

# City of Santa Ana CARES for Tenants Program Frequently Asked Questions Revised March 17, 2022

These Frequently Asked Questions provide answers to the most common questions regarding the CARES for Tenants Program:

# Q1) Who can apply for rental assistance?

 Tenants with a current lease or sublease agreement with an address in the City of Santa Ana who qualify as a low-income household according to the income limits below:

Family Size	Maximum Family Income (80% AMI)	Family Size	Maximum Family Income (80% AMI)
1	\$75,300	5	\$116,200
2	\$86,050	6	\$124,800
3	\$96,800	7	\$133,400
4	\$107,550	8	\$142,000

(HUD Income Limits effective 4/1/21)

- Additionally, one or more individuals within the household must meet both of the following eligibility criteria:
  - Has qualified for unemployment or has experienced a reduction in household income, incurred significant costs, or sustained other financial hardships due, directly or indirectly, to COVID-19. See Q10 for further details on COVID-19related financial hardships.

#### AND

- Can demonstrate a risk of experiencing homelessness or housing instability which may include a rent ledger from the landlord documenting an accumulation of rental arrears, a past due utility bill or an eviction notice.
- Alternatively, landlords may apply for rental assistance on behalf of a tenant (with the tenant's consent) as long as the tenant's household meets the above eligibility criteria.
- Please note that submitting an application does not guarantee that you will receive rental assistance. Your household must meet all eligibility criteria outlined above and both you and your landlord must conform to requests from the service provider for additional information and documentation. See Q15 for further details.



# Q2) Do I have to be a U.S. Citizen to apply?

 No, while we do require identification for all members of your household, we will not ask about your citizenship status.

# Q3) How do I apply for rental assistance?

- Applications are available on the Santa Ana CARES website (<u>www.santa-ana.org/rental-assistance</u>) or can be requested directly from The Salvation Army, Latino Health Access, Families Forward, Families Together of Orange County, South County Outreach, and Community Action Partnership of Orange County.
- o If you do not have internet access or need assistance submitting an application, please contact the Santa Ana Work Center. Assistance is available by appointment only. Please contact the Work Center at (714) 565-2600 or by email at saworkcenter@santa-ana.org to schedule your appointment. No walk-ins will be permitted and anyone entering the Work Center will be subject to temperature checks and must wear a face covering.
- o An application can also be mailed to you via USPS with return postage paid.

# Q4) What do I need to apply?

- You will need to submit the following documents with your application for it to be considered complete:
  - A valid photo I.D for each adult family member.
  - Your landlord or property manager's name and contact information including phone number, email, and/or fax number.
  - A copy of the Declaration of COVID-19-Related Financial Distress notifying your landlord or property manager of your inability to pay rent due to a COVID-19-related financial hardship; if you are concerned about sending this Declaration to your landlord or property manager, you can address it to the City of Santa Ana. The Declaration can be found here: https://landlordtenant.dre.ca.gov/tenant/forms.html.
  - A complete copy of your current lease agreement up to and including the signature page, which must include your signature as well as that of your landlord or property manager. You must also include any notices of rent increase received since first signing your lease agreement.



- Documentation indicating a risk of experiencing homelessness or housing instability, which must include at least one of the following:
  - A past due utility or rent notice.
  - An eviction notice.
  - A rental ledger from the landlord documenting an accumulation of rental arrears.
  - A written attestation of unsafe or unhealthy living conditions.
  - A written attestation that the household is doubling or tripling up with other households.
- Documentation of income eligibility for each member of the household over the age of 18, which may include:
  - Paystubs, W-2s, tax filings, bank statements indicating regular income, or an attestation from an employer.

#### AND / OR

 A written statement detailing household income IF part or all of a household's income is received in cash or cannot be verified due to the impact of COVID-19 (for example, because a place of employment has shut down)

# Q5) What if I don't have a signed lease?

 You must submit a typed or hand-written statement signed by both the tenant and landlord indicating the residential unit address, the monthly rental amount, who the tenant is and who the landlord is.

#### OR

- While a typed or hand-written statement is preferred in the absence of a signed lease, the City will accept one of the following as documentation of residence:
  - Evidence of paying utilities for the residential unit, which may include a pastdue utility bill.
  - A written statement by a landlord who can be identified as the owner or manager of the unit.

#### AND

- In addition to the above documentation of residence, you will need to submit one
  of the following as evidence of your monthly rental payment:
  - Bank statements, check stubs or other documentation that establishes a pattern of paying rent.



