree to waive the remaining 20% of unpaid rent.

Eligible renters whose landlords choose not to participate may still apply on their own and receive 25% of unpaid rent accrued between **April 1, 2020**, and **March 31, 2021** through a direct payment to their landlord. If a landlord refuses direct payment, the 25% can be paid to the renter to pay missed rent to their landlord by June 30, 2021. Paying 25% of past due rent by June 30, 2021 can help keep renters in their homes under the extended eviction protections provided in SB91.

Eligible renters can also receive help paying future rent, equal to 25% of their monthly amount to help them stay in their homes, and 100% of up to 12 months of unpaid or future utility bills.

How do I Apply?

To check eligibility requirements, apply or find a Local Partner Network organization who can assist you further, visit **HousinglsKey.com** or call **833-430-2122**, toll free.

HousingIsKey.com



CA COVID-19 Rent Relief Now Available to Income Eligible Households

Rent relief is now available to income eligible households who need financial assistance for unpaid rent and utilities through the CA COVID-19 Rent Relief program. If you have experienced a financial hardship due to COVID-19, have past due rent or utilities, and have a household income that is not more than 80% of the area median income, you may be eligible to receive help to pay past due or future rent and utilities from the state of California. Landlords and renters can verify eligibility immediately by visiting HousingIsKey.com, or by calling 833-430-2122, and if eligible, apply now.

Program Details

If you are a landlord and participate in the COVID-19 Rent Relief program, you can get reimbursed for 80% of your eligible renters' unpaid rent accrued between April 1, 2020, and March 31, 2021, if you agree to waive the remaining 20% of their unpaid rent from that same time.

If you are an eligible renter, you can apply on your own and receive 25% of your unpaid rent that was accrued between April 1, 2020, and March 31, 2021, even if your landlord doesn't participate. You can also receive financial assistance to pay future rent, equal to 25% of your monthly amount. This combined assistance can help you stay housed once California's eviction protections expire on June 30, 2021. Additional financial assistance available through the CA COVID-19 Rent Relief program includes help paying past due utility payments accrued from April 1, 2020 through March 31, 2021, as well as help paying future utility bills, both of which may be paid at 100% of cost but are limited to a total of 12 months.

To check eligibility, review the required application items and apply, visit HousingIsKey.com. Required information, along with necessary verification items, will be required for applications to be processed. Once an application has been processed, both the landlord and renter will be notified about the application status and next steps.

Eligibility and Application Assistance

Registered Local Partner Network (LPN) organizations are currently available by appointment to answer questions and help determine eligibility. A list of partners and locations is available at HousingIsKey.com, under community partners/resources, or by calling 833-430-2122.

Visit <u>HousingIsKey.com</u> today for more information, to check eligibility or to apply.

Why the state's 80/20 payment for eligible households makes sense.



If you are a landlord who has been receiving 25% or more of your tenant's monthly rent, up to 75% is still unpaid.



When you and your tenant participate, the state will pay 80% of unpaid rent, and would ask you to forgive the last 20%.

After reimbursement, you will have received at least 85% of total rents owed from the period.

How the 80/20 payment structure works.

Example rent: \$1,000/month



In total rent owed

Example 1

- Tenant pays \$3,000/25%
- State of California Pays <u>80%</u> Unpaid Rent = \$7,200
- Landlord forgives 20% in unpaid rent over the period = \$1,800
- Total rent recovered by landlord = \$10,200/85%

Example 2

- Tenant pays \$6,000/50%
- State of California Pays <u>80%</u> UnpaidRent = \$4,800
- Landlord forgives 20% in unpaid rent over the period = \$1,200
- Total rent recovered bylandlord = \$10,800/90%



Are You Eligible To Apply For CA COVID-19 Rent Relief? (Must check all to be eligible)

Are you struggling financially and seeking assistance
for Rent and/or Utilities for your primary residence,
located in California?
Has anyone in the household experienced reduction/
loss of income OR incurred significant expenses OR
other financial hardships OR qualified for unemployment

Can anyone in your household demonstrate that they are either at risk of homelessness or housing instability, has past due rent or utilities or is living in unsafe living conditions?

benefits since April 1, 2020 related to COVID-19?

If you checked ALL of the above, you are eligible to apply. Before applying, you'll need the following items. (A full list of acceptable paperwork can be found at HousinglsKey.com)

- 1. Verify Identity (All household members listed on the rental agreement must provide at least ONE proof of identity)
 - 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)

Paperwork is subject to cross-referencing across other government and, where applicable, third-party databases. This review is to verify the validity of the submitted items and the information included.

* * *

* * *

- 2. Verify Income (All household members over the age of 18 must provide ONE of the following)
 - IRS Tax forms such as 1099, 1040/1040A or Schedule C of 1040 showing amount earned and employment period or most recent federal income tax statements
 - W-2 form, if you have had the same employer for at least two years and increases can be accurately projected
 - Most recent paycheck stubs (consecutive: six for weekly pay, three for bi-weekly or semi-monthly pay, two for monthly pay)
 - Employer-generated salary report or letter stating current annual income
 - Earnings statements
 - Current bank statements
- 3. Verify Residence (need ONE of the following)
 - · Lease agreement
 - Official letter from third party showing name and address
 - · Government issued library card
 - Utility statements from providers
- 4. Verify Rent Owed (need ONE of the following)
 - A current lease signed by the applicant and landlord or sub-lessor that identifies the unit where the applicant resides and shows the rental payment amount
 - If you don't have a signed lease, proof of your rent amount may include:
 - Bank statement, check stub or other proof that shows a pattern of paying rent
 - Written confirmation by a landlord who can be verified as the actual owner or management agent of where you rent
- 5. Verify Utility Payment(s) Owed/Due
 - Utility bill showing past or current amount due



Are You Eligible To Apply For CA COVID-19 Rent Relief? (Must check all to be eligible)	
Are you the property owner or the property management/agency who has legal authority to lease the unit?	
Do you have one or more eligible renters with unpaid rent between April 1, 2020 and March 31, 2021, due to a COVID-19 related event?	
Do you have a renter lease or written agreement with the eligible renter(s)?	
Do you agree to waive 20% of the unpaid rent for the above time period?	
If you checked ALL of the above, you are eligible to apply. Before applying, you'll need the following items. (A full list of acceptable paperwork can be found at HousingIsKey.com)	
☐ IRS W-9 Form	
To verify Residence (need ONE of the following) Lease agreement State issued program id with license Official letter from third party showing name and address Government issued library card Utility statements from provider	
To verify Ownership (need ONE of the following) Property deeds Mortgage note Property tax forms Homeowner insurance	
 To verify Rent Owed (need ONE of the following) A current lease, signed by the applicant and the landlord that identifies the unit where the applicant resides and establishes the rental payment amount. 	

- resides and establishes the rental payment amount.
- In the absence of a signed lease, evidence of the amount of a rental payment may include:
 - Bank statements
 - · Check stubs, or other documentation that reasonably establishes a pattern of paying rent
 - Written attestation by a landlord who can be verified as the legitimate owner or management agent of the unit

* * *

Paperwork is subject to cross-referencing across other government and, where applicable, third-party databases. This review is to verify the validity of the submitted items and the information included.