City of Oakland Keep Oakland Housed COVID-19 Renter Relief Program Frequently Asked Questions

Updated July 11, 2022

Q1: What is the Keep Oakland Housed COVID-19 Renter Relief Program?

A1: The Keep Oakland Housed COVID-19 Renter Relief Program is a rental assistance program that has provided assistance to support eligible tenants impacted, directly or indirectly, by COVID-19 with rental arrears and rent payments.

Q2: What is the purpose of the Renter Relief Program?

A2: The purpose of the Program is to prevent homelessness and increase housing stability in Oakland by assisting those most at risk of losing their rental home and becoming homeless or displaced as a result of COVID-19 health and economic impacts.

Q3: What is the source of funding for the Renter Relief Program and how much funding is available?

UPDATED 4/1/2022 A3: The Renter Relief Program is funded by the U.S. Department of the Treasury and the State of California through the Emergency Rental Assistance Program (ERAP) and by the City of Oakland with Community Development Block Grant - Coronavirus funds (CDBG-CV.) The City of Oakland received \$28.2 M from the US Treasury in two rounds to cover rental and utility assistance and \$10.4 M from the State of California for this purpose. Currently there is more demand than available funding.

Q4: Who is eligible for rental assistance?

A4: To receive assistance, applicants must be:

- An Oakland resident; and
- A household of one or more individuals obligated to pay rent on a residential dwelling; and
- At least one or more individuals living in the household has:
 - o qualified for unemployment OR
 - experienced a reduction in household income, incurred significant costs, or experienced a financial hardship during or due, directly or indirectly, to COVID-19; and
- At least one or more individuals living in the household can demonstrate a risk of experiencing homelessness or housing instability; and
- Household has an income at or below 80% of Area Median Income (AMI).

Q5: Is the Renter Relief Program still taking applications?

UPDATED 4/1/2022 A5: As of April 1, 2022, the City of Oakland is no longer taking applications and has closed the portal through which applications are submitted and closed its waitlist. The City has already received sufficient applications to exhaust all anticipated funding. Applications received prior to January 7, 2022, are currently being processed. Applications received between January 7, and March 31, 2022, have been automatically waitlisted. If the City of Oakland receives additional federal funds for

emergency rental assistance, applicants on the wait list will be contacted in order of priority and need. No additional action by applicants is needed.

Q6: Who is administering the Oakland Renter Relief Program?

A6: The City of Oakland is the Federal and State grantee and directs the program through a combination of its seven non-profit partners who administer the direct rental assistance:

- Bay Area Community Services (BACS)
- Building Opportunities for Self Sufficiency (BOSS)
- Catholic Charities of the East Bay (CCEB)
- Centro Legal de la Raza
- East Bay Asian Local Development Corporation (EBALDC)
- East Oakland Community Development Corporation (EOCDC) [for outreach only]
- Eviction Defense Center (EDC)
- Safe Passages

Additional partners are being funded by All Home, a regional philanthropic partner, to conduct dedicated outreach and application assistance for the program and include:

- El Timpano
- Peacemakers
- Vietnamese American Community Center of the East Bay
- Village Connect

Q7: What happens after an application has been submitted?

UPDATED 4/1/2022 A7: Tenant Applications received before January 7, 2022, are being reviewed for eligibility by staff at the participating agencies, in order of priority based on highest anticipated risk of losing housing. If there is anything missing or incomplete in the application, staff reach out to the applicant to help in completing the application. Applications from property owners are reviewed by staff at the City of Oakland who then reach out to the relevant current or former tenants and assist in the preparation of a tenant application which is handled by Bay Area Community Services. The tenant must be willing to participate for a landlord application to be processed.

Applications received on or after January 7 are currently waitlisted and will be contacted if additional resources are secured by the City of Oakland. The City anticipates being able to cover all pre-January 7 applications and possibly a portion of the waitlist.

Q8: Who does the assistance payment go to?