 A rental ledger provided by the landlord or property manager indicating payments made by the tenant as well as the balance of rental arrears owed by the tenant.

# Q6) I have a sublease. Can I apply?

- Yes, households with a sublease may apply for rental assistance. In addition to meeting the eligibility criteria outlined above in Q1 and Q4, you must provide the following:
  - An agreement between you (the sublessee) and the primary leaseholder (the sublessor) that clearly identifies who is responsible for which portion of the rent as well as other household costs.

#### AND

 Documentation indicating that your portion of rent is in arrears and/or that you're unable to make current or prospective rent payments.

# Q7) I live with a roommate / co-tenant. Can I apply?

- Yes, co-tenants who operate as individual households with separate incomes may apply and will be treated as separate households for purposes of assistance. In addition to meeting the eligibility criteria outlined above in Q1 and Q4, you must provide the following:
  - A co-tenancy agreement that clearly identifies who is responsible for which household costs.
  - Documentation of household size such as tax returns or other subsidy program documentation.
  - Documentation of your portion of rental arrears as well as certification of your inability to make current and prospective rental payments.

# Q8) I live in a hotel or motel. Can I apply?

Yes, if your household currently occupies a hotel or motel room you may apply for assistance. In addition to meeting the eligibility criteria outlined above in Q1 and Q4, you must be able to demonstrate that your household has been temporarily or permanently displaced from its primary residence due to a COVID-19-related financial hardship as outlined below in Q10.



 Please note, assistance is limited to the cost of the hotel or motel stay and does not include expenses incidental to the charge for the room.

# Q9) I still owe rent at my old address. What should I do?

- o If your household has voluntarily vacated a previous rental unit within the City of Santa Ana at which you still owe rental arrears / past due rent, you may apply for assistance. In addition to meeting the eligibility criteria outlined above in Q1 and Q4, you must indicate on your application that you no longer live at the rental unit for which you are seeking assistance.
- o If you are seeking assistance for rental arrears / past due rent for a previous rental unit AND for a rental unit currently occupied by your household, you must submit a separate application for each unit and indicate which is which on each application.
- Please note that the participation of your previous landlord or property manager is necessary in order to receive assistance for rental arrears / past due rent owed at a previous rental unit; payment will only be made directly to your previous landlord or property manager.

# Q10) What are some examples of COVID-19-related financial hardships?

- Loss of income caused by the COVID-19 pandemic such as job loss or reduced hours at work.
- o Increased out-of-pocket expenses directly related to performing essential work during the COVID-19 pandemic.
- Increased expenses directly related to health impacts of the COVID-19 pandemic.
- Increased costs for childcare or for attending to an elderly, disabled, or sick family member directly related to the COVID-19 pandemic.
- Other circumstances related to the COVID-19 pandemic that have reduced your income or increased your expenses.

## Q11) Can I receive assistance for my utility bill?

 Utilities included in your monthly rental amount as indicated on your lease, sublease or other agreement will be included in your assistance. Utilities billed separately are not eligible for assistance.



### Q12) How much assistance will I receive?

- If your household meets all eligibility criteria outlined above, you may be eligible to receive assistance for your rental arrears / past due rent owed on or after April 1, 2020, including fines, fees and penalties, up to a maximum of 18 months.
- o If you have previously received assistance for rental arrears through this program and you recertify that your household still meets all eligibility criteria, you may be eligible to receive additional assistance for further rental arrears. Total assistance for rental arrears cannot exceed a maximum of 18 months.
- o If you have previously received assistance for rental arrears, are unable to pay upcoming rent and recertify that your household still meets all eligibility criteria, you may be eligible to receive assistance for up to 3 months of prospective or future rental payments. Total combined assistance for rental arrears and prospective rental payments cannot exceed a maximum of 18 months.
- Please note that submitting an application does not guarantee that you will receive rental assistance. Your household must meet all eligibility criteria and both you and your landlord must conform to requests from the service provider for additional information and documentation. See Q14 for further details.

# Q13) How long does it take to receive assistance?

- The average length of time is expected to be four weeks from the date the application is assigned to one of six service providers until payment has been processed and issued to the landlord. If you have provided incorrect or unverifiable information in your application or you have submitted multiple applications for the same household, the four-week turnaround time may turn into six to eight weeks.
- You can view the status of your application by going online and logging into your account at <a href="https://portal.neighborlysoftware.com/santaanaca/participant/Login.">https://portal.neighborlysoftware.com/santaanaca/participant/Login.</a>
  You will need the username and password that you used to complete your application as well as the application number / case ID assigned to you.

