Talbot County Emergency Rental Assistance Program Application Instructions

What can ERAP help with?

The Talbot County Emergency Rental Assistance Program (ERAP) provides financial assistance for the following:

- Up to 12 months of overdue rent going back to March 13, 2020
- Up to 12 months of overdue utility or home energy costs going back to March 13, 2020
- Up to 3 months of current or future months' rent at a time
- Up to 3 months of current or future months' utility costs at a time
- Housing-related costs due to COVID19 such as relocation assistance, security deposit, rental application fees, accrued late fees

Each household is eligible for up to 15 months of assistance total under ERAP. ERAP cannot pay for rental and utility costs that have been or will be covered under another funding source (no duplication of benefits). The tenant can apply for assistance themselves or their landlord can apply for assistance on the tenant's behalf. Tenants must sign the application and attest that all the information in the application is true.

Application Assistance

Applicants, both tenants and landlords, are entitled to receive reasonable accommodations for disabilities, literacy and comprehension, lack of technology/internet access, and more at the time of application and throughout the process to determine eligibility. Examples of reasonable accommodations include, but are not limited to: receiving assistance from staff to complete the application, waivers of certain documentation requirements, and extended time to reply to program communications.

Applicants may also request translated versions of forms into languages other than English, as well as access to interpreter services to communicate with program staff in their primary language.

Household Eligibility Information

To be eligible for ERAP, tenants must meet the following basic eligibility requirements:

- Legally obligated to pay rent or utility costs
- Have annual household income under 80% of the Area Median Income for their county
- Qualify for unemployment assistance OR have financial hardship directly or indirectly related to COVID19
- Be at risk of losing their housing or utilities, currently homeless, or need to relocate housing units due to unsafe, unsanitary, or overcrowded housing conditions

If the household has annual income below 50% of the Area Median income for their county or has a household member who has been unemployed for the last 90 days, their application will be prioritized for assistance.

Talbot County's Income/Household Size Table

Person in	1	2	3	4	5	6	7	8
Household								
30% AMI	18,350	21,000	23,600	26,500	31,040	35,580	40,120	44,660
50% AMI	30,600	35,000	39,350	43,700	47,200	50,700	54,200	57,700
80% AMI	48,950	55,950	62,950	69,900	75,500	81,100	86,700	92,300

Minimum Required Documentation

The applicant must attach the following supporting documents to the application for it to be considered compete and to ensure timely processing:

- 1. **Copy of lease or alternative documentation** of rental unit address and monthly rent amount (such as letter from landlord)
- 2. **Documentation of household income** (examples: paystubs, W-2s or other wage statements, unemployment benefits statements, tax filings, bank statements demonstrating regular income, or an attestation from an employer)
- 3. **Documentation of housing instability and overdue payments** (examples: overdue rent/utility notice, eviction notice, letter from homeless program or community-based organization, evidence of unsafe/unsanitary/overcrowded housing conditions)
- 4. Documentation of relocation or new unit expenses if requesting assistance for other housing-related costs (examples: bills, invoices, or leases showing security deposits owed, rental application fees, etc)
- 5. Landlord/property owner W-9 (if landlord agrees to accept payment and ERAP concessions)

Documentation of financial hardship is NOT needed – tenants may self-certify that they meet the requirements.

Supporting documentation for the application can be accepted in multiple formats – digital copy, photo, email, etc. Original documents are <u>never required</u>. When copies of third-party source documentation are not available, attestations from caseworkers or other service providers/community organizations may be accepted to document household eligibility.

If the applicant is unable to provide required documentation, the tenant must self-certify that they are eligible to receive assistance. A staff person will follow up with the tenant to determine whether they meet the program requirements.

Emergency Rental Assistance Program Application for Assistance

Section 1: Applicant Information					
Applicant Type: Rental T	enant Landlord/Property M	lanager Applying on Behalf of Tenant			
Applicant Name:					
Mailing Address:	Mailing Address:				
City, State, Zip:					
Home Phone:		Work Phone:			
Cell Phone:		Email:			
Reason for Applying (check all that apply)	, -				
Do you need language interpretation or translation services?					
Do you need reasonable accommodations for a disability? ☐ Yes ☐ No If yes, please list accommodations needed here:					
Section 2: Rental Unit					
Property Type: House	Property Type: ☐ House ☐ Apartment ☐ Trailer/RV ☐ Other				
Rental Property Name (if applicable):					
Rental Unit Street Address:					
Rental Unit City, State, Zip:					
Rental Unit County:		Monthly Rent:			
Lease Start Date:		Lease End Date:			
Is the household living in rent-to	o-own housing?	No			

