Updated: April 9th, 2021

1. **How can I apply for the Emergency Rental Assistance Program?**
   - Applications will be available via the online portal starting March 8th, 2021. The portal can be accessed via the link/button below. You will be asked to set up an account prior to submitting an application. Account set-up requires an e-mail address.

     https://grantsportal.app.bakertilly.digital/#?client=Elkhart%20County

2. **Who is eligible for rent relief funds?**
   - Applicants who meet all of the following criteria **may** be eligible for relief funds:
     i. Resides in a rental unit that you do **not** own
     ii. Resident of Elkhart County
     iii. You, or a member of your household, qualifies for unemployment or has experienced a reduction in household income, incurred significant costs, or experienced a financial hardship due to COVID-19
     iv. You can demonstrate a risk of experiencing homelessness or housing instability (e.g. past due rent or utility bills)
     v. You must be able to show a total household income at or below 80 percent of the area median (see chart below)
     vi. You have past due rent or utilities

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

- It is also important to know that per the U.S. Treasury department, priority will be given to applicants that meet one or both of the following criteria:
    i. Households that are at or below the 50% area median income as outlined in the table below
    ii. Households with one or more individuals that have **not** been employed for at least 90 days prior to the date of your application submission

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

3. **I participate in the Housing Choice Voucher/ Project-Based Voucher/ Public Housing Program. Am I eligible for the Emergency Rental Assistance Program?**
    - Yes, you are eligible to apply for the Emergency Rental Assistance Program. You will only be eligible to apply for funding to cover your tenant portion of the rent, and not the amount that is being covered by the federal subsidy.

4. **What will rent relief funds cover?**
    - Emergency Rental Assistance Program funds can be used to pay for rent, utilities, home energy costs, and other expenses related to housing incurred due, directly or indirectly, to the COVID-19 outbreak. Funds can also be used to pay rent, utilities, and home energy costs arrears dating back to April 1, 2020. The program may also cover up to three months of upcoming rent based on your income and fund availability.
        i. Acceptable utilities include electricity, gas, water and sewer, internet, trash removal, and energy costs, such as fuel oil. The program will also cover late fees on rent and utilities. You may apply for help paying for utilities even if you do not need help paying for rent.
    - Utilities and home energy costs that are covered by the landlord will be treated as rent.

5. **How much rent will this program cover?**
    - 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.

i. **<u>Example 1:</u>** You apply for funds to cover outstanding rent and utility costs dating back to January 1, 2020 – February 28, 2021.
    - You will **not** be eligible for January 1, 2020 – March 31, 2020 outstanding rent and utility costs because the timeframe is **before** the cutoff of April 1, 2020.

ii. **<u>Example 2:</u>** You apply for funds to cover outstanding rent and utility costs going back to April 1, 2020 – February 28, 2021.
    - You will be eligible for up to $1,500 per month for up to 6 months of the past due rent and utilities owed and dependent on fund availability additional support. You may also be eligible for rent and utility support for the three months of future rent after you submit your application.

6. Do I have to be behind on rent to be eligible for this rental assistance program?

- No but you have to be able to show proof of economic hardship related to COVID-19 and you must have at least one past due utility. You may apply for rent relief to assist with your next three upcoming rent payments and depending on your income eligibility and fund availability, you may receive up to 100% of the three upcoming rent payments.

7. Will I be able to get help paying my rent after the first three prospective months?

- Maybe. Depending on the total amount of funds you've already received from the program, your income eligibility and fund availability of the program, you **may** be eligible for additional support. If you have applied and been approved for assistance with three upcoming months of payment and need additional assistance, you will have to recertify your household income/unemployment status to be eligible for additional relief.

8. Do I have to be unemployed to qualify?

- No. If you can show that you meet the household income requirements and other program eligibility criteria, you do not need to be unemployed.

9. Can I apply for funds to help with utilities and not rent?

- Yes, applicants may apply for utility payment assistance even if you do not need help paying for rent. You will need to show past due amounts owed to utility companies.

10. Can I apply for funds to help with internet service costs and not rent?

- Yes, applicants may apply for internet service payment assistance for service that has been, or will be, provided to your rental unit, even if you do not need help paying for rent. You will need to show either past due amounts owed to your internet service provider or verify the amount of upcoming payments.

