Emergency Rental Assistance Program

Do you need assistance paying your rent, utility bills, and more?

APPLY TO SEE IF YOU QUALIFY!

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community Action COUNCIL

Has COVID-19 affected your ability to pay rent?
You may be eligible for assistance with current or past due payments.

How can ERAP (Emergency <u>Rental</u> Assistance Program) help?

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 COVID-19 such as relocation assistance, security deposit, and rental application fees

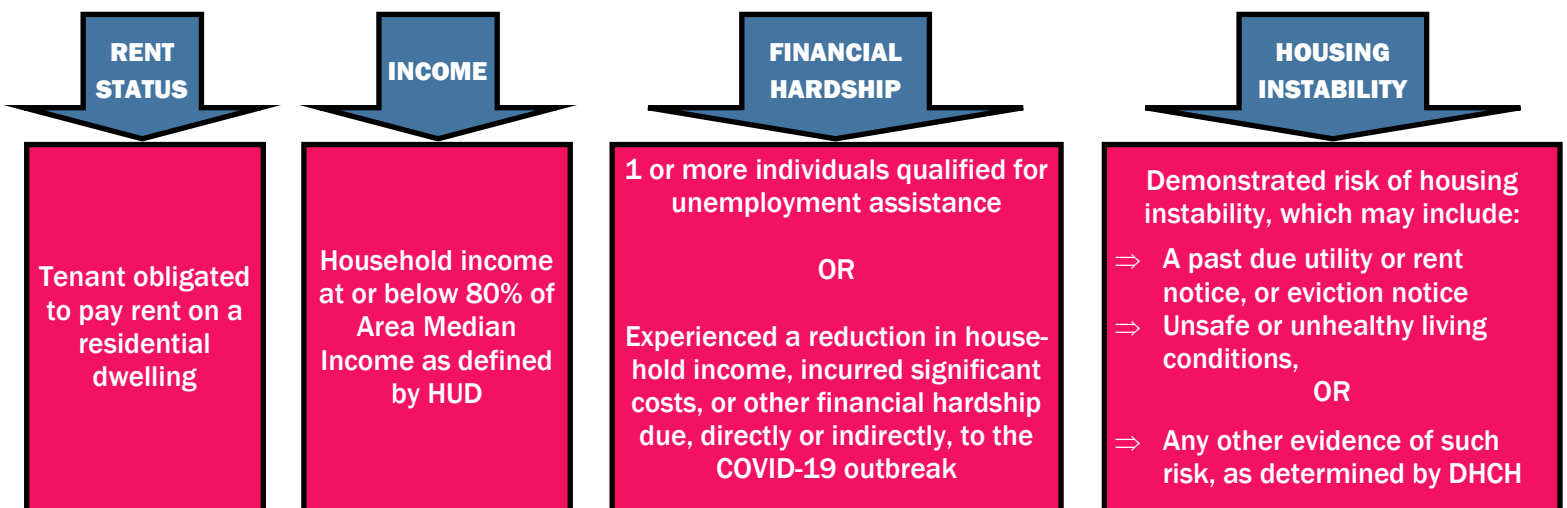Each household is eligible for up to 15 months of total assistance under ERAP.

ERAP cannot pay for rental and utility costs which have been or will be covered under another funding source (no duplication of benefits).

The tenant may apply for assistance or their landlord may apply for assistance on the tenant's behalf.

Tenants must sign the application and attest all information in the application is true.

To be eligible for ERAP, a household must meet all four eligibility criteria:

⇒ 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 COVID-19
⇒ 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

RENT STATUS	INCOME	FINANCIAL HARDSHIP	HOUSING INSTABILITY
Tenant obligated to pay rent on a residential dwelling	Household income at or below 80% of Area Median Income as defined by HUD	1 or more individuals qualified for unemployment assistance OR Experienced a reduction in household income, incurred significant costs, or other financial hardship due, directly or indirectly, to the COVID-19 outbreak	Demonstrated risk of housing instability, which may include: ⇒ A past due utility or rent notice, or eviction notice ⇒ Unsafe or unhealthy living conditions, OR ⇒ Any other evidence of such risk, as determined by DHCH

Washington County Area Median Income:

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

Persons in Household	1	2	3	4	5	6	7	8
30% AMI	$16,250	$18,550	$21,960	$26,500	$31,040	$35,580	$40,120	$44,660
50% AMI	$27,050	$30,900	$34,750	$38,600	$41,700	$44,800	$47,900	$51,000
80% AMI	$43,250	$49,400	$55,600	$61,750	$66,700	$71,650	$76,600	$81,550

Minimum Required Documentation

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

⇒ **Copy of lease or alternative documentation** of rental unit, address, and monthly rent amount (such as letter from landlord)
⇒ **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)
⇒ **Documentation of housing instability and overdue payments** (examples: overdue rent , overdue utility notice, eviction notice, letter from homeless program or community-based organization, evidence of unsafe, unsanitary, or overcrowded housing conditions)
⇒ **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.)
⇒ **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 they meet the requirements.

Supporting documentation for the application may be accepted in multiple formats – digital copy, photo, email, etc.

Original documents are NOT required. When copies of third-party source documentation are not available, attestations from caseworkers or other service providers or community organizations may be accepted to document household eligibility.

If the applicant is unable to provide required documentation, the tenant must self-certify they are eligible to receive assistance.

A staff person will follow up with the tenant to determine whether they meet the program requirements.

TO APPLY FOR ERAP
GO TO: http://www.wccac.org/services/emergency-rental-assistance-program-erap/ to download a copy of the application from CAC's website or stop by the office to pick one up.

Washington County Community Action Council, Inc.
117 Summit Avenue ~ Hagerstown MD 21740
Hours of Operation: Monday - Friday, 8:30 am—4:00 pm
Phone: 301-797-4161   Fax: 301-791-9062
For ERAP specific questions and information please email: ERAP@wccac.org
CAC General Email: info@wccac.org
Website: www.wccac.org