

Part 2: CA COVID-19 Rent Relief Program

March 18, 2021



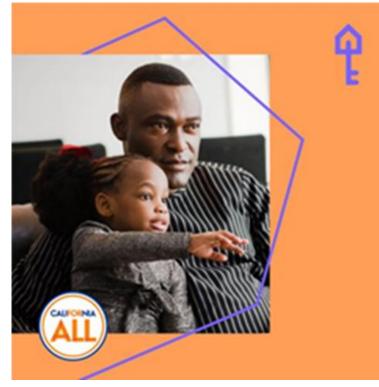
Goals of Training

- Serves as Part 2 of a two-part training
 - Part 1: Eviction Protections and Obligations Under SB 91
 - Part 2: CA COVID-19 Rent Relief Program
- Gain a basic understanding of the CA COVID-19 Rent Relief effort for yourself or others.
- Understand where you can find <u>information</u> and <u>resources.</u>
- Understand how your jurisdiction is participating in the state's CA COVID-19 Rent Relief effort.
- Know how the local partner network works in your community.



Program Overview

- Focus: Stabilize low-income households through the payment of rental arrears to landlords.
- Eligibility: Income must be at or below 80% Area Median Income (AMI) based on total household income for calendar year 2020 or the household's monthly income at the time of application.
 - Federal Law is silent on immigration status in determining eligibility for assistance.



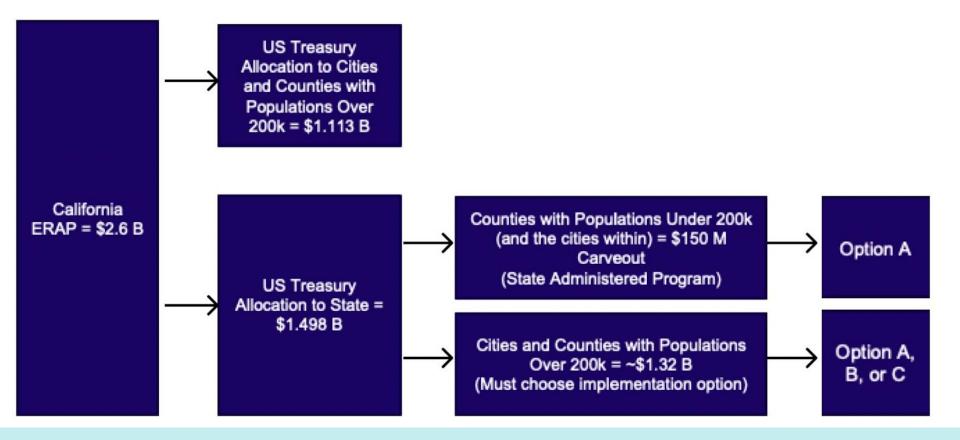


Program Overview

- Participating landlords will be compensated 80% of unpaid rent from April 1, 2020 - March 31, 2021. Accepts as payment in full for all rental debt for that period.
- If a landlord declines to participate, eligible households can still apply for and receive 25% of back rent owed for the covered period.
- Rental arrears are prioritized over utilities (inclusive of internet service) and prospective rental payments.



Emergency Rental Assistance Program (ERAP) Funds





Implementation Options

OPTION A State-Administered Program

Jurisdictions that did not receive a federal allocation will have their funds administered by the state program.

Jurisdictions that did receive a federal allocation may opt into the state-run program.

OPTION B Locally Administered Program

Jurisdictions that received a direct federal allocation agree to follow the SB 91 state program parameters and administer their state reservation as a block grant.

OPTION C Dual Program

Jurisdictions with direct federal allocation opt not to follow SB 91 program parameters and to run their own program.

State administers the jurisdiction's state reservation in the jurisdiction.