Does the household currently live in income-based housing or receive assistance with paying rent every month? Examples: Public Housing, Housing Choice Voucher (Section 8), Continuum of Care Permanent Supportive Housing, Rapid Re-Housing, Project-Based Rental Assistance, LIHTC			☐ Yes ☐ No ☐ Don't Know	
If yes, has household reque	f yes, has household requested an income recertification due to loss of income?			
Section 3: Landlo	ord and Utility Company In	formation	│ □ No	
Note: Information in thi applicant and not able t	s section will be used for payments dir o provide landlord information, the pr on. The landlord must sign the last pa	ectly to landlords/utility companies ogram may follow up with the land	lord directly to obtain	
Property Owner/Landlord	Name:			
Mailing Address:				
City, State, Zip:				
Home Phone:		Work Phone:		
Cell Phone:		Email:		
Landlord Social Security Number, Tax ID Number or DUNS Number:				
Total Number of Rental Ur	nits Owned:			
	led an eviction or Failure to Pay Rent case date of scheduled hearing:	with the court? □ Yes □ No		
Name of Utility Company:				
How the utilities are curre	-	rectly – utilities are part of tenant rent		
Section 4: Tenan	t Information			
Head of Household				
Head of Household Name:				
Mailing Address:	Mailing Address:			
City, State, Zip:				
Home Phone:		Work Phone:		
Cell Phone:		Email:		
Gender (check one)	☐ Female☐ Male☐ Trans Female☐ Trans Male	☐ Gender Non-Conforming ☐ Don't Know ☐ Decline to Answer		

Race	☐ Black/African-Americ	can		
(check one)	☐ White			
	☐ Asian			
	American Indian/Alaskan Native			
☐ Native Hawaiian/Other Pacific Islander				
Multiracial: American Indian/Alaskan Native & White				
	☐ Multiracial: Asian & White			
		☐ Multiracial: Black/African-American & White		
		☐ Multiracial: American Indian/Alaskan Native & Black/African American		
		Other Multiracial:		
	☐ Don't Know			
	☐ Decline to Answer			
Ethnicity	☐ Hispanic/Latino	☐ Don't Know		
(check one)	☐ Non-Hispanic/Non- La	atino Decline to Answer		
Other	☐ Elderly (62+)	□ Veteran		
(check all that apply)	☐ Disabled	☐ Youth (under 25)		
	☐ Currently Homeless			
Household Member Name		Relationship to Head of Household	Date of Birth	
1.		Head of Household		
2.				
3.				
4.				
5.				
6.				
7.				
8.				
Total number of persons in h	nousehold:			

Household Member	Source of Income (including employer name)	Amount	Frequency (hourly, weekly, monthly, etc)	
Does anyone in the household currently receive benefits or services from one of the following programs? If so, check which programs apply:				
 □ Head Start □ Low Income Home Energy Assistance Program (LIHEAP) or the Maryland Energy Assistance Program (MEAP) □ Supplemental Nutrition Assistance Program (SNAP) □ Supplemental Security Income (SSI), for head or co-head of household □ Temporary Assistance for Needy Families (TANF) or Tribal TANF, for head or co-head of household □ Veterans Affairs Disability Pension, Survivor Pension, Enhanced Survivor Benefits, or Section 306 disability pension (not standard VA pension) □ Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) for households with three of fewer members □ Other income-based program: 				
Note: Please attach your most recent determination letter approving your enrollment/eligibility for benefits for one of the programs. This can be used to verify your income eligibility for ERAP.				
Are any adults in the household currently unemployed? ☐ Yes ☐ No If yes, how long has the person been unemployed?				

Have any adults in the household had a loss of income or reduction in work hours since March 2020? If so, describe changes to income:
Has the household had any financial hardship or increase in costs related (directly or indirectly) to COVID19? If so, describe hardship here:
Have you received funds to be used for rental assistance since March 2020? ☐ Yes ☐ No If yes, when? From who? How much?

Section 5: Request for Assistance

Complete the table below with each month's rent and utility costs you are requesting assistance for. You can request assistance with up to 12 months of arrears (debt) and up to 3 months of prospective assistance in <u>each column</u>. The amounts must be documented with a bill, invoice, or notice to pay.

