



Elkhart County Emergency Rental Assistance Program

This project is funded through an award made to Elkhart County by the U.S. Department of Treasury through Section 501 of Division N of the Consolidated Appropriations Act, 2021. Elkhart County has entered into a service agreement with Baker Tilly US to administer the Emergency Rental Assistance Program (ERAP).

Program Overview

Elkhart County ERAP makes funding available to eligible households to apply to past due and future payments for rent, utilities (water, sewer, stormwater, gas, trash and electricity) and internet. When possible, payments will be made on behalf of tenants directly to landlords and utility companies. The goal of this program is to increase housing stability in Elkhart County.

Funding is available for past due rent and utilities from April 1, 2020 to present, as well as up to 3 months future rent and utilities from the date of application. Past due rent and utilities must be documented through statements and/or invoices from your landlord and utility service provider(s). Eligible applicants will be awarded a maximum of \$1,500 per month for up to six months of past due rent and utility payments. Dependent on fund availability, the County may pay up to 100% of future rent and utility payments up to a maximum of \$1,500 per month.

For future rent and utility assistance beyond three months, the applicant will be required to submit a recertification of income.

Applicant Eligibility

If you meet the following criteria, you may be eligible for this program:

1. I reside in a rental unit; I do not own my home;
2. I am a resident of Elkhart County;
3. I, or a member of my household, qualify for unemployment or have experienced a reduction in household income, incurred significant costs, or experienced a financial hardship due, directly or indirectly, to COVID-19;
4. I can demonstrate a risk of experiencing homelessness or housing instability (e.g. past due rent or utility bills);
5. My household income is at or below 80 percent of the area median (see table below for area median income information based on household size)

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FY 2020 Income Limit Category	Persons in Household							
	1	2	3	4	5	6	7	8
Low (80%) Income Limits (\$)	39,350	44,950	50,550	56,150	60,650	65,150	69,650	74,150

Applicants who meet either of the following criteria will have their applications prioritized for review:

1. Households which include an individual that has been unemployed for the 90 days prior to application for assistance; OR
2. Households with income at or below 50 percent of the area median (see table below for 50% area median income eligibility information based on household size)

FY 2020 Income Limit Category	Persons in Household							
	1	2	3	4	5	6	7	8
Very Low (50%) Income Limits (\$)	24,600	28,100	31,600	35,100	37,950	40,750	43,550	46,350

Ineligible applicants

The following applicants are ineligible for this program:

1. Homeowners. Applicants are required to be occupying a rental unit or had occupied a rental unit when past due rent or utility costs were incurred;
2. Applicants who do not otherwise meet the eligibility criteria outlined in the section above;
3. Households that receive a monthly federal subsidy (e.g. a Housing Choice Voucher, Public Housing, or Project-Based Rental Assistance) and/or rental assistance from any other federal, state or local program are only eligible to apply for the portion of rent and utilities which they are responsible for.

Document Requirements

Types of Documents	Accepted Documents
<p>Proof of Identity</p> <p><u>Must submit one of the documents listed</u></p>	<ul style="list-style-type: none"> ● Current driver’s license or other state-issued ID ● Social Security Card ● U.S. passport ● School ID ● U.S. visa ● Work permit ● Legal permanent resident card (Green card) ● Matrícula consular ● Current or expired foreign government issued ID ● Office of Refugee Resettlement ID ● Work ID ● Handgun license ● Military ID
<p>Proof of residence at rental unit</p> <p><u>Must submit one of the documents listed</u></p>	<ul style="list-style-type: none"> ● Executed lease agreement valid during the timeframe for which you are applying for assistance <p>If you do not have a lease agreement, you must submit one of the following as well as the landlord attestation form signed by your landlord</p> <ul style="list-style-type: none"> ● Photo id with address of rental unit ● Current (within 60 days) utility bill listing name of applicant and address ● Mail from a government office, financial institution or utility provider
<p>Proof of income</p> <p><u>Applicants must supply either proof of annual income or proof of monthly income for the two months prior to application</u></p>	<p>Proof of Annual Income</p> <ul style="list-style-type: none"> ● 2020 tax return listing all adult household members ● 2020 W-2(s) for every job held by each adult household member ● 2020 1099(s) for every job held by each adult household member ● 2020 1099G unemployment compensation statement <p>Proof of Monthly Income</p> <ul style="list-style-type: none"> ● Monthly unemployment compensation statement for the two months prior to application ● Pay stubs for the two months prior to application ● Most recent stipend(s), alimony, child support, pension/retirement/annuity monthly award letter(s) ● Letter from employer verifying salary/wages for the two months prior to application ● Most recent SSI or SSDI statement of benefits <p>Note: income information must be provided for every adult household member earning income</p>

