Monterey County SB91 Emergency Rental Assistance Program

Property Owner Webinar

March 26, 2021
Overview:
State & Federal Assistance for Rent and Utilities

SB 91 - $15,391,449

- Passed January 28, 2021, signed January 29
- Extends tenant and property owner protection provisions
- Provides new protections for tenants impacted by COVID-19 including debt treatment and civil procedures
- Appropriates $1.5B for the State Rental Assistance Program

US Treasury ERAP - $12,905,387

- Emergency Rental Assistance Program (ERAP) makes available $25 billion to assist households that are unable to pay rent and utilities due to the COVID-19 pandemic.
- Funds provided directly to States, U.S. Territories, local governments, and Indian tribes.
- Grantees use the funds to aid eligible households through existing or newly created rental assistance programs.

Combined state and federal funds for Monterey County:
$28,296,836
MC ERAP Program

Goal:
Distribute funding to provide rental and utility assistance to eligible low-income Monterey County residents facing housing instability due to a loss or reduction of income as a result of the COVID-19 crisis.
Strategies

• Partner with community benefit organizations countywide to distribute assistance
• Utilize 211 Monterey County to screen and refer residents
• Offer an online application
• Coordinate relief through Smart Referral software
  • Build capacity & standardize process
  • Send electronic referrals to agencies
  • Real time monitoring and reporting
Eligibility

• Assistance is limited to tenants who have lost employment or income or incurred cost due to the COVID-19 pandemic

• Tenant families’ annual income must not exceed 80 percent of the area median income (AMI), as determined by HUD. Families facing unemployment, homelessness, and at 50% AMI and below are prioritized.

<table>
<thead>
<tr>
<th>Household</th>
<th>1 Person</th>
<th>2 People</th>
<th>3 People</th>
<th>4 People</th>
<th>5 People</th>
<th>6 People</th>
</tr>
</thead>
<tbody>
<tr>
<td>80% AMI</td>
<td>$54,250</td>
<td>$62,000</td>
<td>$69,750</td>
<td>$77,500</td>
<td>$83,700</td>
<td>$89,900</td>
</tr>
<tr>
<td>50% AMI</td>
<td>$33,950</td>
<td>$38,800</td>
<td>$43,650</td>
<td>$48,450</td>
<td>$52,350</td>
<td>$56,250</td>
</tr>
</tbody>
</table>

• Tenant must reside within Monterey County
**Process**

**Apply through 211**

211 Call Center Specialists

Referral through United Way Smart Referral Software

211 and participating agencies use software to review materials, collect documentation, and record payment

Residents

Apply with Agency

Non-profit organizations, local cities/jurisdictions

Participating agencies located throughout the county pay landlords and utility companies directly

Apply online: MCRentHelp.com

Online Survey

Landlords receive 80% of the total amount owed as mandated by State of CA

Landlords/Utility Companies & Health and Human Service Referrals
Required Documents

• Government photo ID (from tenant)
• Proof of COVID impact (from tenant)
• Proof of income (from tenant)
• Landlord Verification Form (through Assessor’s office)
• Landlord consent to receive 80% of owed rent
• Lease or Landlord Letter
• Landlord's Address and W9 Tax Info
Benefits and Limitations

- Max 12 months of assistance (rent and/or utility bill) per household
  - Covers rental arrears payments from 3/18/20 to 3/31/21
- Eligible utilities include water, sewer, trash, electric, gas
- Up to 3 months of assistance can be for future rent payments at 25%/month
- Landlords must accept 80% of rent and forgive the remaining 20% as mandated by the State
- If a landlord doesn’t accept, tenants can receive 25% of what they owe
- Program spans from March 23rd - December 31st
Fraud Prevention

• Duplicate benefits prevention:
  • Creation of a unique identifier and recording users in data base
• Does not allow clients who have applied to reapply with another agency
• Recapture policy defines contingencies if fraud has been established
  • Request funds to be returned from landlord, tenant, or utility company
  • Request checks to be stopped
  • Request bank affidavit
• Landlord verification through Assessors’ office
Participating Partners

- Goodwill Central Coast
- Central Coast Energy Services
- Salvation Army

- Jurisdictions
  - Salinas
  - Monterey
  - Seaside
  - Gonzales
  - Soledad
  - Greenfield
  - King City

- Monterey Peninsula College Foundation
- Hartnell College Foundation
- North Monterey County Parks and Recreation District
  - Castroville Coalition
  - Castro Plaza Family Resource Center
What’s Next?

• Share our flyers with your tenants so they can learn more about the program

• Refer your tenants to our online application or to 211 to apply for assistance
  • MCRentHelp.com
  • MCAyudaDeRenta.com

• Provide all tenants with the correct contact information to obtain required documents and signatures, or to provide to the agency they are working with

• Provide tenants with required documents:
  • Landlord consent form to receive 80% of owed rent
  • Lease or Landlord Letter
  • Landlord's Address and W9 Tax Info
Questions & Comments

Katy Castagna, President and CEO
Josh Madfis, VP of Community Investments
Kelly DeWolfe, Impact Manager – Affordable Housing

Katy.Castagna@unitedwaymcca.org
Josh.Madfis@unitedwaymcca.org
Kelly.dewolfe@unitedwaymcca.org