

Frequently Asked Questions (FAQs)

Additional questions? Call (619) 535-6921



Q: When and where can I apply for the City of San Diego COVID-19 Housing Stability Assistance Program?

A: Starting March 15, 2021, the application is available online at covidassistance.sdhc.org.

Q: Who can apply for the City of San Diego COVID-19 Housing Stability Assistance Program?

A: Tenants and landlords can apply. The landlord's application is on behalf of their tenant. Landlords will only be able to see a list of applications that they initiated. They cannot see applications their tenants started.

Q: Where can I get help to complete my application?

A: For questions or to receive help with your application, call 619-535-6921. A language line for interpretation services is available when calling the number. Several community-based organizations also can help you with your application. A list of these organizations is available at covidassistance.sdhc.org.

Q: I do not have internet access. How can I submit an application?

A: Several community-based organizations can help you complete and submit an application if you do not have internet access. Call (619) 535-6921 for more information or to get help with your application. A list of community organizations that can help is available at covidassistance.sdhc.org.

Q: What internet browser should I use to submit the application?

A: Please use an updated web browser, such as Google Chrome, Firefox, Microsoft Edge or Safari.

Q: Do I need an email address to apply? What if I do not have an email address?

A: Yes, an email address is required to apply for this program.

If you do not have a valid email address, you will need to create one to complete the application. The following are popular, free email providers:

- [Gmail](https://www.gmail.com)
- [Yahoo](https://www.yahoo.com)
- [Microsoft Outlook](https://www.microsoft.com/outlook)

Several community-based organizations also can help you create an email address, complete and submit your application. A list of community-based organizations is available at covidassistance.sdhc.org. You also may call (619) 535-6921 for help.

Q: Can I use a mobile device to access my application?

A: Yes. After logging in from your mobile device, you can continue your application or scroll up to check the status of your application.

Q: What should I do if I want to change my submitted application?

A: You can log in and select the "Edit" button under the "Action" heading to open your application. You can proceed to make changes and submit your updated application.

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Q: Who qualifies for the program?

A: To be eligible for the program, you must meet the following criteria:

- The household has a City of San Diego address.
- The applicant has an obligation to pay rent.
- The household income is at or below 80% of the Area Median Income (\$92,400 for a family of four).
- Household does not currently receive any rental subsidies. (Households that receive rental subsidies can only apply for help with their past-due utilities.)
- The household experienced a financial hardship directly related to COVID-19.
- The household is experiencing or at-risk of experiencing homelessness or housing instability.

Q: What ZIP Codes are eligible for the program?

A: A tenant's residential address with a ZIP Code in the City of San Diego is required for this program.

Eligible ZIP Codes include: 92014; 92025; 92037; 92038; 92067; 92093; 92101; 92102; 92103; 92104; 92105; 92106; 92107; 92108; 92109; 92110; 92111; 92113; 92114; 92115; 92116; 92117; 92119; 92120; 92121; 92122; 92123; 92124; 92126; 92127; 92128; 92129; 92130; 92131; 92132; 92134; 92136; 92139; 92140; 92145; 92154; 92161; 92171; 92173; 92182

Q: What are the income requirements for the program?

A: The household's income cannot be more than 80 percent of the Area Median Income (AMI) for the City of San Diego.

Compare your household size with the table below. Your household's income must be no more than the maximum annual household income listed below. For example, if your household has four people, your household's annual gross income must be \$97,000 or less to qualify for the program. For the complete AMI chart, [click here](#).

San Diego Area Median Income - 2021								
Persons in Household	1	2	3	4	5	6	7	8
Low Income: 80% of AMI	\$67,900	\$77,600	\$87,300	\$97,000	\$104,800	\$112,550	\$120,300	\$128,050
Very Low Income: 50% of AMI	\$42,450	\$48,500	\$54,550	\$60,600	\$65,450	\$70,300	\$75,150	\$80,000

Q: What is a hardship that is directly related to COVID-19?

A: Examples of COVID-19-related hardships include:

- Loss of income due to reduction of paid work hours due to COVID-19 (examples: laid off, loss of hours, income reduction, etc.);
- Loss of income due to sickness with COVID-19 or caring for a household/family member who is/was sick with COVID-19;
- Loss of income due to compliance with a recommendation from a government health authority to stay home, self-quarantine, or avoid congregating with others during the state of emergency;
- Loss of income due to other factors resulting from the COVID-19 emergency;
- Increase in medical expenses incurred as a direct result of COVID-19.
- Qualified to receive or currently receiving unemployment insurance benefits through the Employment Development Department as of March 1, 2020 or later.