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Types of Documents	Accepted Documents
<p>Proof of economic hardship due to COVID-19</p> <p><u>Must submit one of the documents listed</u></p>	<ul style="list-style-type: none"> • Unemployment compensation statement • Discharge, layoff, or furlough letter • Pay stubs showing reduction in work hours • Pay stubs showing reduction in income • Notice of business closure (letter from employer of closure, closure announcement in newspaper, etc)
<p>Proof of past due rent and utilities</p>	<ul style="list-style-type: none"> • Past due rent notice or invoice • Letter or other communication from landlord indicating past due rent amount • Late or unpaid utility bill (water, electricity, gas)
<p>Landlord Participation / Attestation Form</p>	<ul style="list-style-type: none"> • A completed and signed landlord participation / attestation form

Note that some documents may fulfill multiple criteria. To help applicants navigate the documentation requirements, please see Attachment A containing a documentation matrix.

How to Apply

Applications will be available via the online portal starting March 8th, 2021. The portal and additional information about the program can be accessed via the link below. You will be asked to set up an account prior to submitting an application. Account set-up requires an e-mail.

<https://elkhartcounty.com/rentalassistance>

If you are not able to complete an application online, please refer to the application assistance section for additional application options.

Application Assistance

Access the [FAQ](#) OR

Phone: 317-452-8363

*Spanish language support will be available if required and your call will be routed to a Spanish-speaking individual upon request.

E-mail: ElkhartCountyERA@bakertilly.com

Please note that program administrators cannot fill out and submit an application on your behalf.

Elkhart County has partnered with community organizations for assistance with application processing. Applicants must obtain a referral number from Baker Tilly prior to receiving assistance at one of these community partners.

Attachment A – Acceptable Documentation Matrix

Note that proof of income must be provided for every adult household member earning income. Applicants must have one piece of documentation from each column; although one document may fulfill multiple columns. For example, a recent unemployment compensation statement can provide proof of financial hardship and be used in determining income eligibility.

	Proof of Identity	Proof of residence at rental unit	Proof of income	Proof of economic hardship	Proof of past due rent and utilities
Photo-id (i.e. driver’s license, state id, passport)	X				
Unemployment compensation statement form 2020 or 1099-G		X (if the 1099-G lists the name of applicant and rental unit address)	X	X	
U.S. Visa	X				
Work permit	X				
Legal permanent resident card (green card)	X				
Matricula consular	X				
Current foreign government issued id	X				
Office of refugee resettlement id	X				
Military ID	X				
Executed lease agreement, listing name of applicant		X			

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	Proof of Identity	Proof of residence at rental unit	Proof of income	Proof of economic hardship	Proof of past due rent and utilities
or household member ¹					
2020 tax return listing all adult household members			X		
2020 W-2(s) for every job held by each adult household member earning income			X		
2020 1099(s) for every job held by each adult household member earning income			X		
Pay stubs for the two months prior to application for each adult household member earning income			X		
Stipend(s), alimony, pension/retirement/annuity monthly award letter(s)			X		

¹ If you do not have an executed lease agreement covering the time period for which you are applying for past due/future rent payments, you must submit the landlord attestation form, signed by your landlord, as well as one of the following: Current (within 60 days of application) utility bill listing name of applicant and address, mail from a government office, financial institution or utility provider listing the name of the applicant.

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	Proof of Identity	Proof of residence at rental unit	Proof of income	Proof of economic hardship	Proof of past due rent and utilities
Letter from employer verifying salary/wages for the two months prior to application			X		
SSI or SSDI statement of benefits			X		
Discharge, layoff, or furlough letter				X	
Pay stubs showing reduction in work hours				X	
Pay stubs showing reduction in income				X	
Notice of business closure (letter from employer of closure, closure announcement in newspaper, etc.)				X	
Documentation of significant costs incurred, such as child or dependent				X	

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	Proof of Identity	Proof of residence at rental unit	Proof of income	Proof of economic hardship	Proof of past due rent and utilities
Care or medical expenses related to COVID-19					
Past due rent notice or invoice					X
Letter or other communication from landlord indicating past due rent amount					X
Late or unpaid utility bill (water, electricity, gas)					X