OPTION A

• All counties with populations under 200 K and the cities within them

Jurisdictions that opted into the state-run program:

- City of Fontana
- City of Oxnard
- Butte County
- Contra Costa County
- Los Angeles County
- San Luis Obispo County
- San Mateo County
- Santa Cruz County
- Tulare County
- Ventura County
- Yolo County

OPTION B

- City of Anaheim
- City of Bakersfield*
- City of Chula Vista
- City of Fremont*
- City of Fresno
- City of Irvine
- City of Long Beach
- City of Los Angeles
- City of Modesto*
- City of Sacramento
- City of San Diego
- City of Stockton
- Alameda County*
- Fresno County
- Kern County*
- Marin County
- Monterey County
- Sacramento County
- San Diego County
- San Joaquin County
- Sonoma County
- Stanislaus County*
- * Deferred Option B

OPTION C

- City of Moreno Valley
- City of Oakland
- City of Riverside
- City of San Bernardino
- City of San Jose
- City of Santa Ana
- City of Santa Clarita
- Merced County
- Orange County
- Placer County
- Riverside County
- Santa Barbara County
- Santa Clara County
- San Francisco City & County
- Solano County
- San Bernardino County



List is per 2/26/21: Visit Housingiskey.com for updates

How do I know if a City/County is Participating in A, B or C?

- HousingIsKey.com
 - --> Local Governments Tab
 - --> Rental Assistance Program Reservation Table
 - Master list of each Jurisdiction's selection and funds associated with each locality.
 - Designed as a "No wrong door" system. Based on the address the state program will re-direct an Applicant to the correct local website.
 - Pre-Application Eligibility Quiz reroutes Applicants to Option B jurisdictions
- **Coming Soon!** Links to Option B and HOUSING Is KEYOption C jurisdictions' rental

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γ					Option A						Opti	ion	В				Optic	on (0		
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Fremont	\$	\$		\$		\$		\$		\$ 7,168,619.00	\$ 7,811,784.18	\$	737,779.62	\$	130,196.40	\$ 	\$	\$		\$	
Oakland	\$ 	\$		\$	1.1	\$		\$		\$ 	\$ 1.1	\$		\$		\$ 11,587,287.33	\$ 1,287,476.37	\$	14,029,881.44	\$	1,558,8
BUTTE	\$ 5,865,102.36	\$	553,926.33	\$	97,751.71	\$	7,101,462.93	\$	789,051.44	\$	\$	\$		\$		\$	\$	\$		\$	
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FRESNO	\$	\$		\$		\$		\$		\$ 13,900,330.20	\$ 15,147,461.31	\$	1,430,593.57	\$	252,457.69	\$ 	\$ 	\$		\$	
Fresho	\$	\$		\$		\$		\$		\$ 15,804,677.70	\$ 17,222,665.94	\$	1,626,585.12	\$	287,044.43	\$	\$	\$		\$	
(ERN	\$	\$		\$		\$		\$		\$ 15,343,270.80	\$ 16,719,861.92	\$	1,579,098.07	\$	278,664.37	\$	\$	\$		\$	
Bakesfield	\$	\$		\$		\$		\$		\$ 11,421,298.00	\$ 12,446,011.50	\$	1,175,456.64	\$	207,433.52	\$ 	\$	\$		\$	
LOS ANGELES	\$ 144,066,069.63	\$	13,606,239.91	\$	2,401,101.16	\$	174,435,122.20	\$	19,381,680.24	\$ 	\$ 	\$		\$		\$ 	\$ 	\$		\$	
long Beach	\$	\$		\$		\$		\$		\$ 13,754,733.90	\$ 14,988,802.17	\$	1,415,609.09	\$	249,813.37	\$ 	\$	\$		\$	
Los Angeles	\$	\$		\$		\$		\$		\$ 118,319,705.80	\$ 128,935,294.38	\$	12,177,222.25	\$	2,148,921.57	\$	\$	\$		\$	
Santa Clarita	\$	\$		\$		\$		\$		\$	\$	\$		\$		\$ 5,699,011.95	\$ 633,223.55	\$	6,900,360.76	\$	766,7
MARIN	\$	\$		\$		\$		\$		\$ 7,695,346.50	\$ 8,385,769.36	\$	791,989.33	\$	139,762.82	\$ 	\$	\$		\$	
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Ivine	\$	\$		\$		\$		\$		\$ 8,544,930.90	\$ 9,311,578.05	\$	879,426.82	\$	155,192.97	\$ 	\$ 	\$		\$	
Santa Ana	\$	\$		\$		\$		\$		\$	\$	\$		\$		\$ 8,892,352.17	\$ 988,039.13	\$	10,766,855.35	\$	1,196,2
LACER	\$	\$		\$		\$		\$		\$	\$	\$		\$		\$ 10,658,711.61	\$ 1,184,301.29	\$	12,905,562.52	\$	1,433,9
IVERSIDE	\$	\$		\$		\$		\$		\$	\$	\$		\$		\$ 51,540,497.73	\$ 5,726,721.97	\$	62,405,207.87	\$	6,933,5
Moreno Valley	\$ 	\$		\$		\$		\$		\$	\$	\$		\$		\$ 5,701,045.68	\$ 633,449.52	\$	6,902,823.10	\$	766,5
Riverside	\$	\$		\$		\$		\$		\$	\$	\$		\$		\$ 8,866,717.47	\$ 985,190.83	\$	10,735,816.87	\$	1,192,1
SACRAMENTO	\$	\$		\$		\$		\$		\$ 30,874,446.30	\$ 33,644,487.12	\$	3,177,534.89	\$	560,741.45	\$	\$	\$		\$	
Sacramento	\$	\$		\$		\$		\$		\$ 15,270,933.50	\$ 16,641,034.53	\$	1,571,653.26	\$	277,350.58	\$	\$	\$		\$	