A8: In most cases the payment is made directly to the property owner or, in the case of a verified sublet or share, to the primary tenant. Under certain circumstances, such as if a property owner is unwilling to cooperate and a tenant is eligible, payment may be made directly to the tenant.

Q9: How much assistance can a household receive?

A9: There is no numerical cap on assistance. A household may receive up to 100% of past due rent from April 1, 2020, forward, not to exceed a total of 18 months of support. In some cases, households may receive prospective rent for up to three months, with or without receiving assistance for past due rent. Qualifying households may also receive assistance with utilities.

Q10: Is Oaklands's Renter Relief Program tracking results in terms of geographic and racial equity?

UPDATED 4/1/2022: Yes, the program has done targeted outreach to many high-need communities and is tracking characteristics of those applying for and receiving assistance including race and ethnicity, zip code, income, and family size. As of April 1, 2022, 53% of those assisted were Black, and 21% were Latinx.

Q11: Is Oakland assisting people living in affordable housing?

A11: Yes, in the first round of ERAP Oakland set aside \$1.35 million to cover gaps for affordable housing providers and tenants and offered a separate application process. During ERAP 2, tenants and property owners of affordable housing may apply through the same process as other eligible tenants and property owners. Note that tenants who receive subsidies from other programs may <u>only</u> be assisted for the portion of rent that is not subsidized by another source.

Q12: Is Oakland's Program the same as the State of California?

UPDATED 4/1/2022 A12: For the period April 2021 through September 2021 the State of California and the City of Oakland both operated programs serving Oakland tenants and property owners. The City of Oakland's program focused resources on those with incomes below 30% of the Area Median while the State provided support to additional property owners and tenants. Starting October 1, 2021, Oakland began talking applications from all tenants and property owners who had not previously applied to the State. On January 7, Oakland began to place all new applications from tenants and property owners on a waitlist. Both the State's program and the City of Oakland program are closed for new applications after 3/31/2022. Anyone previously served by the State of California or in the queue to be served by the State before October 1, 2022, will continue to be assisted by the State as long as the State has resources.

Q13: Is Oakland's Program the same as Alameda County's?

A13: No. The cities of Oakland and Fremont received a direct allocation from the U.S. Treasury to cover their cities and also have funds from the State of California. People living in Oakland are not eligible for the Alameda County program. Oakland and Alameda County's programs are similar in what they offer to tenants and property owners but are managed by different agencies.

Q14: Am I eligible for more assistance if I have previously been assisted?

A14: Generally, no. Due to the very high need, if you received assistance previously you will not be prioritized for a second round of assistance. *No one may receive more than 18 months of assistance.*

Q15: If I or my tenant was previously served by the State of California can I be assisted by the City of Oakland or its community partners now?

A15: No. If you were previously assisted by the State of California, or if you are in the queue to be assisted by the State of California, you must continue with your application to them.

Q16: Am I eligible for assistance if I no longer live in the unit where I owe rent, or if I am a property owner whose tenant vacated without paying all past due rent?

A16: Yes. Even if a tenant has left a unit, the program can still cover past due rent if the former tenant meets the program eligibility criteria and consents to have the past due rent paid on their behalf. In some cases, persons who have left their previous unit and need assistance moving into a new unit may also be assisted with move in costs.

Q17: Am I eligible for assistance if I do not have a written lease, or if I sublease from someone else?

A17: Yes, if you can show a pattern of rent payment and that a rental agreement exists between the parties, even if it is not written down, you may be eligible for assistance. If you are a subleasee and owe rent to a primary tenant, you may be eligible. If you are a primary tenant and a subtenant owes rent to you, you may also be eligible to receive assistance, depending on the eligibility of your subtenant. You are encouraged to apply, and a program partner will work with you to determine if your situation is eligible.

Q18: I do not speak English, do not have internet access to apply, need a reasonable accommodation or other assistance. What should I do?