Month	Rental Assistance	Utility Assistance	Other Housing-Related Costs*
March 13-31, 2020			
April 2020			
May 2020			
June 2020			
July 2020			
August 2020			
September 2020			
October 2020			
November 2020			
December 2020			
January 2021			
February 2021			
March 2021			
April 2021			
May 2021			
June 2021			
July 2021			
August 2021			
September 2021			
October 2021			
November 2021			
December 2021			
Total Request			

*Other Housing-Related Costs can include expenses related to relocating or securing a new rental unit:

- Reasonable accrued late fees (if not included in rental arrears or utility bills)
- Rental unit application or screening fees
- Security deposit up to two months of rent
- Utility hook-up fees/deposits for establishing new utility service
- Rental unit sanitation/cleaning fees
- Storage unit fees up to one month
- Internet hook-up fees/deposits for establishing new unbundled internet service (only households that do not currently have internet service)
- Other housing costs may be considered with prior approval of DHCD

ERAP Tenant Self-Certification Form

The information provided in the application and this self-certification form is collected to determine if my household is eligible to receive assistance provided through the federally-funded Emergency Rental Assistance Program. Initial next to each of the following statements.

Tenant Name		Signature	Date
Tenant Cer	tification		
	USE OF PAYMENT I certify that any payment of ERAF intended purpose.	? funds made directly to me for the pu	rpose of paying rent or utilities must be used for th
	$\ \square$ Qualifies for unemployment be		hat apply): dship related directly or indirectly to COVID19
	FINANCIAL HARDSHIP		
	List any income documentation y Click or tap here to enter text.	you are not able to provide and why:	
		and amounts listed in the application a if I have no reportable income or incor	ccurately reflect the income my household received ne from self-employment.
	INCOME & HOUSEHOLD SIZE		
	I understand my information will I	be shared with the county I reside in, 1	the State of Maryland and the U.S. Treasury.
	INFORMATION SHARING		
	I certify that my household has no be paid from ERAP.	ot received nor will receive assistance	from another program for the same costs that will
	DUPLICATION OF BENEFITS		
		rovided in the application is true and c ands for termination of assistance and	correct. I understand that providing false is punishable under federal law.
	ACCURACY		

Note: Digital or typed signatures are acceptable. At no time may a landlord sign the tenant's self-certification form.

ERAP Landlord Certification Form

As the landlo	rd for this rental unit and household, I:	☐ Agree to participate in the progr	
		☐ Decline to participate in the pro	gram
	o agree to participate in the program and ms and conditions. Initial next to each sta		are required to meet the
	ACCURACY		
	I certify that all the information provided in the a statements or information is grounds for terminary	•	. •
	FEE WAIVER		
	I agree to waive all late fees, interest, court fees,	or other fees not included in monthly rent ac	crued by the tenant.
	EXISTING EVICTION FILINGS		
	I agree to cancel/rescind all eviction filings curren	tly pending against this tenant.	
	NEW EVICTION FILINGS		
	I agree not to file any new eviction cases for the can minimum period of 30 days, whichever is longer		g provided through ERAP, or
	LEASE RENEWAL		
	I agree to extend the tenant's lease or renew the assistance being provided, but for a period no less		o the end of the rental
	USE OF PAYMENT		
	I certify that any payment of ERAP funds made did only be used for the intended purpose.	rectly to me for the purpose of paying rent or	n the household's behalf will
Landlord Ce	rtification		
Landlord Name	e Signat	ure	Date

Note: Landlord must attach a completed W-9 form to application

Emergency Rental Assistance Program Application Checklist

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Yes	No	
		Application on file
		Application completed and signed by the head of household
		Applicant is a renter and obligated to pay rent/paid rent
		Financial Hardship (one of following)
		Has one or more individuals in the household qualified for unemployment benefits or experienced a reduction in household income
		Incurred significant costs
		Other financial hardship
		Eligibility
		One or more individuals within the household can demonstrate a risk of experiencing homelessness or housing instability
		Client at 50% or below of area median income (AMI)
		Client between 50-80% of AMI
		Appropriate verification of income (tax return, pay stubs, unemployment) or self-attestation
		If monthly income was used, was income recalculated every three months to determine eligibility
		Lease on file signed by the applicant and the landlord that identified the unit where the applicant resides and established the rental payment amount? Or other acceptable verification.
		Payments
		Documentation of the past due and/or prospective rent owed
		Documentation of past due and/or prospective utility payments owed
		Documentation in file matches payment request
		Documentation of landlord or utility provider outreach when tenant is paid directly