Rental Assistance Program Reservation Table available on Housingiskey.com

How will the State be Communicating to Landlords and

Tenants?

CA COVID-19 Rent Relief communications and education campaign

- Statewide campaign on program awareness, eligibility and access
- Using eviction risk indices to focus paid advertising toward communities with higher eligibility rates
- Campaign, designed by state partner Prosio
 Communications, launches March 5th starting with new website and pre-application content.

• Local Partner Network (LPN)

- Managed by state partner LISC, a national CDFI with a large CA presence
- +/- 250 organizations within Option A and Option C jurisdictions
- Ground effort via paid and unpaid partnerships to increase awareness and support access to the program
- United Way 211
 - 211 Call capability for multilingual basic information on the program
 - 211-211 SMS/Text functionality across the state for basic



CA Covid-19 RRP Landing Page

HOUSING

IS KEY

COVID-19 Rent Relief

Why the state's 80/20 payment for eligible households makes sense.



If you are a landlord who has been receiving 25% or more of your tenant's monthly rent, <u>up to 75% is still unpaid.</u>

 $\label{eq:states} \$ = 80\% \quad \mbox{When you and your tenant participate, } the state will pay 80\% \\ of unpaid rent, and would ask you to forgive the last 20\%. \end{tabular}$

 $\$ = \frac{\text{At least}}{85\%} \quad \begin{array}{l} \text{After reimbursement, you will have received at least 85\%} \\ \text{of total rents owed from the period.} \end{array}$

Except from Info Graphic

logical states and the second second

What should we expect from Local Partner Network?

Tier 1: Promotion

- E-blasts to database
 2 times a month for 7
 months
- One social media post per week for 7 months
- Announce at community convenings 3 times per month for 7 months
- Conduct outreach
 programming in P House per
 contract

Tier 2: Outreach

- All Tier 1 Activities
- Circuit Rider Doorstep Appointments (all collected information will be uploaded to the portal daily)
- Conduct literature drops in digitally remote areas
- Conduct outreach programming inlanguage per contract

Tier 3: Technical Assistance

- All Tier 1 Activities
- In person appointments
- Document drop-off center
- Conduct outreach programming inlanguage per contract
- All collected information will be updated to the portal daily

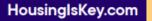


Is there a Local Partner Network in my Jurisdiction?

- <u>HousingIsKey.com</u> will host a running list of entities in the Local Partner Network. The list will be updated on a weekly basis as additional partners are added.
 - The LPN Application opened February 16. LISC will accept applications throughout the program but is emphasizing quickly selecting and onboarding partners.
 - LNPs can be Tier 1, 2, 3, or multiple tiers.
 - <u>https://housing.ca.gov/covid_rr/partner_resources.ht</u> <u>ml</u>
- Referral System: If you see a gap in your community, please refer a potential partner to <u>https://lisc.tfaforms.net/308</u>.



Eligibility and application help for rent relief available here!







How Can a Landlord Qualify?

Landlord

- The Landlord must meet the following criteria:
 - 1. Be the property owner or the property management/agency who has legal authority to lease the unit;
 - 2. Have one or more eligible tenants with unpaid rent between April 1, 2020 and March 31, 2021, due to a COVID-19 related event;
 - 3. Have a tenant lease or written agreement with the eligible tenant(s); and
 - 4. Agree to waive 20% of the unpaid rent for the above time period.
- Landlords shall also know:
 - 1. All rent relief payments must be used to satisfy the tenant's unpaid rent obligations
 - 2. Landlord must participate in the application process, providing information as well signing the application
 - 3. Tenants must also sign the application

Tools to Support Eligibility Check:

- AMI Calculator <u>https://www.hcd.ca.gov/grants-</u> <u>funding/income-limits/state-and-</u> <u>federal-income-</u> <u>limits/docs/income-limits-2020.pdf</u>
- Landlord Eligibility & Preparation Checklist on <u>housingiskey.com</u>



How Can a Tenant Qualify?

