



## Emergency Rent GAP Assistance Program

### **Program Description:**

The **Emergency Rent Gap Assistance Program (GAP)** is designed to assist very low- to low-income families and individuals who are suffering a temporary financial setback due to the COVID-19 public health emergency and need help with delinquent rent.

**Type of Assistance:** One-time, rent gap loan assistance for tenants experiencing an unforeseen financial crisis and inability to pay rent due to a loss of income related to the COVID-19 public health emergency.

**Eligible Households:** To be considered for assistance, applicants must:

Be current residents of Livermore in a valid residential lease/rental agreement with a third-party landlord for at least 6 continuous months.

Have a total household income not to exceed the Low-Income limits (80% of Area Median Income) established for Alameda County, adjusted by household size.

Must be in otherwise good standing with payment and terms of their lease. Must show regular monthly payments on time prior to requesting the assistance.

Must show an ability and plan to meet/sustain the ongoing rent obligation for their lease following the City's assistance.

**Amount of assistance:** One month's rent, up to \$2,500 per household. Rent reasonableness assessment may be conducted by ECHO as a determination of the amount of the assistance provided. The form of assistance will be a no collateral personal loan through an agreement form subject to approval by the City Attorney's office.

**Documentation Required:** Documented loss of income and lack of assets available demonstrating an inability to meet rent obligation as demonstrated through paystubs, bank account statements or other methods of documentation satisfactory to the program administrator.

**Payment:** Payments are issued directly to the landlord. Repayment agreements are executed between the City of Livermore and the participant tenant.

**Repayment Terms:** Deferred payments for 6 months, then repayment up to 12 months thereafter. No interest due. Terms, amount, time and place due will be specified in a repayment agreement between the City and the applicant.

To apply or for more information contact [ECHO Housing](#) via email at [contact@echofairhousing.org](mailto:contact@echofairhousing.org) or by phone at 855-275-3246.