



C I T Y O F
RENO
Memorandum

DATE: September 3, 2026
TO: Mayor and City Council
THROUGH: Jackie Bryant, City Manager 
FROM: Elaine Olson, Housing Administrator
DEPT: Housing and Neighborhood Development
SUBJECT: AB540 Disaster Relief Program

The Housing and Neighborhood Development (HAND) Department is working with the State of Nevada and regional partners to provide emergency housing assistance to households impacted by the Bug, Fred, and Hawk fires. This program will be known as the AB540 Disaster Relief Program.

Following the Governor's Executive Order 26-004, the State identified up to \$1 million in Nevada Attainable Housing Account (NAHA) funding for the City of Reno to administer on behalf of impacted residents throughout Reno, Sparks, and unincorporated Washoe County. The funding is anticipated to serve households earning up to 150% of Area Median Income (AMI). Because the State's use of NAHA funds requires approval by the Nevada Attainable Housing Council, final funding cannot be provided to the City until that approval is received, which is expected in the next few weeks.

In the meantime, HAND has been assisting eligible wildfire-impacted households using existing rental assistance program funds and will seek reimbursement once the State funding is approved and the agreement is finalized. This allows the City to respond to immediate needs without delaying assistance while the State completes its approval process.

The program is intended to provide flexible assistance for housing-related needs and financial hardships resulting from the wildfires. Assistance may include:

- Temporary hotel or motel assistance for households that remain displaced;
- Rental assistance for households whose ability to pay rent has been impacted by wildfire-related expenses, loss of income, or other financial hardship; and

- Rental assistance to offset other wildfire-related losses, such as the loss of perishable food due to a prolonged power outage. In these cases, a predetermined amount of assistance would be provided as a rent payment directly to the household's landlord.

All assistance will be paid directly to a landlord or hotel/motel on behalf of the household; no direct cash payments will be made to residents.

HAND has modified its existing rental assistance software and processes to administer the program and will temporarily reallocate staff as needed to assist with applications, eligibility review, and payments.

The application for the AB540 Disaster Relief Program can be found at www.reno.gov/housing

Frequently Asked Questions

Overview

What is the AB 540 Disaster Recovery Assistance Program?

The AB 540 Disaster Recovery Assistance Program provides short-term disaster recovery assistance to eligible residents affected by the Bug, Fred Mountain, Stallion, or Hawk fires. **All assistance is in the form of short-term rental assistance.**

The program is intended to help renters address immediate, disaster-related needs and stabilize their housing situation. Homeowners are only eligible when requesting short-term motel/hotel assistance and/or deposit assistance.

What types of assistance are available?

Eligible households may receive one or more of the following types of assistance:

- Short-term motel/hotel assistance
- Food assistance- In the form of rental assistance
- Rental assistance
- Lot Rent
- Application fee assistance
- Security deposit assistance

Households may qualify for multiple types of assistance when they can demonstrate eligible disaster-related needs.

Eligibility

Who may qualify for assistance?

Applicants must:

- Have been affected by the Bug, Fred Mountain, Stallion, or Hawk fire;
- Demonstrate an eligible disaster-related need;
- Meet applicable income requirements; and
- Meet applicable housing requirements.

What income limit applies?

Household gross annual income must be at or below 150% of Area Median Income (AMI).

Household Size	1	2	3	4	5	6	7	8
-------------------	---	---	---	---	---	---	---	---

AMI 150%	\$122,750	\$140,250	\$157,750	\$175,250	\$189,500	\$203,500	\$217,500	\$231,500
-------------	-----------	-----------	-----------	-----------	-----------	-----------	-----------	-----------

Staff will verify household income using applicable documentation. Generally, applicants must provide:

- 60 days of paystubs, or
- Two bank statements.

Valid, signed offer letters may also be accepted.

Does the household have to list everyone living in the household?

Yes. Applicants must declare all household members, and each household member must be listed on the application.

Can I file an insurance claim to be reimbursed for costs that are already covered by Disaster Recovery Assistance from the City of Reno?

No. If you receive assistance for certain costs, you cannot also receive reimbursement for those same costs from your insurance. Duplicate payments are not allowed.

Disaster-Related Need

How do I demonstrate that I was affected by one of the fires?

Applicants must demonstrate that their household was affected by the Bug, Fred Mountain, Stallion, or Hawk fire and that the fire resulted in an eligible need.

Documentation should be provided whenever possible.

Examples of qualifying circumstances may include:

- The applicant's residence was located within an "Evacuate Now" or "Get Set to Evacuate" zone;
- The applicant's place of employment closed because of the fire and the applicant did not receive pay;
- The applicant incurred motel/hotel expenses while seeking alternative housing because of the fire; or
- Other documented circumstances demonstrating a disaster-related hardship.

What if I do not have documentation of my hardship?

Applicants should provide verification whenever possible. Staff will review the information available and determine whether the applicant has sufficiently demonstrated an eligible disaster-related need.

Housing Requirements

Does the rent have to meet a specific limit?

Yes. Rent cannot exceed 110% of the current Fair Market Rent (FMR).

Unit Size	Efficiency (Studio)	1	2	3	4
110% 2026 FMR	\$1,417	\$1,637	\$2,057	\$2,792	\$3,243

Can I receive assistance if I have already received rental or deposit assistance?

Yes. Applicants who have reached the maximum assistance available through the Rental or Deposit Assistance Program may still be eligible for AB 540 Disaster Recovery funds, provided they meet the requirements of this program.

Rental Assistance

When can rental assistance be provided?

Rental assistance may be available when a documented disaster-related expense caused the household to use money that was originally intended for rent.

