



## Tuscaloosa County Emergency Rental Assistance Program Frequently Asked Questions



### **What is the purpose of the Tuscaloosa County Emergency Rental Assistance Program?**

The Program provides financial assistance to qualifying applicants with rental property located in Tuscaloosa County to prevent housing instability, potential eviction, and financial hardships of tenants and landlords as a result of the COVID-19 public health emergency.

### **When does the Program begin, and what is my deadline to apply?**

The Program begins accepting applications Monday, July 12, 2021, at 8 a.m. Central Time and will remain open until all available funds have been committed. The duration of the Program will depend on the number of eligible applicants.

### **Who is eligible to receive assistance from the Program?**

Renter households must have rental property in Tuscaloosa County AND an income no more than 80 percent of area median income (AMI) AND one or more members of the household must attest in writing that they have either:

- qualified for unemployment benefits, due to or during the pandemic:
  - experienced a reduction in income;
  - incurred significant costs, or;
  - experienced other financial hardship;
- AND one or more individuals within the household must demonstrate they:
  - are at risk of experiencing homelessness or housing instability, which may include a past due utility or rent notice or eviction notice, or;
  - live in unsafe or unhealthy housing conditions.

### **Will some applications be given priority?**

The following applicants will be given priority:

- Households whose income is at or below 50% Area Median Income (AMI); and
- One or more household members are unemployed as of the date you apply for assistance, AND one or more household members (this can be the same household member) are unemployed for 90 days prior to the date you apply for assistance.

After those priority applicants are processed will applications will be processed on a first-come first-served basis until all funds are committed.

### **What financial assistance is provided under the Program?**

Program funds may be used to provide up to fifteen (15) months of assistance for the following expenses:

- Rent;
- past due rent; and
- utilities including home energy costs and past due utility/internet costs.

Home energy costs are separately stated expenses related to occupancy of a dwelling like propane and fuel oil. While applicants may be assisted for up to 15 months, the Program will not commit funds for prospective (future) rent for more than a 3-month period at a time. Applicants must reapply every 3 months and will only be assisted if funds are still available.

### **How do I apply for rental assistance under the Program?**

Complete an online application at <https://portal.neighborlysoftware.com/ERAP-TuscaloosaCountyAL/Participant> or call a program representative at (888) 472-0027 (toll free) to apply over the phone. The toll-free number offers access to assistance in multiple languages.

### **Landlord**

- By applying online, the landlord can create a Landlord Profile and list all properties under their management, as well as identify each tenant for whom they are requesting assistance.
- After the landlord profile is complete and submitted, the system will automatically email each identified tenant, prompting them to complete their Tenant Profile.
- For tenants without an email address, the Landlord can print the application form, obtain a physical signature, and upload the application and related income documents on the tenant's behalf. If needed, tenants will be contacted by a Program representative to assist in gathering necessary information and documents to complete the Tenant Profile.

### **Tenant**

- Tenants may apply directly for unpaid or future rent or utilities. If your landlord is willing to participate, you can either apply directly and your landlord will be contacted for additional information, or you can work with your landlord for them to apply on your behalf using the LANDLORD application.
- If your landlord chooses not to participate in the Program, you as the tenant may still apply for rental assistance by completing the online application or by calling the toll-free number listed above to apply over the phone.

### **How do I check the status of my application?**

After submitting an application, you will be able to monitor the status of your application through the online dashboard or by calling (888) 472-0027 (toll free) to speak with a customer service representative. You will be notified if we need more information to complete your application.

### **What if my status is ineligible?**

Ineligible applicants will be provided an opportunity to appeal that decision. Appeal instructions can be located at <https://www.tuscco.com/erap/>.

### **Are past due rent and utility bills from 2020 eligible for assistance?**

Yes, rent or utility expenses from as far back as March 13, 2020, (the date of emergency declaration) will be eligible for assistance under the Program.

### **What is the funding source for the Emergency Rental Assistance Alabama Program?**

The Emergency Rental Assistance bill was passed as part of the Consolidated Appropriations Act, 2021 which provides \$25 billion nationally for pandemic-response rental assistance. The program is administered through the U.S. Department of the Treasury. As part of this relief package, the State of Alabama has received approximately \$263 million to assist landlords and tenants through the Alabama Rent Relief Program; additionally local communities in Alabama with populations greater than 200,000 had an opportunity to receive roughly an additional \$63 million as direct allocations of these funds. Tuscaloosa County received \$6.3 million in funding for rental relief.