Tenant

One or more individuals in household must meet the following three criteria:

- 1. Have qualified for unemployment benefits or experienced a reduction in household income, incurred significant costs, or experienced other financial hardship due, directly or indirectly, to COVID-19, and be able to attest this in writing;
- 2. Be able to demonstrate housing instability, which may include:
 - A past due utility or rent notice or eviction notice;
 - Risk of experiencing homelessness;
 - Unsafe or unhealthy living conditions; or
 - Any other evidence of such risk, as determined by the eligible grantee involve;
- 3. Have a household income that is not more than 80% of Area Median Income (AMI) for the household. **AMI Calculator is built into the Eligibility Questionnaire.**

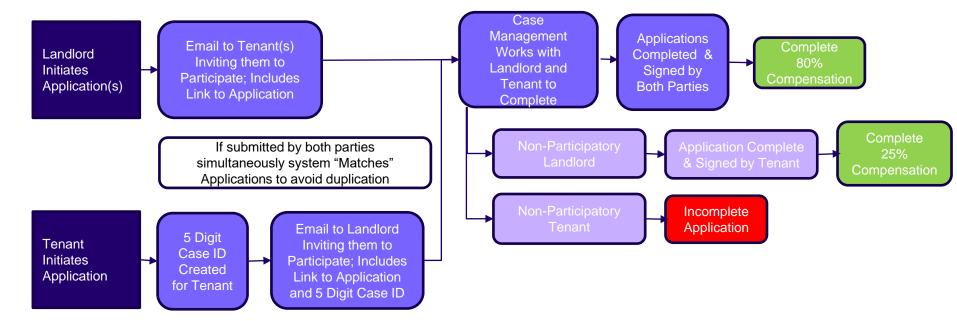
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- Tenant Eligibility & Preparation Checklist on <u>housingiskey.com</u>



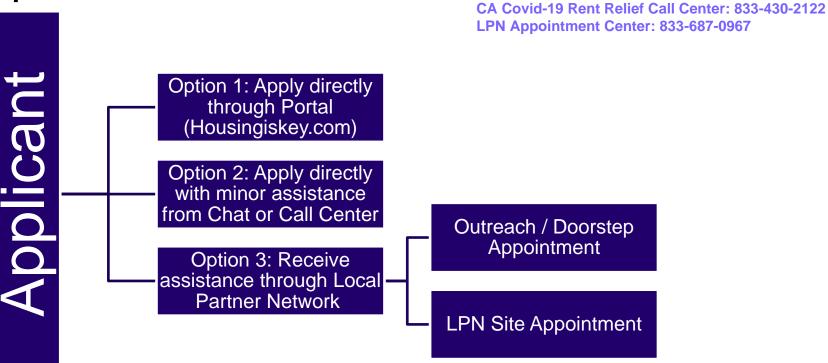
Who Can Apply? How Will the Process Work?

• Landlords and Tenants May Both Apply



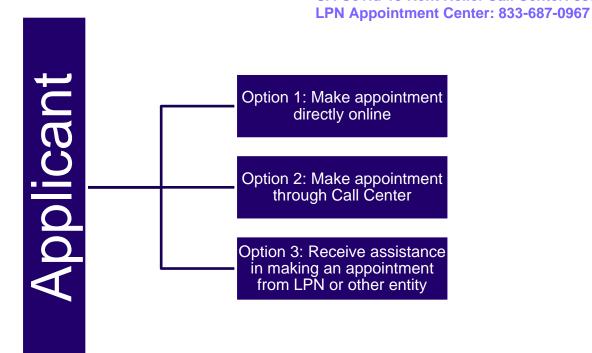


What are the Pathways to Submit an Application or Receive Application Assistance?





How Can an Applicant Make an Appointment for Assistance?





When will Applications Open?

• Option A: March 15, 2020

- The CA COVID-19 Rent Relief program is available to all eligible applicants starting Monday, March 15th and will stay open until funds have been exhausted. However, applications submitted from households at the greatest risk of eviction will be prioritized first.
 - Greatest risk of eviction is understood based on a tenant's ability to pay the minimum 25% rent owed, the household's AMI and if the household is located in an area disproportionately impacted by Covid-19.

