

Tarrant County Emergency Rental Assistance Program (ERAP) Frequently Asked Questions

Updated March 22, 2021

1. The Tarrant County Emergency Rental Assistance Program (ERAP) is designed to assist eligible households who are unable to pay rent and/or utilities due to the COVID-19 pandemic. Assistance may be provided for unpaid, overdue rent (arrears) from April 1, 2020, and for future rent.

2. Who is eligible for rental and/or utility assistance?

An eligible household is defined as a renter household obligated to pay rent on a residential dwelling located in Tarrant County, outside the cities of Fort Worth and Arlington, in which one or more individuals meet the following criteria:

- Qualifies for unemployment or has experienced a reduction in household income, incurred significant costs or experienced a financial hardship due to COVID-19
- Demonstrates a risk of experiencing homelessness or housing instability
 - Applicant must have at least one month of past-due rent
- Has a household income at or below 80% of the Area Median Income (AMI)

3. What is the Area Median Income, or AMI?

Area Median Income (AMI) is the mid-point of an area's income distribution. It's used to determine eligibility for many assistance programs. Using the chart below, find the number of people in your household. If your monthly household income (total of all household members' incomes before taxes are taken out) is less than the amount in the far-right column, you may be eligible for this program.

| | Annual Income | Annual Income |
|----------------|---------------|---------------|
| Household Size | 50% AMI | 80% AMI |
| 1 | \$28,550 | \$45,650 |
| 2 | \$32,600 | \$52,200 |
| 3 | \$36,700 | \$58,700 |
| 4 | \$40,750 | \$65,200 |
| 5 | \$44,050 | \$70,450 |
| 6 | \$47,300 | \$75,650 |
| 7 | \$50,550 | \$80,850 |
| 8 | \$53,800 | \$86,100 |

4. In what order will applications be processed?

Applications will be prioritized based on the following point system:

- Current eviction notice or case 5 points
- Unemployed for 90 days or more 5 points
- Household income 50% AMI or lower 10 points

Applications that meet eligibility criteria but do not receive prioritization points will be processed in the order they are received, once current, prioritized applications have been reviewed.

5. If I currently receive or have received other rental assistance, may I still apply?

Yes; however, this program will not help with rent or utility expenses that have been or will be reimbursed by another program. An applicant/household may only apply for assistance for months that have not already been paid by another source of funding.

If an eligible household receives a monthly federal subsidy (e.g., a Housing Choice Voucher, Public Housing, or Project-Based Rental Assistance) and the tenant's rent is adjusted according to changes in income, the renter household may receive assistance through this program for the tenant's portion of the rent expense.

6. How do I apply?

This process requires the property landlord to complete the landlord portion of the application first. Once your landlord has completed the required portion of the application, you will receive an email with a link to complete the tenant portion. If your landlord has not yet applied, you may begin by clicking HERE (www.getrenthelp.com) to answer a few basic questions. The application will send an email to your landlord on your behalf asking them to begin an application.

The application works best when you use Chrome and will not work with Internet Explorer. You will be required to upload certain documents prior to completing and submitting your application. Please have the following documents ready, as applicable:

For all applicants:

- Applicant identification (driver's license, social security card or any other photo identification card)
- Copy of eviction notice, notice to vacate, or eviction case information

Income Documentation for all household members – must provide one or more of the following:

- 2020 tax return
- Bank statements for three months prior to date of application that show wage payments
- Paycheck stubs/wage statements dated within 60 days of date of application
- Employer attestation of wages paid within 60 days of date of application
- Unemployment Statement
- SNAP, TANF or Medicaid statement/approval letter dated within 60 days of date of application

For Utilities:

- Current utility bill or invoice from utility provider(s) that includes applicant name, tenant address, amount due, due date, utility provider name and address
- If applying for utility assistance only (not rent), applicant must also provide a current, signed lease agreement

If you do not have internet at home, you may go to your city library, community center, or other public building with free Wi-Fi connection. If you need help filling out your application, please call 817.850.7940, Option 1.

7. I am a landlord/property owner/property manager. May I apply on behalf of my tenants?

Yes. Landlords, property owners and managers must complete the landlord portion of the application before the tenant completes the tenant section. The application allows a landlord to apply for multiple tenants at one time. Please have the following information and documents ready for EACH TENANT before applying:

- Tenant full name, address, and email address
- Current lease agreement for tenant
- Current tenant ledger
- Current (rev. Oct. 2018) W-9 form

Once a landlord begins the process, the tenant will receive an email with a link to complete and submit the application.

8. How will rent and utilities be paid?

Payments are made directly to landlords and/or utility providers on behalf of eligible households. Call 817.850.7940, Option 1 if your landlord refuses to apply to the Tarrant County ERAP.

9. How long does assistance last?

If applicant/household is eligible, assistance will be provided for the following:

- Past-due rent (rent arrears) plus three months in future rent, for a total of up to 12 months
- Rent arrears plus three months in future rent, for a total of up to 15 months if more than 9 months in arrears exists at time of application
- Arrears only if 15 months in arrears exists at time of application
- Utility arrears plus current month utility expense if applicant provides current month's utility bill
- Additional assistance may be provided for future rent in three-month increments or utility payments one month at a time

To receive continued assistance for rent, applicants will be required to submit updated income documentation every three months, and landlords will be required to submit an updated ledger for the corresponding period. To receive continued assistance for utilities, applicants will be required to submit utility bills monthly and updated income documentation every three months.

10. I owe back rent from early in the pandemic. Can I apply for help?

Yes. Assistance may be provided for unpaid, overdue rent (arrears) from April 1, 2020, and for future rent.

11. I'm not behind on rent yet, but I can't keep up much longer. Can I apply for help?

You must have at least one month of past-due rent to qualify for assistance.

12. I have already received an eviction notice. Can you help me?

Yes. Please refer to FAQ 6 for information on how to apply. Be sure to upload a copy of the notice with your application to receive prioritization points as described in FAQ 4.

13. Will rental assistance be counted as income, potentially disqualifying me for other aid?

Payments made on behalf of households are not treated as household for purposes of determining eligibility for benefits or assistance under other federal, state, or local programs.

15. How can I check the status of my application?

Both tenants and landlords will create a username and password when beginning their portion of the application. You may use the same username and password to log in to the Neighborly system and check the status of your application. If you still have questions, you may call 817.850.7940, Option 1.

14. Does this program assist with mortgage payments or utilities for homeowners?

No, the ERAP program only provides rental assistance.

For mortgage assistance, please contact Housing Channel: http://www.housingchannel.org counseling@housingchannel.org 817.924.5095

15. Who pays for this program?

Funding for Tarrant County's Emergency Rental Assistance Program was provided by the U.S. Treasury Department as part of the 20201 Consolidated Appropriations Act. More information can be found <u>HERE</u>.

16. Is it safe to upload my personal documents when applying?

Yes. Tarrant County uses Neighborly Software, which has been approved by the County's Information Technology Services Department. Neighborly Software's security statement says: We adopt appropriate data collection, storage and processing practices and security measures to protect against unauthorized access, alteration, disclosure or destruction of your personal information, username, password, transaction information, and data stored on our services. Access to your data on our service is password-protected, and data is protected by SSL encryption when it is exchanged between your web browser and our services.