### **LANDLORD SPECIFIC FAQs:**

#### **What documentation will I need to complete my application if I am submitting on behalf of my tenants?**

As part of the Program application, the landlord must submit the following documentation so we can confirm eligibility:

- Government Issued ID (if individual); Corporate Resolution listing the individual or individuals authorized to execute documents if (Incorporated Entity);
- Rent or lease agreement (or rent receipt if no current agreement);
- If applying on behalf of a condominium, Authorized Representative proof Completed IRS Form W-9
- Household Certification Form (if not being provided by the tenant); and
- Household Income Documentation, as listed above (if not being provided by the tenant).

#### **How will payments be made?**

Payments will be made using ACH deposit. As part of the application process, the landlord will be asked to provide bank routing information to complete the payments.

#### **If my tenant received rental assistance from this program to cover past due rent, can they also apply for additional assistance?**

If a tenant has already received assistance for a specific time period, the Program cannot provide assistance for that same time period. Tenants can apply for three months of future rent payments, as long as the Program cap of 15 months is not exceeded.

#### **What housing programs or certain types of tenant assistance are not eligible?**

Units in which the household's portion of the monthly rent paid to the landlord can be adjusted based on a change in household income are ineligible. More specifically this would mean:

- Most project-based assistance (including Project Based Section 8 or Project- Based Rental Assistance [and RAD units that are subject to those rules], USDA Rental Assistance) and tenant based vouchers (Section 8, USDA Housing Voucher) are not allowed to receive Tuscaloosa County Emergency Rental Assistance Program assistance for rent or rental arrears. Neither income based nor flat rent public housing is eligible to be assisted.
- A few limited types of project-based or tenant-based assistance operate with rent to tenants set at a flat rate and are not able to be adjusted based on a tenant's income. If your property has this type of situation, the landlord will be asked to provide documentation of the flat rate nature of the subsidy from the subsidy provider. In these cases, once acceptable documentation has been received, the household may be able to be assisted solely for the tenant-paid portion of the rent for the same time period as the other assistance.
- Units that have land use restrictions for serving certain income levels, but do not adjust tenant rent in interim recertifications, such as Housing Tax Credits, Mortgage Revenue bond, HOME, or NSP loan, etc. can receive Emergency Rental Assistance Alabama Program assistance (as long as that unit within the property is not also receiving prohibited project based or tenant-based assistance for the same time period as payment is requested).

It is anticipated that the U.S. Department of Treasury may provide further guidance on this topic and when or if they do, Tuscaloosa County will update these FAQs. These examples are not exhaustive but are the most common examples in the affordable housing industry. If in doubt, please email support@tcerap.com.

### **TENANT SPECIFIC FAQs:**

#### **What if my landlord refuses to enroll into the program?**

If your landlord refuses to enroll in the Program, you can still apply directly. In order to provide direct payments, the Program is required to attempt to reach the landlord to confirm their unwillingness to participate. After a 21-day period, in which the Program has not heard from the landlord or have confirmation they have declined to participate, the payment will be made to the tenant, if eligible.

#### **What documentation will I need to complete my application?**

As part of the Program application, all tenants and household members must submit the following documentation so we can confirm eligibility:

- Government or current public school issued ID for at least one household member on the lease
- Copy of rent or lease agreement (or rent receipt)
- Notices of late rent payment or notice to evict, if applicable
- Copies of past due utility bills, if utility assistance is being requested

Income documentation for all household members above the 18 years old or older (or head and/or co-head of household if all members are under 18) must be provided from one of the two options below:

- If you have completed your household's federal income taxes for 2020, you will need to provide one of the following:
  - Filed 2020 IRS Form 1040
  - Filed 2020 IRS Form 1040-SR
- If you have not yet completed your federal income taxes for 2020 OR you are not required to file a federal income tax return for 2020, you will need to provide all of the applicable income documentation under one of these two categories:
  - **Acceptable annual income documentation:**
    - 2020 IRS Form W2
    - Current Social Security Benefits letter or 2020 Form 1099-SA (including benefits paid to minors)
    - 2020 Form 1099-R
    - 2020 IRS Form 1099-MISC for contractor income
  - **Other acceptable income documentation:**
    - Check stubs from your employer for the previous 30 days
    - Current unemployment benefits letter including gross benefit amount
    - Current letter from your employer verifying gross wages (pay rate, hours/week, pay date)
    - Current Pension/Retirement Benefit letter (if applicable)
    - Current Annuity Payment letter
    - Current Interest Statement 1099-INT
    - Current Dividend Statement 1099-DIV
    - Certification of Income Form (for Self-Employed or Cash Income)
    - Zero Income Form

#### **How will my household income be calculated?**

Income for all household members 18 years of age or older will be considered when calculating annual household income. A household is defined as all persons occupying the same housing unit, regardless of their relationship to each other. The occupants could consist of a single family, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

Household income will be calculated based on the adjusted gross income as defined for purposes of reporting under Internal Revenue Service (IRS) Form 1040 series for individual federal annual income tax purposes. When determining the number of household members and annual household income, keep in mind:

Minor children are considered household members. Earned income of minor children is not considered as part of total annual household income.

Minor children who are subject to shared custody agreements may be counted as household members if the minor child lives in the residence at least 50% of the time. Temporarily absent family members are considered household members and their income is considered in calculation of household income, regardless of how much the temporarily absent family member contributes to the household. Paid, non-related, live-in aides, whether paid by the family or through a social service program, are not considered household members. Income of live-in aides is not considered in the calculation of household income. Related persons do not qualify as live-in aides.

Permanently absent family members, such as a spouse who resides permanently in a nursing home, may be considered a household member, at the discretion of the head of household/program applicant. If the head of household opts to include a permanently absent family member in the household, the income of the permanently absent household member will be counted in the calculation of annual household income. If the head of household chooses not to include the permanently absent family member as part of the household, the income of the permanently absent family member will not be considered in the calculation of annual household income.

**What if I am a household member 18 or older and do not receive income?**

If you do not receive income, please submit the Certification of Zero Income Form.

**How will payments be made?**

Payments will be made directly to the landlord or utility provider on your behalf unless the landlord or utility/home energy provider does not agree to accept the payment. In that case, the Program may make payments to you directly using ACH deposit to your bank account. If you do not have access to a bank account, the Program will issue a check.

**Am I eligible for assistance even if I have moved to a different rental unit since the start of the COVID-19 public – health emergency?**

There is no requirement for the length of stay in a rental unit to be eligible to receive rent relief.

**If I've applied for and received rental assistance from another source before, am I still eligible to apply for rent – relief under this Program?**

If you already received assistance for a specific time period, the Program cannot provide assistance for that same time period. Tuscaloosa County Rental Assistance Program assistance may only be used to pay for incurred costs that are not– and will not be– paid for by any other rental assistance provider to avoid a duplication of benefit.

**If I'm current on my rent, but my utility bills are past due, can I apply for utility assistance?**

Yes. Utility or home energy costs are eligible, even if you do not need rent assistance.

**Which utilities are eligible for financial assistance under the Program?**

Eligible utilities include electricity, gas, water and sewer, trash removal, internet, and energy costs, such as fuel oil. Telecommunication services, such as telephone and cable or satellite TV are NOT eligible for assistance.

**What if my landlord already has started the eviction process?**

Your landlord can still apply for assistance on your behalf, or you can apply directly. The process is the same whether an eviction proceeding has started or not.

**Are homeowners with mortgage payment problems eligible for assistance under the Program?**

No. For this program, only those who rent their homes are eligible. Mortgage payments and utility expenses for homeowners are not eligible for financial assistance under the Program. The below resources have information for homeowners who may need help with their mortgage payments or utility bills.

<https://www.fhfa.gov/Homeownersbuyer/MortgageAssistance>.

**Additional questions or assistance needed?**

Call Center  
(888) 472-0027

support@tcerap.com

Monday-Friday  
8 a.m. - 5 p.m. CST

Help is available in multiple languages