• Option B: Varies by Jurisdiction

- Check with your local city or county for more information; some are open already.
- **Coming Soon:** <u>HousingIsKey.com</u> table with website links to local programs as they are available.
 - Applicants from B Jurisdictions who access the State Portal will be re-directed to their local program.

• Option C: Opens March 15, 2020 but Processing Varies by Jurisdiction

- **Coming Soon:** For the locally administered portion of the program, <u>HousingIsKey.com</u> will be posting links to local programs as they are known and/or available.
- For the state administered portion, the state will start receiving applications beginning March 15 but will start processing applications after the State and Option C jurisdiction have completed coordination efforts to ensure best coverage between the two programs.
 - The state set aside for each Option C Jurisdiction will be reserved for that jurisdiction.



What Can Landlords Do to Prepare?

Before applying, assemble key documents:



IRS W-9 Form

Contact information for your Tenant(s) **To verify Residence** (need **one** of the following)

- Lease Agreement
- State issued program id with license
- Official letter from third party showing name and address
- Government issued library card
- Utility statements from provider

To verify Ownership (need one of the following)

- Property deeds
- Mortgage Note
- Property Tax Forms
- Homeowner insurance

To verify Rent Owed (need one of the following)

- A current lease signed by the applicant and the landlord or sublessor that identifies the unit where the applicant resides and establishes the rental payment amount
- In the absence of a signed lease, evidence of the amount of a rental payment may include:
 - Bank statements
 - Check subs or other documentation reasonably establishes a pattern of paying rent
 - Written attestation by a landlord who can be verified as the legitimate owner or management agent of a unit





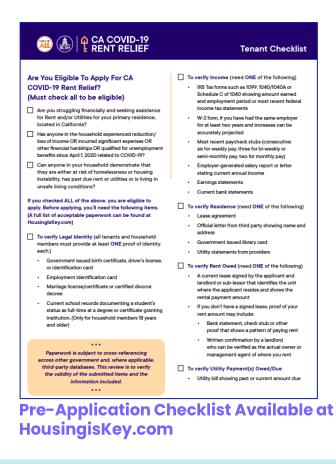
What Can Tenants Do to Prepare?

Before applying, assemble key documents:

- Contact information for your Landlord
- To verify Legal Identity (need one of the following)
 - Government issued birth certificate, driver's license or id card
 - Employment id card
 - Marriage license / certificate or certified divorce decree
 - Current school records (18 years or older)
- To verify Income (need one of the following)
 - IRS Tax Forms
 - W-2 Form
 - Recent Paycheck stubs
 - Employer-generated salary report
 - Earnings Statement
 - Current Bank Account
- To 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
- To verify Rent Owed (need one of the following)
 - A current lease signed with rental payment amount
 - If no lease, proof of your rent amount may include bank statement, written confirmation by a landlord

To verify Utility Payment Owed (need one of the following)

• Utility bill showing past or current amount due





Important Notes about Application Paperwork

The Application is designed to give flexibility in HOW a tenant or landlord can meet these requirements.

The Pre-Application Checklists for Landlords and Tenants will give recommended paperwork, but an Applicant may also work with a Case Manager to find alternatives if necessary. * * *

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.

* * *



What Should I Expect with the Application?



- Accessible via HousingIsKey.com or your Local Partner Network's website
- Application available in the user's preferred language
- First time users will need to register and set up an account
- Two-factor authentication will be required when logging in the first time
- An email address is requested to register an account; if Applicant does not have an email address Case Management will contact the Applicant via preferred method.



For Landlords:

- Phone and Email Support Available;
 Support via the Local Partner Network as well
- If tenant initiated, use the 5-Digit TENANT Case ID provided by email
- If initiating the application on behalf of tenants, start a new application; able to upload multiple tenants via upload
- Checklist navigates through application and shows progress
- Mobile or computer uploads
- Live status of all applications for your property/properties

WELCOME TO THE CALIFORNIA COVID-19 RENT RELIEF PROGRAM.

Landlord: Rental Assistance Application

Id: 300120

The State of California is committed to accessibility for all applicants. If you require this material in an alternate format or have questions about the program, please contact us at (833) 430-2122 or email at COVIDRentReliefahousingiskey.com.

