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# PROGRAM GUIDELINES (5/19/2020)

# EMERGENCY RENTAL ASSISTANCE PROGRAM (ERAP)

During the COVID-19 pandemic and time of crisis, when many households are experiencing a loss of income, rental assistance can help to maintain housing stability. The program will provide temporary rental assistance in the form of a grant for the purpose of supporting eligible households to maintain housing.

# **GRANT DETAILS:**

- Grant Amount: Monthly assistance can be up to the following amounts based on unit size:
  - 1 Bedroom Unit \$350/month (\$1,400 for four months)
  - 2 Bedroom Unit \$500/month (\$2,000 for four months)
  - 3 Bedroom Unit \$650/month (\$2,600 for four months)
  - 4 Bedroom Unit \$800/month (\$3,200 for four months)

Applicants may request two months of assistance upfront to assist with back rent payment (rent arrears), but doing so will shorten the duration of the grant to three months.

- <u>Grant Duration</u>: Grants will be issued for a four-month period (including one month that can be applied to back rent payment) and can be renewed, upon re-certification of income and availability of funds, for a total of three grant periods or up to 12 months.
- <u>Participation Agreement</u>: Participation agreements will be executed between the Town (or Trust), the beneficiary and the landlord to satisfy anti-aid considerations. Landlords must agree to participation in the program. All payments will be made directly to the landlord.

#### **HOUSEHOLD ELIGIBILITY:**

- Residency Requirement: Applicants must be currently living in town or with lease for property in town to start within 30 days (though towns may choose to modify this requirement). Current funding available from each town can be found at: www.RHSOhousing.org
- <u>Economically Impacted by Covid-19</u>: Applicants must demonstrate that they have had income reduced by circumstances related to COVID-19.
- <u>Demonstration of Need</u>: Applicants must demonstrate that they currently spend more than 30% of their gross annual income on rent and certain utilities, including heat, electricity and water sewer, if applicable. (Note: households currently receiving local, state or federal rental assistance are not eligible for the program. Additionally, households that own real estate are not eligible.)

• <u>Unit Requirements</u>: Landlord and applicant must certify the property is in satisfactory condition and free of any health and safety hazards. A current lease, or similar documentation must be in place for the duration of the grant. Rental amount must be below the following:

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Maximum Rental Amounts							
1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms				
\$1,925	\$2,311	\$2,880	\$3,131				

• <u>Income Eligibility</u>: Household\* income must be below 100% AMI as published periodically by HUD. The program will follow Section 8 guidelines for determining annual income, income for all adult household members (over age 18) must be included. Current limits are as follows:

Effective: 4/1/2020	100% AMI Income Limits							
Household size	1 person	2 person	3 person	4 person	5 person	6 person	7 person	
Income Limit	\$83,300	\$95,200	\$107,100	\$119,000	\$128,520	\$138,040	\$140,492	

<sup>\*</sup> Household is defined as an individual or two or more persons who will live regularly in the unit as their principal residence and who are related by blood, marriage, law or who have otherwise evidenced a stable inter-dependent relationship.

#### APPLICATION PROCESS

- Initial program applications will be available for 14 days.
- Applications will be available electronically and can be mailed upon request.
- Applicants have the right to request a reasonable accommodation(s), which may include a change to a rule, policy, procedure or practice to afford a person with a disability an equal opportunity to participate fully in the program.
- Applicants must submit completed application with sufficient documentation to determine eligibility, prior to the deadline, to be considered for a grant.
- All submissions should be made electronically in PDF format, or mailed to or dropped off at RHSO's address. Assistance with the submission is available to those with limited computer access.

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## LOTTERY PROCESS

- After the 14 day initial application period, it will be determined if the requests exceed available funding. If so, a lottery will be held to select program participants using a random selection with no preferences besides eligibility.
  - Lottery will be held via a Zoom meeting. Applicants will be given access to the Zoom meeting.
  - Each applicant will be assigned a numbered lottery ticket. Lottery tickets will be assigned a number in the sequence in which they are drawn and recorded in the order of selection on the Lottery Drawing Lists. No preferences will be utilized other than the meeting program eligibility criteria set out here within.
- If the requests do not exceed program fund availability, the program will remain open and accept applications on a first-come first-served basis.

## **GRANT AWARD PROCESS**

- RHSO will proceed notifying applicants of grant awards from the ordered list from the lottery until all funds are awarded. All lottery participants will remain on the waitlist for the duration of the program and will be offered grants if additional funding becomes available. If grants are offered to applicants after the initial application period, applicants may be required to resubmit income certification and documentation.
- If available funding exceeds initial applications, grants will be awarded on a first-come first-served basis until funds are exhausted.
- Applicants will be emailed program award letters and grant agreements. Funds will be set aside for the applicant for 14 days. After 14 days, if the grant agreement is not returned fully executed, the funds are released to the program, and the applicant is able to reapply. The program administrator is able to grant short extensions to the 14 days.
- Applicant must execute grant agreement with landlord and obtain W-9 from landlord and submit both to the RHSO.
- RHSO will process the grant agreement and submit to the town for payment.

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#### AFFIRMATIVE MARKETING

RHSO and member towns do not discriminate on the basis of race, color, religion, national origin, disability, familial status, sex, age, marital status, children, sexual orientation, genetic information, gender identity, ancestry or, veteran/military status or membership.

Applications will be available electronically and posed on Town websites and RHSO website. Applications will also be available by mail by request. RHSO can also arrange for assistance for households who have limited English or computer access or proficiency.

Outreach will be conducted for a two-week period and in coordination with each town to reach as many households as possible. This will include, but not limited to outreach to local boards, committees and community organizations including:

- a. Town wide electronic announcements
- b. Direct outreach to multi-family landlords
- c. Council on Aging
- d. Housing Authority
- e. Town Social Worker
- f. School Department
- g. Local food pantries
- h. Other community based organizations and places of worship

Applicants may also request reasonable accommodations, which may include a change to policy, procedure or practice to afford a person with a disability an equal opportunity to fully participate in the housing program.