11. What information is needed for the application?

- The required documentation needed for the program can be found below:

Types of Documents	Accepted Documents
Proof of Identity Must submit one of the documents listed	• Social Security Card • U.S. passport • Current driver's license or other State issued 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 • School ID • Handgun license • Military ID
Proof of residence at rental unit Must submit one of the documents listed	• Executed lease agreement valid during the timeframe for which you are applying for assistance 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 • 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
Proof of income Applicants must supply either proof of annual income or proof of monthly income for the two months prior to application	Proof of Annual Income • 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 Proof of Monthly Income • 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 **Note: income information must be provided for every adult household member earning income**
Proof of economic hardship due to COVID-19	• Unemployment compensation statement • Discharge, layoff, or furlough letter • Pay stubs showing reduction in work hours • Pay stubs showing reduction in income

Types of Documents	Accepted Documents
Must submit one of the documents listed	• Notice of business closure (letter from employer of closure, closure announcement in newspaper, etc)
Proof of past due rent and utilities	• Past due rent notice or invoice • Letter or other communication from landlord indicating past due rent amount • Late or unpaid utility bill (water, sewer, stormwater, gas, trash, and electricity) • Late or unpaid internet bill
Landlord Participation / Attestation Form	• A completed and signed landlord participation / attestation form

12. Can I be evicted while waiting for these funds?

- Landlords are unlikely to be successful in evicting tenants for not paying rent during COVID-19 due to the federal eviction moratorium in effect until March 2021. We encourage you to reach out to your landlord and maintain an open dialogue about your situation. We also encourage you to inform them of your intention to apply for rental assistance through this program.

13. How will my landlord get paid?

- After both you and your landlord submit all required documents and program application, the application will be reviewed for completion and program eligibility. If your application is complete and you are found eligible to receive assistance, your application will be approved for processing. Rental payments will be sent directly to the landlord based on the contact information your landlord provided.
- If your landlord does not want to participate in the program, funds will be sent directly to you as the tenant. Checks will be mailed to tenants if:
    i. your landlord confirms in writing that they do not wish to participate in the program, or
    ii. we have tried and failed to reach your landlord at least three (3) times.
- If you receive rental payments directly as the tenant, it will be your responsibility as the tenant to complete rental payments to your landlord.

14. How do I apply?

- When the program is launched you can apply via the online portal
- If you need assistance accessing the portal or completing an application, please reach out via phone or email:

  Phone: 317-452-8363
  Email: ElkhartCountyERA@bakertilly.com

15. What should I do if I am struggling with completing the application?

- If you are having trouble with your application, please reach out to us in writing or call us using the email address and phone number below.

  Phone: 317-452-8363
  Email: ElkhartCountyERA@bakertilly.com

16. What is the deadline to apply?

- Applications will be accepted on a rolling basis.

17. Will the program run out of money?

- Yes. The Emergency Rental Assistance Program will end once all funds are exhausted.

18. Can I still apply if my landlord does not want to participate in the program?

- Yes, you can still apply to the program.

19. Where can I get updates on this program?

- Updates about the program can be found on Elkhart County's website at https://elkhartcounty.com/rentalassistance.

20. I have a mortgage, is there assistance for me?

- This program does not provide mortgage assistance payments, but there are other programs available. Information on other programs administered through the State of Indiana can be found at https://www.in.gov/ihcda/4065.htm.

21. Is my program award taxable?

- Generally, the Internal Revenue Service has treated similar awards as non-taxable to individuals since they are considered welfare assistance payments. However, tenants, landlords and utility providers should consult a tax professional familiar with your particular situation as these funds could be considered income/revenue.

22. **I own my mobile home but pay rent on the land. Am I eligible for this program?**

- Yes you can apply for rental assistance for the rental amount you pay on the land. You should provide a rental agreement in the documentation attached to your application.

23. I have a rent-to-own agreement with my landlord. Am I eligible for this program?

- Yes you are eligible as long as your or a member of your household are not the signor or co-signor to the mortgage on the property, do not hold the deed or title to the property, have not yet exercised your option to purchase. As part of your application you should upload you rent-to-own agreement.

24. I am buying a land contract. Am I eligible for this program?

- Yes, you are eligible as long as the final payment has not been made and you have not received the deed to the land.