Tenant: Rental & Utility Assistance	Select this option if you are a TENANT applying for the COVID-19 Rent Relief and Utility Assistance Program. This program is designed to
	provide funds to renters delinquent on rent payments due to COVID-19
	impacts.
Click here to start a new application	
Landlord: Rental Assistance	Select this option if you are a LANDLORD in the State of Tennessee
	applying for the Rent and Utility Assistance Program.
Click here to start a new application	
A. Landlord Genera	al Information
Please provide the following in	nformation

	31		A.1. Landlord Name (a	s appears c	n W9)		
	View Us	ers (1) Print Application	First & Last Name OR B	usiness Nam	e		
	🕑 Prog	ram Overview	A.2. Landlord Address	(as appears	s on W9)		
-	🗌 🗛. L	andlord Information*	Address Line 1				
		enant(s) Information	Address Line 2				
	Subr	nit	City		CA 🗸 Zip		
View /	/ Continue a	n Existing Application					
CASE	EID	NAME	P R O G R A M	YEAR	STATUS	EXPIRES	
3001	09	Smith, Mary Martha	Tenant: Rental & Utility Assistance	2021	Application in Progress	N/A	View / Edit
3001	10	Test	Landlord: Rental Assistance	2020	Application in Progress	N/A	View / Edit
3001	11	Test	Tenant: Rental & Utility Assistance	2021	Application in Progress	N/A	View / Edit
3001	12	Test	Landlord: Rental Assistance	2020	Application in Progress	N/A	View / Edit

PRIMARY LANDLORD



For Tenants:

- Eligibility questions up front to screen for ineligible applicants and/or refer to a Local Program
- Phone and Email Support Available

CA COVID-19 RENT RELIEF

WELCOI PROGR/

The State of C in an alternate or email at CC

CASE ID

300109

NAME

Smith, Mary Martha

PROGRAM

Tenant: Rental & Utility Assistance

- Start a New Application-
- Checklist navigates through application and shows progress
- Mobile or computer uploads
- Live status of Application

rmat or ha	ommitted to accessibility for all ap ave questions about the program, ef@housingiskey.com .										
	Star	t a New Application									
		ant: Rental & Utility Assistance k here to start a new application	Select this option if you are a TENANT applying for the COVID-19 Rent Relief and Utility Assistance Program. This program is designed to provide funds to renters delinquent on rent payments due to COVID-19 impacts.								
	Lan	dlord: Rental Assistance	Select this option if you are a LANDLORD in the State of Tennessee applying for the Rent and Utility Assistance Program.								
	Clic	Click here to start a new application									
	Tenant: Rental & Utility Assistance Application 1d: 300121	A. Eligibility The following questions will he	Ip determine whether your household meets basic eligibility for the California Covid 19 Rent Relief Progra								
	View Users (1) Print Application	A.1. Are you seeking assis O Yes O No	tance for Rent and/or Utilities for your primary residence located in California?								
	Program Overview A. Eligibility* B. Applicant Information	A.2. Are you seeking assis O Yes O No	stance for rent and/or utilities for your primary residence located in (insert jurisdictions)?								
	C. Household Members D. Income Verification E. COVID-19 Impact	If yes, please seek assistar A.3. Is your household inc O Yes O No	tance at (insert link). Income at or below the 80% area median income level for your county? v v a 4 5 6 7 0 an above to view income limits for your area								
	 F. Rent Assistance Requested G. Water & Gas Utility Assistance 	** Not Selected									
	H. Electric & Other Utility Assistance	Household Size 1									

YEAR STATUS

2021 Application in Progress

View / Edit

EXPIRES

N/A

Resources to Support Applicants

- Preparation Checklists
- Recorded **instructional videos** explaining all steps in the application
- **Call Center** Support for general questions and information; Call Center able to help applicant initiate the Application via phone
- Local Network Partners to provide inperson support
- **Appointment Center** to reserve a meeting with a Local Network Partner
- **Case Management** support to work with both Landlord and Tenant to complete the Application once initiated
- Applicants can add designees to their account to enable a third-party to help them complete the application

The CA COVID-19 Rent Relief Program support and resources are designed so that no unwilling applicant should be unable to complete the application. Support is further designed to avoid Applicants having to pay for support in submitting their application.

a CA COVID-19 🕼 📾

Landlords and renters can now get help with unpaid rent.