### Q14) How many people will receive assistance?

 The number of families receiving assistance will vary based on the amount of rent owed by each household.



# Q15) If I receive assistance will I have to pay it back?

o No, this assistance is a grant and does not need to be paid back.

# Q16) Who receives payment for my rental assistance?

- Once your application is fully processed by your assigned service provider, it will be sent to the Orange County United Way to begin processing for payment. The United Way will reach out to your landlord or property manager to obtain their cooperation and collect the documentation necessary to issue payment to them on your behalf. This includes collecting a W-9, Landlord Agreement and verification of identification.
- o Both your household and your landlord will be notified of your rental assistance payment. The notification will identify your household and apartment number, the total amount of rental assistance, the time period for which payment is provided, and the date the payment was issued by the United Way; this notification will also include a check number or transaction number to assist your landlord or property manager with tracking receipts and payments.

# Q17) What if my landlord refuses to accept payment?

- Outreach to your landlord or property manager will be considered complete once the following steps have been taken:
  - United Way will make at least 3 attempts by phone, text or email over a 5calendar day period to request the participation of your landlord or property manager.

OR

A request for participation will be sent by United Way in writing, by mail, to your landlord or property manager; they will have 7 calendar days after mailing to respond.

OR

- Your landlord or property manager notifies the United Way in writing that they choose not to participate in the program.
- If your landlord or property manager does not respond to United Way's requests within the timeframe outlined above or notifies the United Way in writing that they



choose not to participate, the United Way may make payment directly to your household.

Additional documentation may be required of you for the United Way to issue payment and you must pay the full rental assistance amount to your landlord or property manager within 15 days, excluding holidays and weekends.

# Q18) Should I tell my landlord that I'm applying to this program?

 Yes. Communication between renters and landlords is important. Most landlords do not want to lose good tenants and communication goes a long way to help maintain a good relationship.

# Q19) My landlord is trying to evict me. What should I do?

- California's eviction moratorium ended September 2021. However, you are currently protected from eviction for rental arrears / past due rent owed since April 2020 only IF you have submitted an application for the CARES for Tenants program.
- Your landlord or property manager is required by law to confirm that you have submitted an application before attempting to evict you through the court system.
- Your landlord or property manager can issue you a notice to "pay or quit," which serves as notice that you have a certain amount of time to pay your past due rent or vacate your home. However, they cannot evict you without first allowing you to apply for the CARES for Tenants program.
  - You must apply for the CARES for Tenants program within 15 business days of receiving a "pay or quit" notice.
  - If the notice to "pay or quit" includes a Declaration of COVID-19-Related Financial Distress, it is recommended that you sign and return to your landlord or property manager within 15 business days if, in fact, your household has experienced a COVID-19-related financial hardship. See Q9 for more details.
  - It is also recommended that you notify your landlord or property manager in writing once you have submitted an application in order to reinforce your protections and serve as documentation in the event of an eviction or rental debt collection lawsuit.
- To better understand your rights as a tenant you may wish to contact the following organizations:
  - Public Law Center 601 W Civic Center Dr. Santa Ana (714) 541-1010
  - Fair Housing Council of Orange County 2021 E. 4<sup>th</sup> St., Suite 122, Santa Ana (714) 569-0823



# Q20) I already received assistance. Am I eligible for more assistance?

- If you've already received assistance, you may be eligible to recertify for additional assistance IF all the following conditions apply:
  - Your household still meets all eligibility criteria outlined above. See Q1 for more details.
  - Your household is still experiencing a financial hardship due to COVID-19. See Q9 for more details.
  - The total amount of assistance—including your first payment for assistance—does not exceed 18 months of rental arrears / past due rent owed. That is, if you've already received assistance for 15 months, you will not be eligible for more than 3 months of additional assistance. See Q10 for more details.
- A service provider may reach out to you to invite you to recertify for additional assistance.
- Please also note that recertifying for assistance does not guarantee that you will receive rental assistance. Your household must meet all eligibility criteria and both you and your landlord must conform to requests from the service provider for additional information and documentation. See Q14 for further details.