Q: What is at-risk of or experiencing homelessness or housing instability?

A: Households must provide one of the following documents to demonstrate this:

- Past-due utility notice/bill
- Past-due rent notice
- Eviction notice
- Rent ledger showing late rent amounts
- Letter from landlord certifying rental arrears
- Documentation of unsafe or unhealthy living conditions

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Q: Do tenants or landlords have to submit documentation with the application?

- A:** Yes, to apply, applicants are required to upload and submit the following supporting documents as part of their online application:
- Document verifying tenant's identity
 - Document to verify address, tenancy and rent amount
 - Current utility bill or household bill;
 - Documentation of all sources of income in the household for calendar year 2020 and currently monthly household income. Documentation verifying at-risk of or experiencing homelessness or housing instability
 - If seeking help with past-due rent or utility assistance, documentation verifying past-due rent amount and past-due utility amount(s)

Q: I currently receive a rental subsidy. Do I qualify for this program?

- A:** Households that receive rental subsidies can only apply for help with their past-due utilities. Assistance will depend on funding availability. Rental subsidies include federal Section 8 Housing Choice Voucher assistance, rapid rehousing assistance, or rental assistance from nonprofit agencies.

Q: I previously received help from another Emergency Rental Assistance Program. Do I qualify for this program?

- A:** Yes, only for months for which you did not previously receive help. You must certify that your household has not received and will not receive rental assistance from another program or source that duplicates the assistance provided through this program. If you receive duplicate assistance, you are required to repay the San Diego Housing Commission (SDHC) the amount of duplicate assistance received from this program. SDHC administers the program for the City of San Diego.

Q: How will applications be selected?

- A:** The program is required to give priority to paying past-due rent. In addition, priority will be given to households with income at or below 50 percent of San Diego's Area Median Income (AMI), currently \$57,750 per year for a family of four, and households with at least one adult who has been unemployed for more than 90 days immediately before and including the date of the application and have past-due rent.

Q: How much assistance can tenants and landlords receive?

- A:** If the landlord receives the rental debt assistance on behalf of the tenant, they will receive 80 percent of the total eligible rental debt. To receive this amount, the landlord must agree to forgo the remaining 20 percent of the rental debt. If the landlord declines these terms, the program will provide the tenant 25 percent of the total eligible rental debt directly for them to pay it to the landlord. The state's temporary ban on evictions requires tenants to pay 25 percent of their rent to be protected from eviction for nonpayment of rent. Utility assistance will be provided directly to the utility provider at 100 percent of the eligible debt. Utility assistance payments will not be made directly to the tenant. For upcoming rent, the program will provide 25 percent of the monthly rent amount, if funds are available.

Q: Will the rental assistance be paid directly to the tenant?

- A:** No, the funds will be paid directly to the landlord, property management company, or utility provider to be credited to the tenant's account. However, if the landlord declines to accept the rental assistance payment, the tenant will receive 25 percent of the total eligible rental assistance for them to pay it to the landlord. The state's temporary ban on evictions requires tenants to pay 25 percent of their rent to be protected from eviction for nonpayment of rent. Utility assistance payments will not be made directly to the tenant. A payment summary email will be sent to tenants, along with landlords if they receive payment, when the assistance is paid as proof of payment.

Q: Is a landlord required to forgive a portion of the tenant's rental debt to receive rental assistance on behalf of the tenant?

- A:** Yes. Landlords will receive payment for 80 percent of the tenant's rental debt, if they agree to forgo the remaining 20 percent of the past-due rent owed.
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Q: What are the requirements for landlords?

A: Landlords are required to register online, provide information from IRS Form W-9 to verify unit ownership, and authorize a direct deposit to receive the funds. To receive 80 percent of the past-due rent owed to them, a landlord also must agree to forgive 20 percent of the tenant's rental debt.

Q: Will I receive all assistance I applied for at the same time?

A: No, past-due rent and past-due utilities will be prioritized and issued to eligible households first, as required by the funding regulations for this program. Help paying upcoming rent will be provided if funding is available after past-due rent and utilities have been addressed.

Q: What if the tenant moves out of the rental unit?

A: If the tenant moves out of the unit and upcoming rent has already been paid to the landlord, the landlord needs to repay a pro-rated portion of the payment for the period that the unit was unoccupied by the tenant. The landlord will need to remit a check, including a note containing the tenant name and reason for the return payment, within 10 days of the tenant moving out payable to:

San Diego Housing Commission
1122 Broadway Suite 300
San Diego, CA 92101
Attn: Finance HSAP