A18: All of the agencies contracted by the program can assist applicants with the application process including preparing applications on their behalf. If you need help locating an agency that can assist you, please contact East Oakland Community Development Corporation at <u>info@eastoaklandcdc.org</u> or call 510-686-3501. Within the tenant application portal at bit.ly/Oakland-rent-help, the tenant is given an option of "preferred language" to complete the application as well as preference of ERAP partner agency the applicant wishes to work with.

Q19: I do not have U.S. Citizenship or documents to work in the United States. Can I apply?

Q19: Yes. Immigration status is not a requirement for this program.

Q20: I am a property owner how can I find out if my tenant has applied for assistance?

A20: Property owners, Courts of Law, and tenants may find out the status of an application by emailing <u>HCDInfo@OaklandCA.gov</u>.

Q21: I heard that the State's eviction moratorium expired. Can I be evicted? (or if I am a property owner, can I evict my tenant?)

UPDATED 7/11/2022 A21: California Assembly Bill 2179, which extended the State's Eviction Moratorium, expired June 30th. However, this law did not preempt Oakland's Emergency Moratorium, which continues to prohibit most evictions, rent increases beyond the CPI, and late fees on covered units until the City Council lifts the local emergency. For questions about how the end of the State's moratorium might affect you, contact a RAP Housing Counselor at 510-238-3721 or <u>rap@oaklandca.gov</u>.

However, the City of Oakland has an eviction moratorium that remains in place until the local state of emergency is declared over by the City Council. You may not be evicted for non-payment of rent while this moratorium is in place. But when the moratorium ends you must be able to document that you experienced a qualifying loss, which includes a substantial loss of income, substantial increase in medical expenses or childcare costs, etc. due to or during the COVID-19 pandemic.

Note: Although you cannot be evicted for nonpayment of rent that accrued from March 24, 2020, through the end of the Alameda County Moratorium, which ends 60 days after the County public health emergency lifts, you are still responsible to pay what is owed. If a tenant does not repay the rent that became due during the moratorium within twelve (12) months from the date the rent became due, a landlord may be able to collect the entire amount of back rent owed as any other consumer debt in Small Claims Court. If there is a pending rental assistance application, that may be a defense in Small Claims court.

Q22: How can I learn more?

A22: Contact the Oakland Housing and Community Development Department by calling (510) 238-6182 or emailing <u>HousingAssistance@oaklandca.gov</u>, or visit: <u>www.oaklandca.gov/resources/housing-resources-erap-emergency-rental-assistance</u>

Q23: Can I appeal if I am denied assistance or if I disagree with the amount of assistance I receive?

UPDATED 5/11/2022A23: Any applicant, tenant or landlord, may appeal a denial of assistance or amount of assistance received based on contesting the application of the program's policies or errors in calculations. An applicant may not challenge the application of federal law and requirements. Applicants appealing should make their appeal in writing, within 30 days of notification of denial or approval of a lessor amount than that requested, to the provider agency that has reviewed their application and made the determination to deny or provide less assistance than the applicant has requested. The provider will follow their internal appeal procedures.

Q24: Can I appeal again if I am dissatisfied with the handling of or response to my appeal?

A24: Any applicant who is dissatisfied with the handling of or response to an appeal may make a secondary appeal to the City of Oakland Housing and Community Development Department. Such secondary appeals are initiated through an email to <u>HousingAssistance@oaklandca.gov</u> with the words "ERAP secondary appeal" in the subject line. Applicant must include in the email their full name and application number, the reason for their secondary appeal and attach or include the determination letter received from the provider agency. Oakland HCD will review the primary appeal, the response of the agency to the appeal, and make a final determination within 10 business days. No other appeals will be permitted after this review.

UPDATED 7/11/2022 Q25: After all of the current Federal Relief funds are spent, will there be more funds available?

A25: At this time, the City's program resources are completely exhausted. There are no additional federal funds expected, at this time.

Effective Date: July 11, 2022