

Emergency Rental Assistance Program (ERAP) FAQs

Who should apply?

Tenants/renters at least 18 years old with formal or informal lease agreements who are members of households that:

- Rent within Greensboro city limits.
- Have a total household income before taxes at or below 80 percent of the area median income (AMI) – or average household income for the Greensboro area. (See AMI chart below.)
- Include at least one person who has experienced a financial hardship due directly or indirectly to COVID-19.
- Include at least one person who is at risk of experiencing homelessness or housing instability.

Any tips on filling out the application using the online portal?

You must first "Register" in the <u>online portal</u> before you can begin filling out the application. Please write down the email address and password you register with. Forgot your password? Reset it by clicking on the "Forgot your Password" link on the opening screen. **Do not** start a new application. Multiple applications will delay action on your case.

While working on the application, the portal will allow you to save your answers, log out, and log back in later as long as you have not yet clicked "Submit." If you click "Submit," you will not be able to reopen your application.

The sooner you provide all needed documentation, the quicker a payment can be made.

How do I apply?

Fill out an application using this online portal.

Have these documents with you to upload into the online portal to prove your eligibility:

- Proof of City of Greensboro residence, such as a driver's license or any other official document showing your address
- Copy of rent statement or lease agreement and/or utility bills showing amount owed
- Household income verification for the previous two months, such as:
 - Pay stubs
 - A letter of termination or furlough from the employer of someone in your household
 - Documentation that someone in the household has qualified for unemployment benefits

Or you may print out an application from the <u>online portal</u> and mail it and the required documents or hand-deliver them to:

Salvation Army Greensboro ERAP 1311 S. Eugene St. Greensboro, NC 27406

Applications may be printed out in 60 different languages.

How do I prove financial hardship is directly related to COVID-19?

Submit one of the following as proof of financial hardship related to COVID-19 since March 13, 2020:

- Pay stubs or printout from employer verifying decreased income
- A letter of termination from the employer of someone in your household
- letter from employer
- Documentation from the state Department of Unemployment Insurance showing that someone in your household has been unemployed or furloughed
- Documentation of extensive medical or funeral expenses

How will applications be prioritized?

Priority will be given to households that:

- Have an income at or below 50 percent AMI (average household income in the Greensboro area). Ex: \$33,350 for a family of four. (See AMI chart below.)
- Include a person who has been unemployed due to COVID-19 for at least the 90 day period prior to applying for assistance
- Applied to the Greensboro Housing Coalition under the City's CARES Act-funded emergency rent and utility assistance program and are pending assistance

Can my landlord apply for me or do I have to apply for myself? Who receives a check to pay the bills?

Either you or your landlord may apply. If you apply, you must let your landlord know you are doing so because you will need to include the landlord's email address in the application.

Rental assistance goes directly to landlords and utility assistance goes directly to utility companies.

How much emergency assistance does the program provide?

ERAP will provide up to 12 months combined assistance for:

- Rent and utilities or
- Just rent or
- Just utilities and energy costs.

Up to 12 months combined assistance includes any months of rent and/or utility payments you may be behind on since March 13, 2020 and until today. Ex: You're behind in rent since September 1, 2020. You apply for ERAP assistance on April 1. The total amount of assistance you could receive so far is for eight months. You would then have four more months of assistance possible if you still qualify for the program.

Your household will be recertified on a three-month basis to see if you:

- Still meet income qualifications
- Still are experiencing financial hardship due to COVID-19

• Are not receiving financial assistance from another program.

Recertification details are located in the <u>online portal</u> and someone from one of the City's partner agencies will follow up with you and/or your landlord when recertification is due.

What qualifies as financial assistance from another program?

Any other assistance, including federal, state, or local assistance provided for the same rent, utility, or home energy costs.

I received rental assistance from a City program within the past year, can I receive this assistance?

Yes, if you meet the eligibility requirements, you may still receive assistance.

I applied for rental assistance from a City program within the past year, but my application was denied. Should I still apply for this ERAP assistance?

Yes. You may qualify for ERAP assistance if your household finances or COVID-19 impact have changed.

I received emergency assistance from a federal program before. Am I still eligible for this program?

Yes, if you meet the eligibility requirements, you may still receive assistance.

Is assistance available for past due utilities and other housing expenses such as Internet service?

Yes, utility assistance is available for utilities that are not included in the monthly rent. These include gas, electricity, water and sewer, trash removal, and energy costs such as for fuel oil. Internet service assistance is available if there are school-age children living in the household, someone who is telecommuting or who needs telemedicine. When Internet service is bundled with cable and phone service, only the Internet service would be paid.

Who can I call for help with the application and if I have questions about the process?

You may call 336-763-6410 to talk with one of the City's partner agencies.

How long will it take to learn if I will receive ERAP assistance from the time I submit all the required info and how will I be notified?

If you submit an application and all required documentation using the <u>online portal</u>, you will receive an email in about five business days notifying you of your application's status.

If you submit an application and all required documentation personally to the Salvation Army or by mail, the turnaround time will be a little longer. In either case, you will receive a phone call or a notice by mail about your application's status.

In either case, if any required follow-up documentation has been asked for, you must upload the docs into the portal within 10 calendar days.

How can I check on the status of my application?

If you submitted your application and required documentation in the <u>online portal</u>, you may check the status of your application in the portal also.

If you submitted your application and required documentation by mail, you may call this number to check on your application status: 336-763-6410.

Does the assistance I receive have to be repaid?

No, the assistance does not have to be repaid.

I have an agreement with a friend or relative to pay some of the household expenses, but do not have my own lease, am I still eligible for assistance?

Yes, you may be eligible for assistance if you have an informal lease. Eligibility for assistance will be evaluated on a case-by-case basis and additional documentation may be required for approval.

I have a Section 8 Housing Choice Voucher (or live in a public housing unit). Can ERAP pay the tenant portion of past due rent?

Yes, if you meet the eligibility requirements. Eligibility for assistance will be evaluated on a case-by-case basis and additional documentation may be required for approval.

I am not a US citizen. Can I still apply for assistance?

Yes, you may apply. US citizenship is not required.

Do I have to report this assistance on my taxes?

No, the assistance is paid directly to the landlord and/or utility companies as a credit to your bills.

Is a social security number required as part of the application?

No, not for tenants/renters applying.

If a landlord applies on behalf of a tenant/renter, a City partner agency will contact the landlord for either a social security number or employer identification number.

I was able to pay my rent up until now, but do not think I will be able to pay next month. Can I get assistance?

Yes, you may be eligible for up to three months at a time of expected rental assistance. You will be recertified every three months to determine if your household is still qualified for assistance up to a total of 12 months of assistance.

How long will ERAP assistance be available?

Money from the first round of assistance that has not been set aside (obligated) for assistance after applications have been approved will be taken back by the US Treasury beginning September 30, 2022.

Money from the second round of assistance that has not been obligated for assistance will be taken back by September 30, 2025.

| Household Size | 80% Area Median Income |
|----------------|------------------------|
| 1-Person | \$37,350 |
| 2-Person | \$42,700 |
| 3-Person | \$48,050 |
| 4-Person | \$53,350 |
| 5-Person | \$57,650 |
| 6-Person | \$61,900 |
| 7-Person | \$66,200 |
| 8-Person | \$70,450 |

2021 Greensboro/HUD Maximum Annual Household Income Limits