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What is the Chula Vista ERAP?

The Chula Vista Emergency Rental Assistance Program, or ERAP, is an emergency rental and utility assistance program for individuals financially impacted by COVID-19.

The program is funded through combined federal and state funding. The California Senate Bill 91 is the legislation that moved the funding forward.

The goal of the program is to stabilize a household by clearing rental debt accumulated during the first year of the COVID-19 pandemic, from April 1, 2020 to March 31, 2021.

Rental Arrears

- Program covers 80% of an eligible household's unpaid rental debt from April 1, 2020 to March 31, 2021.
  - The remaining 20% of unpaid rental debt must be forgiven by the landlord in order to receive the 80% of assistance

- If a landlord refuses to participate, program provides 25% of an eligible household's unpaid rental debt from April 1, 2020 to March 31, 2021.

Utility Arrears

- Program covers 100% of past due bills from April 1, 2020 to March 31, 2021.
  - Electricity, gas, water, sewer, trash removal, and other energy costs are the only type of utilities covered.
- Phone, internet, cable, or other form of telecommunication services are not allowable.
- If utilities are included in the rent, the utilities will be covered through the rental assistance provided to household.
- Households do not need to receive rental assistance in order to receive utility assistance. Utility assistance can be a stand-alone service if that is all the household needs.

Prospective Rent

- Program can also provide rental assistance for the months of April, May, and June 2021.
- Only 25% of the prospective rent is covered.

Assistance Details

- Applicants may apply to one or all forms of assistance, however, **assistance may not exceed 12 months total** of rental arrears and prospective payments.

- Payments can be made directly to the landlord and/or utility company
  - Grantees must make reasonable efforts to obtain the cooperation of landlords and utility providers. All efforts to gain cooperation must be documented.
  - If the landlord agrees to participate by forgiving 20% of arrears, 80% of arrears will be covered.
  - If landlord refuses to participate, funds can be provided directly to client, but at reduced benefit amount of 25% of the rental arrears.

Regional Partners

San Diego Housing Commission: covering the City of San Diego.

SBCS: covering the City of Chula Vista

County of San Diego: covering the rest of the county

ERAPSanDiego.org provides map for applicants to determine jurisdiction of eligibility

Eligibility

- Must be a residential renter in City of Chula Vista
  - Eligible zip codes: 91902*, 91910, 91911, 91913, 91914, 91915

- Household income must be below 80% AMI

Household Size	1	2	3	4	5	6
80% AMI	$ 64,700	$ 73,950	$ 83,200	$ 92,400	$ 99,800	$ 107,200
50% AMI	$ 40,540	$ 46,200	$ 52,000	$ 57,750	$ 62,400	$ 67,000

- Must have a financial hardship due to COVID that has threatened their ability to pay rent or utilities when due.
- Must have a risk of experiencing homelessness or housing instability which may include past due rent and utility notices and eviction notices.

Prioritization

- 3 Rounds of Priorities (SUBJECT TO FUNDING):
  - Priority #1: Below 50% AMI or Unemployed for 90 days at time of application AND are requesting rental arrears. If applicants in this priority level also have utility bills, those can be included.
    - First priority is given to applications requesting rental arrears. Once 70% of the funds are spent, program moves into the second priority.
  - Priority #2: Below 80% AMI AND requesting rental arrears and/or utility assistance.
  - Priority #3: Below 80% AMI and requesting prospective rent and utility assistance.

Documentation

- Picture ID or other government-issued ID
- Proof of Income
  - Household total annual income for calendar year 2020, such as:
    - Copy of IRS Form 1040
    - W-2
- <u>or</u>
  - Documentation that would provide at least one month's equivalent of household's income at the time of application, such as:
    - Public benefits statements
    - Unemployment Insurance compensation statement
    - Wage statement
    - Interest statement

Documentation

- COVID Hardship
  - Applicants are required to document that they have:
    - (i) qualified for unemployment benefits; or,
    - (ii) experienced a reduction in income, incurred significant costs, or experienced other financial hardship due directly or indirectly to COVID-19 that threaten the household's ability to pay the costs of the rental property when due.
  - Declaration of COVID-19-Related Financial Distress allowed as self-certification of hardship (https://landlordtenant.dre.ca.gov/tenant/forms.html)

- Applicants must also show proof of risk of experiencing homelessness or housing instability, which may include past due rent and utility notices and eviction

How to Apply

Before March 15:

- Check ERAPSanDiego.org to confirm jurisdiction
- Sign up for email notifications at ChulaVistaCA.gov/tenanthelp

Starting March 15:

- Create an account at ChulaVistaERAP.org
- Complete application
- Applicants will receive updates via email or text at every stage of the application process

Resources

ERAPSanDiego.org

ChulaVistaCA.gov/tenanthelp

ChulaVistaERAP.org

SBCSSanDiego.org

(619) 271-1805

ChulaVistaERAP@csbcs.org

Thank you!
Questions?

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