# Q21) My application was denied? What can I do?

- Remember, submitting an application does not guarantee that you will receive rental assistance. Your household must meet all eligibility criteria outlined above. Additionally, both you and your landlord must conform to all requests for additional information and documentation by the deadline as determined by the service provider. If your household does not meet all eligibility criteria or either yourself or your landlord fail to provide any additional information or documentation by the deadline, your application will be denied.
- O However, if you believe an error has occurred in the decision to deny your application either you or your landlord have the option of filing an appeal with the City of Santa Ana to reevaluate this decision. This appeals process is called an Informal Review. Please note:
  - A request for an Informal Review must be made in writing and delivered to the City either in person or by first class mail, by the close of the business day, no later than 14 days from the date of the denial.



- The City will schedule and send written notice of the Informal Review within 14 days of your request.
- Further details on how to request an Informal Review will be included in the notice of denial.
- An Informal Review does not guarantee that the City will reopen your application.

# Q22) How are applications selected?

- Each application is assigned a number 1-100, divided into groups and assigned to one of six service providers on a weekly basis. Additionally, the City follows the State of California's statutory prioritization criteria when sorting applications:
  - Priority one shall be eligible households, as specified in Section 501(c)(4) of Subtitle A of Title V of Division N of the federal Consolidated Appropriations Act, 2021 (Public Law 116-260), to expressly target assistance for eligible households with a household income that is not more than 50% of the area median income or any eligible households that receive a notice described in Section 1179.10 of the Code of Civil Procedure or a summons described in Section 1179.11 of the Code of Civil Procedure.
  - Priority two shall be communities disproportionately impacted by COVID-19, as determined by the City.
  - Priority three shall be eligible households that are not otherwise prioritized as described in (1.) and (2.), to expressly include eligible households with a household income that is not more than 80 percent of the area median income.
- Please note if you do not complete all steps in the application and your Neighborly account does not have a status of "Application Submitted", it will not be included in the above sorting process.

# Q23) I already submitted an application. How do I check its status?

You can check the status of your application online by logging into the Neighborly application system that you used to submit your application. You should have a username and password that you created to complete your application. Please write these down as well as the application number that is assigned to you upon opening an application.



# Q24) Is the application available in languages besides English?

Yes, in addition to English, the application is available in Spanish and Vietnamese.

# Q25) Why are you asking about my race and ethnicity?

The application asks about your race and ethnicity on the application as part of the Department of Treasury's data collection purposes. It may even help Santa Ana get more federal and/or state funds to help our residents. Your race or ethnicity does not impact your eligibility for rental assistance.

### Q26) If I have other questions, who do I contact?

The City of Santa Ana has partnered with six local nonprofit organizations to act as service providers to review and process applications. Please contact one of the six organizations listed below if you have any questions or need assistance completing an application. If you've already completed an application, please have on hand the application number / case ID assigned to you as well as any other identifying information.

The Salvation Army (Languages Spoken: English, Spanish)

Stephen Langlois
Hospitality House
818 E. 3<sup>rd</sup> St.
Santa Ana, CA 92701
English - (714) 783-2338
Spanish – (657) 210-1299
sna.cares@usw.salvationarmy.org

Latino Health Access (Languages Spoken: English, Spanish)

Ana Charco or Laura Pantoja 450 W. 4<sup>th</sup> Street Santa Ana, CA 92701 (657) 229-5450

LHARent@latinohealthaccess.org



# Families Together of Orange County (Languages Spoken: English, Spanish, Farsi and Mandarin )

Nancy Cerda 661 W First St. Tustin, CA 92780 (714) 665-9890 Ext: 413

era@familiestogetheroc.org

# South County Outreach (Languages Spoken: English, Spanish and Vietnamese)

7 Whatney Suite B Irvine, CA 92618 (949) 380-8144 ERA@sco-oc.org

# Community Action Partnership of Orange County (Languages Spoken: English and Spanish)

Maria Rosas 11870 Monarch St Garden Grove, CA 92841 (714) 404-7041 mrosas@capoc.org

#### **Families Forward**

(Languages Spoken: English and Spanish)

Rosana Gomez-Salcedo 8 Thomas Irvine, CA 92618 (949) 552-2727

santaana@families-forward.org

If you have any additional questions or you are unable to reach one of the six nonprofit organizations listed above, please contact:

Maricela Marquez
City of Santa Ana
(714) 647-6962
mmarquez@santa-ana.org