For example, a household may have used rent funds for:

- Temporary motel/hotel lodging;
- Food; or
- Another allowable disaster recovery expense.

The applicant must demonstrate the disaster-related hardship and resulting rental shortfall.

What documentation may be required for rental assistance?

Documentation may include:

- Current lease;
- Rent ledger;
- Receipts;
- Proof of disaster-related expenses; or
- Other documentation demonstrating the household's need.

Security Deposit Assistance

What is security deposit assistance?

Security deposit assistance helps eligible households obtain safe and sustainable replacement housing following a qualifying disaster-related hardship.

Do I need to identify a unit before receiving deposit assistance?

Yes, applicant must identify an eligible unit in Washoe County.

How much can the rent be?

The rent cannot exceed 110% of the current FMR.

What happens after I receive security deposit assistance?

If approved for security deposit assistance, the applicant must provide a signed lease within one week after move-in.

Application Fee Assistance

What is application fee assistance?

Eligible applicants may receive assistance with one housing application fee when the fee is necessary to secure replacement or other eligible housing following a qualifying disaster-related hardship. Upon approval of unit, application fee will be credited to the ledger and paid directly to the landlord.

Motel/Hotel Assistance

Who may receive motel/hotel assistance?

Eligible households may receive short-term motel/hotel assistance when temporary lodging is necessary because of a qualifying fire-related displacement or housing hardship.

How long can motel/hotel assistance be provided?

Motel/hotel assistance may be provided for up to 90 days.

Will the program pay me directly for my motel/hotel?

No. Motel/hotel payments are made directly to the motel/hotel vendor.

The motel/hotel must allow payment through invoicing. Applicants will not receive direct payments for motel/hotel assistance.

Food Assistance

Food assistance is provided to renters who meet eligibility requirements and have experienced substantial food loss because of power outages. Food assistance is applied as a credit directly to the tenant's rental ledger.

Who qualifies for food assistance?

Renters or homeowners seeking deposit assistance, who experienced a power outage or loss of food due to the fires may be eligible for food assistance, which is applied as a credit directly to the tenant's rental ledger.

How much food assistance is available?

Eligible applicants may receive:

\$400 per person, per month, for up to one month.

Will I receive a check or cash for food assistance?

No. Food assistance is applied as a credit directly to the tenant's rental ledger. Direct payments to applicants will not be issued.

Application Processing

What happens after I submit my application?

HAND staff will review the application for completeness and eligibility.

Staff will:

1. Confirm that all household members are listed;
2. Review income and housing eligibility;
3. Confirm the household was affected by a qualifying fire;
4. Review documentation of the disaster-related hardship;
5. Review requested expenses to determine whether they are allowable;
6. Contact the applicant if additional information is needed; and
7. Process eligible payments after all required documentation is received.

Will I be contacted if something is missing?

Yes. Staff will contact the applicant to determine whether assistance is still needed and request any missing documentation.

When necessary, staff may also contact the landlord to obtain updated ledgers or a signed lease.

How long do I have to provide missing documents?

Applicants and landlords generally have eight business days to provide requested documentation.

If the required documentation is not received within that timeframe, the application will be withdrawn.

Payments

Who receives the assistance payments?

Payments are made directly to the appropriate third party rather than to the applicant.

Examples include:

- Motel/hotel assistance: Paid directly to the motel/hotel vendor.
- Food assistance: Applied as a credit to the tenant's rental ledger.
- Rental assistance: Paid directly to the landlord.
- Security deposit/Application Fee assistance: Paid directly to the landlord.

What happens if a landlord is not set up to receive payments from the City?

The landlord will need to complete the required vendor documentation so the City can establish them as a vendor.

Required documents may include:

- W-9;
- Vendor Verification Form; and
- ACH Payment Form.

Resources for Homeowners

- United Way Northern Nevada and the Sierra: [Hawk Fire Housing Response | United Way of Northern Nevada & the Sierra](#)
 - United Way of Northern Nevada and the Sierra (UWNNS) is partnering with Airbnb.org, a nonprofit founded by Airbnb to provide emergency housing in times of crisis, to provide free emergency housing to residents displaced by the Hawk Fire in Reno.
- Catholic Charities of Northern Nevada: [Food Pantry in Northern Nevada / Catholic Charities - Catholic Charities of Northern Nevada](#)
- Food Bank of Northern Nevada: [Food Bank and Partner Distribution Calendar - Food Bank of Northern Nevada](#)

How to Apply/Contact Information

Complete and submit the City of Reno Rental and Deposit Assistance Application on our website, www.reno.gov/housing and clicking on “I am looking for rental and deposit assistance”.

Paper applications are available on the first floor of Reno City Hall (1 E First St, Reno, NV 89501) Monday-Friday 9:00 a.m.-4:00 p.m.

Walk in hours to discuss your application with a staff member are Monday, Tuesday, and Thursday between 2:00 p.m.-4:00 p.m.

Our housing staff is reachable at (775)-541-8926 or email us at AguirreKa@reno.gov

Important Program Limits at a Glance

Requirement	Program Standard
Qualifying fires	Bug, Fred Mountain, Stallion, or Hawk
Maximum household income	150% AMI
Maximum rent	110% of current FMR

Motel assistance	Up to 90 days
Food assistance	\$400/Person/Month/Up to one month
Missing documentation	8 business days
Signed lease after deposit assistance	Within 1 week after move-in
Motel/hotel payment	Directly to motel/hotel vendor
Food payment	Credit to tenant rental ledger

Program Reminder

AB 540 Disaster Recovery Assistance is intended to provide short-term relief for households experiencing documented, disaster-related needs. Eligibility does not guarantee assistance. Each application and requested expense must be reviewed against program requirements and available documentation.