Check eligibility and apply at HousingIsKey.co or call 833-430-2122

CA Covid-19 Rent Relief Call Center: 833-430-2122 LPN Appointment Center: 833-687-0967



How will the Case Management Services

Work Brd and Tenant participation is required to receive 80% compensation for rental arrears.

- Once an application is submitted, Case Management will notify the other party of the application
- Case Management will contact at least three times the other party (at different times of the day using different methods of outreach)
 - For non-participating Landlords the Application may continue with the Tenant being compensated 25% arrears
 - For non-participating Tenant the Application is declined.
- Case Management Services are designed to get to approved applications
 - Case Management services will work with Landlords and Tenants to support the completion of an Application. This could include, for example, finding alternative documents to verify eligibility, explaining portions of the application.
 - The State of California is committed to accessibility for all applicants. If you require this material in an alternate format or have questions about the program, please contact us at (833) 430-2122 or email at support@ca-rentrelief.com

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Education and Outreach Efforts

- Educate, motivate and activate qualified landlords and tenants to seek more information and apply for resources at HousingIsKey.com.
- Develop clear, concise, easy to understand messaging with appropriate information.
- Utilize community-based partnerships to extend campaign information and resources to hard-to-reach disadvantaged communities most impacted by COVID-19 through trusted resources.
- Support other CBO outreach and jurisdictional outreach efforts, as appropriate, with the development of toolkits and other resources.
- Use advertising, outreach and media effort so inform eligible California landlords and renters of new federal relief funds available.



What Activities Are Part of the Education and Outreach Campaign? • Development of Informational • Paid Media – Will maxin

- Development of Informational Materials - Content such as website fliers, FAQs, etc, translated into Spanish, Chinese, Korean, Tagalog and Vietnamese. Opportunity for other languages depending on jurisdiction's needs.
- Social Media district offices can follow @CABCSH and @HousingIsKey to amplify messages.
- **Partnership Development** will supplement LISC's efforts and target non-traditional partners.
- Earned Media Outreach traditional and multicultural press will be
 HOUSTICE.

- Paid Media Will maximize reach to eligible tenants and landlords.
 Focused in targeted areas based on jurisdiction participation.
- Success Stories Will work with organizations and district offices to identify applicants who received funds to share their story.

All campaign content is available to, and will be used by, the Local Network Partners, Jurisdictions, Stakeholders and all other entities and individuals involved in the program.

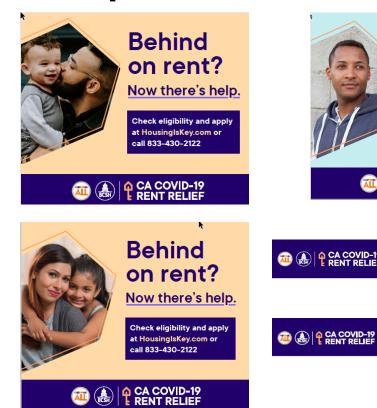
What Resources Will Be Available?

- Information toolkit for partners, stakeholders, helpers and Applicants will include:
 - COVID-19 Rent Relief flier for Tenants
 - COVID-19 Rent Relief Checklist for Tenants and Landlords
 - Social Media Toolkit
 - Q&A
 - Talking points
 - Newsletter copy/eblast blurb
 - Weblink button for nonpaid partners/other government agencies (would link back to HIK)
 - And More!
- Translated into Spanish, Chinese, Korean, Tagalog and Vietnamese
- Visit Housingiskey.com for Content





Sample Ads



HOUSING IS KEY



Landlords and renters can now get help with unpaid rent.

Check eligibility and apply at HousingIsKey.com or call 833-430-2122

CA COVID-19 RENT RELIEF

get help with unpaid rent.





Check eligibility and

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Cheok eligibility and pply at HousinglaKey.oom or call 833-430-2122



Behind on rent?

Now there's help.

Cheok eligibility and apply at HousinglaKey.oom or call 833-430-2122



029

Housing is Key Tools

- Information in Spanish and English about SB 91 for tenants, homeowners, landlords, and communities.
- AMI Calculator
- Geographies of needs map
- COVID-19 Assistance Line in 18 different languages.





Questions / Comments?

Application Questions support@ca-rentrelief.com

Landlord / Tenant / SB 91 Information Housingiskey.com

Please follow BCSH, HCD, and HousingisKey on Facebook, Instagram, and Twitter for the latest information.



