



SBCS – City of Chula Vista

COVID-19 Emergency Rental Assistance Program (ERAP)

Frequently Asked Questions (FAQ)

1) What is the 2021 Emergency Rental Assistance Program (ERAP)?

The SBCS – City of Chula Vista Emergency Rental Assistance Program (ERAP) helps eligible households who have been financially impacted by the COVID-19 pandemic. The program provides payment assistance for renters who need help with rent and utilities.

2) How do I know if I’m eligible?

You qualify for the program if you can demonstrate with supporting documents that you meet the following:

- A current tenant of a residential property located in Chula Vista (e.g. apartments, accessory dwelling units, condos, single family home, mobilehome renting a space, renting a room); and
- You or a member of your household has experienced a decrease in income or increase in expenses because of COVID-19 (e.g. loss of job, reduced hours, medical expenses, childcare expenses etc.) OR currently unemployed for 90 days or more; and
- You are at risk of homelessness OR living in unstable housing demonstrated by the following:
 - Eviction notice
 - Past due rent notice
 - Past due utility notice
 - Any other evidence of unsafe or unhealthy living conditions or housing instability; and,
- Your total annual income in 2020 or based upon your total monthly income in the past 30 days for all members of your household is less than the following:

Household Size	1	2	3	4	5	6
80% AMI *	\$ 67,900	\$ 77,600	\$ 87,300	\$ 97,000	\$ 104,800	\$ 112,550

*San Diego income limits effective as of April 1, 2021

3) What areas are covered by ERAP?

SBCS will serve individuals and families only within the City of Chula Vista. San Diego County residents outside of the City of Chula Vista should visit ERAPSanDiego.org to connect with other available rental assistance programs.

Chula Vista Zip Codes Served: 91902*, 91910*, 91911, 91913, 91914, 91915

**Portions of zip code 91902 and 91910 fall outside of the City of Chula Vista. If unsure, please refer to ERAPSanDiego.org to determine which jurisdiction your address belongs to.*

4) How do I submit an application for ERAP?

You may submit an application [online](#). The application will be available in English, Spanish and Tagalog. If you do not have internet access and need assistance in completing an application, call (619) 271-1805 to be connected to a SBCS associate who will be able to assist you.

5) I have multiple adults living in my household. Who should submit the application?

Any adult that is listed on the lease/rental agreement can submit the application for rental assistance on behalf of the household. Your household should only submit one application. Information provided in your application should be reflective of the circumstances of all the persons in your household.

6) Do I need an email address to apply? What if I do not have an email address?

A valid email address is required to submit an online application. If you do not have one, you can create one to complete the application. The following are free email providers:

- Gmail
- Yahoo
- Microsoft Outlook

If you are having problems with an email address and completing the application, you may contact (619) 271-1805 for an associate to assist you with the online application.

7) What should I do if I have trouble logging in or applying online?

Step One: You will need to create an account to apply. An email address will be required.

Step Two: Confirm your registered email address before you log in to complete your application. To confirm your email address, please check your email and click on the link in the registration email message you received to confirm.

Note: If you cannot find the registration email that was sent to you, please check your junk or spam folder. If you still cannot find the registration email, click the "Resend Email Confirmation" link on the login page.

Step Three: Log in and complete your online application.

Note: If you successfully confirmed your email address, but still cannot log in, select the "Forgot your password?" link on the login page. Check your email and click on the link in the email message sent to you to open the webpage so you can create your new password to log in..

8) What are acceptable forms of verifications that should be submitted with my application?

- Applicants must submit a copy of a Photo ID or other government-issued ID.
- If photo ID does not reflect current address, then applicant must provide a Copy of ID with utility bill or lease that reflects your name and current address (address on application).
- Verification of occupancy such as lease agreement, letter from landlord, or current utility bill
- Verification that reflects housing instability or at risk of experiencing homelessness such as, past due rental or utility bill, eviction notice, or letter from landlord detailing past due rent.
- Income verification such as pay stubs for all household members working, unemployment verification, CalWORKs benefit letter, etc. should reflect a date no earlier than January 1, 2020. SSI/SSA benefit letters from January 1, 2021 will be accepted.

9) Will I need to provide supporting documents with my application?

Applications will be processed on a first come, first served basis, and an application will be considered complete only when all documents have been received. While it is optional to provide all your documents at the time of application, it is highly encouraged that documents be provided with the application to ensure faster processing. If an application is selected for review, SBCS staff will request any missing documents needed for verification purposes.

10) Are citizenship documents required for this program?

The application does not ask about your citizenship status.

11) How will I be notified if I have been selected or check the status of my application?

All applicants will be notified if they have or have not been selected through email, text, or mail (if an email address was not provided). For your convenience, application status can be checked online 24 hours/7 days a week.

