

## Declaration of COVID-19-Related Financial Distress

Name of Tenant: \_\_\_\_\_

Premises Address: \_\_\_\_\_

I am currently unable to pay my rent or other financial obligations under the lease in full because of one or more of the following:

1. Loss of income caused by the COVID-19 pandemic.
2. Increased out-of-pocket expenses directly related to performing essential work during the COVID-19 pandemic.
3. Increased expenses directly related to health impacts of the COVID-19 pandemic.
4. Childcare responsibilities or responsibilities to care for an elderly, disabled, or sick family member directly related to the COVID-19 pandemic that limit my ability to earn income.
5. Increased costs for childcare or attending to an elderly, disabled, or sick family member directly related to the COVID-19 pandemic.
6. Other circumstances related to the COVID-19 pandemic that have reduced my income or increased my expenses.

Any public assistance, including unemployment insurance, pandemic unemployment assistance, state disability insurance (SDI), or paid family leave, that I have received since the start of the COVID-19 pandemic does not fully make up for my loss of income and/or increased expenses.

Signed under penalty of perjury: \_\_\_\_\_

Dated:

# Information about the New State Program to Help with Rent Debt During the Pandemic

## HousingisKey.com

### How does the program work?

If you are an eligible renter and if your landlord applies to the program, your rent debt from April 1 2020 through March 31, 2021 will be forgiven as long as you complete your part of the application. If the landlord agrees to forgive 20% of the money you owe, they will receive 80% of the money from the state program. To apply, the landlord will fill out an application online and send you, the renter, a link for your part of the application. The email has a link to "Neighborly Software." You **NEED** to fill out this application online in order for the program to forgive your rent. When you include documents in your online application, your landlord will **NOT** have access to any of the documents.

**If you have not heard anything from your landlord, you can still start your application. It is a good idea to apply now!** If a renter applies to the program, the state will call the landlord three times to request that the landlord participate and forgive all of the rent debt for the tenant. If your landlord chooses not to apply, eligible renters may still receive 25% of unpaid rent from April 1, 2020 and March 31, 2021.

To apply, you will need to include several documents. The Tenant Checklist has a list of what documents you can use. **When you apply, keep copies of all of the documents** and take photos of everything on your phone.

### Who is eligible?

- Renters are eligible if they have struggled to pay rent, owe rent to their landlord, and have lost income or had financial hardship during the pandemic, and:
- Renters are eligible if they made **less** than the following income amount in 2020 (based on the number of people in your household):

| Number of people in family | 1        | 2         | 3         | 4         | 5         | 6         | 7         | 8         |
|----------------------------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Annual income in 2020      | \$97,600 | \$111,550 | \$125,500 | \$139,400 | \$150,600 | \$161,750 | \$172,900 | \$184,050 |

- **Renters are only eligible for the assistance if they have not moved out of their housing.** If you are considering moving out of your housing because of the rent debt, you should know that you will only be eligible for government assistance under this particular program if you are in the same housing.

**You do not need to be a citizen to apply to this program, and the Biden administration is not enforcing the public charge rule. Applying to this program will not affect future immigration status.**



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

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](https://www.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

Once you've put together the required information above, visit [HousinglsKey.com](https://www.housinglskey.com) and click on **COVID-19 Rent Relief** to apply.

*Sublease agreements are not eligible.*

Date: \_\_\_\_\_

Dear Landlord, Property Owner, or Manager (print name) \_\_\_\_\_:

My name is (print name) \_\_\_\_\_. I am a tenant at (address)\_\_\_\_\_. I am writing to request your participation in California’s Emergency State Rental Assistance Program (ERAP), authorized by Senate Bill 91, and open to applications effective March 15, 2021. **Go to the “Housing Is Key” application portal (<http://housingiskey.com>) or call 1-833-422-4255 to begin the process of requesting payment of rent arrears for my tenancy.** For landlords with eligible tenants, the ERAP funds are available to cover rent arrears up to 80% of the rent debt from April 2020 through March 2021, with 20% forgiveness and an attestation to not pursue eviction against the tenant for nonpayment of rent for those months.

I am an eligible tenant because:

- I have experienced financial hardship due to COVID-19;
- I owe unpaid rent debt for one or more months between April 2020 and March 2021; and
- My household income is not more than 80% of the Area Median Income.

I can provide documentation of my eligibility through my own application to “Housing Is Key.”

It is to our mutual benefit for us to work together to apply for and get rent funds paid to you.

Although participation in the ERAP program is not required, a landlord’s ability to recover COVID-19 rent debt in any legal action may be compromised by refusal to obtain available rental assistance.

By this letter, I am documenting my request that you participate in good faith in obtaining rental assistance from the state rental assistance program to support my tenancy.

Please notify me of your intent to participate by (date)\_\_\_\_\_ by contacting me at (phone/email) \_\_\_\_\_, so I can plan accordingly.

Sincerely,

(Signature) \_\_\_\_\_

(sent by: \_\_\_ personal delivery; \_\_\_ mail; \_\_\_ fax; \_\_\_ email)