12) How much rental assistance can I qualify for?

ERAP will prioritize payment assistance for renters behind on rent. Financial assistance for past due rent can be from April 2020 to March 2021. You can also apply for past due utilities, and for current and future rent, but SBCS will process these requests separately, at a future time and only if funding is still available. You can only receive a total of 12 months of assistance.

- **If my landlord agrees to participate in the program...**

If the landlord agrees to participate in the program, you can receive 80% of your past due rent from April 2020 to March 2021. Landlords who choose to participate are required to complete and sign an agreement to accept the 80% payment as payment in full of the rental debt owed by the tenant, which means the landlord forgives the remaining debt. Payment will be made directly to the landlord.

- **If my landlord does not agree to participate in the program...**

The landlord does not have to participate in the program. If the landlord declines participation in the program, SBCS can only pay for 25% of the your past rent due from April 2020 to March 2021. Payment for your past due rent will be made directly to you as the tenant. It is your responsibility to make payment to the landlord to make sure you are protected under the State's eviction protection program. For more information on this program, please visit the Housing is Key website at <https://landlordtenant.dre.ca.gov/>.

13) If I live with a roommate, can we both apply?

Only one application per residence will be permitted.

14) Can I qualify for emergency rental assistance if I am receiving assistance with my rent, such as Section 8, rapid rehousing assistance, or rental assistance from non-profit agencies?

No, households currently receiving rental assistance/subsidies such as Section 8, rapid rehousing assistance, or rental assistance from non-profit agencies that is based on monthly income will not be eligible for assistance. If you have experienced a change in your income, please contact the County of San Diego Housing Authority at (858) 694-4801 or your subsidy provider for assistance in adjusting your portion of the rent accordingly.

15) Do I need to have my landlord's contact information when I apply?

Yes, you should have your landlord's name and phone number or email address at the application stage.

16) Should I tell my landlord that I am applying for this program?

Telling your landlord that you have applied for the Emergency Rental Assistance Program can help facilitate the process and expedite timelines, as SBCS will be reaching out to them too.

17) If I am chosen to receive assistance, will I have to pay it back?

No, a tenant is not required to pay back the assistance. It is a grant intended to keep you in your home and prevent you from being evicted due to non-payment of rent.

18) If I am a tenant with commercial rent, will I qualify?

The program only assists eligible applicants with housing rental assistance not commercial rent.

19) Are landlords able to apply on behalf of the tenant?

Landlords may apply on behalf of the tenant, but the tenant will be required to co-sign, and necessary documentation must still be uploaded. Co-sign can be done directly by the tenant through the application portal or by written communications (including electronic) from the tenant acknowledging the application provided by the landlord.

20) If I have already been approved for emergency rental assistance, am I eligible to receive additional assistance?

If you have received assistance through a previous program, either through SBCS or another entity, you can still apply to this program.

Applicants will be able to apply for any outstanding arrears from the period allowed (April 2020 to March 2021). Any arrears already cleared/covered by previous programs would not be allowable.

21) When can I expect my application to be processed and payment to be disbursed if approved?

Applications will be reviewed on a first come, first served basis and with priority given to very low income and unemployed households (see Question 22 below). Depending on where your application falls within these priority categories, it may take several weeks or longer from the time you apply and when you are contacted by SBCS.

Processing of your application is also dependent on the following and could take longer to complete the review and come to a decision:

- If you do not provide all supporting documents or additional verifications are needed.
- Request and response for information from your landlord.

Once the application is approved, it may take a few additional weeks for payment to be disbursed to your landlord.

Applicants and landlords are able to check the status of applications on the online portal where they applied and will receive correspondence through the entire process from SBCS.

22) How are applications prioritized?

Federal and State Mandated Prioritizations include:

- Household income at or below 50% Area Median Income (AMI)

Household Size	1	2	3	4	5	6
50% AMI*	\$ 42,450	\$ 48,500	\$ 54,550	\$ 60,600	\$ 65,450	\$ 70,300

*San Diego income limits effective as of April 1, 2021

- One or more household members are unemployed as of the date of the application for assistance and have been unemployed for 90 days from the date of application (household income must not be above 80% AMI)

23) If I have questions, who do I contact?

The City of Chula Vista has partnered with SBCS, a local non-profit, to review applications and make payments directly to landlords. Please contact SBCS at the following:

SBCS
 (Languages Spoken: English, Spanish, Tagalog)
 (619) 271-1805
 430 F St, Chula Vista, CA 91910 (by appointment only)

This project is being supported, in whole or in part, by federal award number ERA0131 awarded to the City of Chula Vista by the U.S. Department of the Treasury.

SBCS – City of Chula Vista COVID-19 Emergency Rental Assistance Program