



# Applicant Frequently Asked Questions

## Chatham County COVID-19 Emergency Rental Assistance Fund

*Relief Fund to Provide Immediate Support to Chatham County Residents in Need*

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### What is the purpose of the Chatham County COVID-19 Emergency Rental Assistance Fund?

As of May 9, 2022, Chatham County has been awarded \$8.1 million in ERAP 1 funding from the U.S. Department of Treasury Emergency Rental Assistance Funds. Georgia Micro Enterprise Network (GMEN) has been contracted to disburse these reallocated funds through the Chatham County COVID-19 Emergency Rental Assistance Fund into the community under the ERAP 1 federal guidelines. The Chatham County COVID-19 Emergency Rental Assistance Fund is a program that provides up to 15 months of financial assistance to eligible households for the payment of rent, rent arrears, security deposits, utilities, utility arrears, internet, water, sewer, and trash removal. This program seeks to fill the gaps for those, who have experienced financial hardship, including but not limited to the loss of employment and income, due directly or indirectly to the COVID-19 pandemic.

### What are the eligibility criteria?

The applicant should be an adult tenant listed on the lease of the rental property in an eligible household. To be eligible to receive the emergency rental, utilities, and or security deposit assistance, you must meet the criteria below.

- Your place of residence must be within Chatham County.
- Your place of residence must be a rental property, single or multi-family home, mobile home lot;
- You must be able to show that you are unable to pay the full or a portion of past due rent and/or utilities or unable to pay the security deposit as a result of a recent loss of income (job loss, furlough, reduced work hours to care for the child(ren), or medical hospitalization/diagnosis of COVID-19, etc.).
- You must have qualified for unemployment benefits (awarded after March 13, 2020, qualified for pandemic unemployment benefits, or experienced a loss of income due directly or indirectly to the COVID-19 pandemic.
- You must be living in unsafe or unhealthy conditions, or at risk of experiencing homelessness or housing instability.
- You must have a current executed lease (signed by both you and the property official/landlord) and, as the applicant, be listed on the lease agreement (unless applying for security deposit assistance – provide welcome/move-in letter); and
- Current household income after March 13, 2020, must be:
  - a. equal to or less than 80% AMI as defined by the United States Department of Housing and Urban Development (see Table 1) for renters.



Table 1: Maximum Income Limits for Renters – 80% AMI								
Number of persons in the household	1	2	3	4	5	6	7	8
Maximum annual income limits	\$46,700	\$53,400	\$60,050	\$66,700	\$72,050	\$77,400	\$82,750	\$88,050
Maximum monthly Income limits	\$3,891.66	\$4,450.00	\$5,041.67	\$5,558.33	\$6,004.16	\$6,450.00	\$6,895.83	\$7,337.50

### Can I still apply if I live outside of Chatham County?

Unfortunately, this program is only able to serve residents, who live within Chatham County.

### What are the allowable expenses the applicant can apply for?

As of May 9, 2022, Chatham County COVID-19 Emergency Rental Assistance Program Funds can be applied to past due (arrears) or prospective (future months) expenses for rent for up to 15 months. Applicants may also be able to apply for assistance with 3 months of prospective payments as well. However, the total months of assistance cannot exceed 15 months.

To receive payment for internet fees, applicants must prove that they have a school-age child in remote learning, or they work from home as a result of the COVID-19 Pandemic.

**The Chatham County Emergency Rental Assistance Fund is not providing rental assistance for room rentals at this time. If you reside in the same residence as your landlord, your application will not be approved for assistance.**

### Is there a limit on how many months of arrears or assistance a person can receive?

Yes. As of May 9, 2022, an applicant can only receive up to 15 months of rental assistance, including arrears and prospective months’ rent. Applicants may only receive assistance with prospective months’ rent for up to 3 months at a time.

### If I have previously received assistance through the Chatham County COVID-19 Emergency Rental Assistance Fund, am I still eligible to receive additional assistance?

Yes. However, as of May 9, 2022, applicants who have received 15 months or more of assistance are not eligible to receive additional assistance. If you have previously received less than 15 months of assistance from the Chatham County COVID-19 Emergency Rental Assistance Fund, you are eligible to submit an Additional Funds Request for additional funding. If you do not have an Additional Funds Request available through your application portal, **DO NOT SUBMIT A NEW APPLICATION**. Please contact your Enrollment Specialist or email us [contact@chathamrentassistance.org](mailto:contact@chathamrentassistance.org).

### If I submitted my application prior to May 9, 2022, am I still limited to only 18 months of assistance?

Yes. All applications that are approved for funding after May 9, 2022, regardless of the original submission date are limited to 15 months of assistance.

### What documentation is needed for Tenant Applicants?

- **Verification of COVID-19 Impact** (ONE of the following is required):
  - Layoff, furlough, or termination letter from a former employer, effective after



March 13, 2020

- Letter from employer (or other documentation) indicating reduced work hours/income after March 13, 2020
- When the household member has experienced a reduction in hours/income, then one (1) month of paystubs prior to and after the financial hardship was experienced
- Proof of COVID-19 Related Medical Expenses for one or more household members
- Proof of Unemployment Benefits awarded after March 13, 2020, or awarded Pandemic Unemployment Benefits
- Self-attestation of financial hardship
- **Income verification** (ONE of the following is required for each adult household member)
  - Self-attestation of Zero Income
  - Self-attestation of Cash Income Only (meaning no financial accounts or financial records)
  - One (1) month of paystubs, minimally. *The paycheck stub must have the year-to-date gross income listed.*
  - A letter from your current and/or past employer stating your pay for the last 4 weeks as well as your year-to-date income, if you are paid in cash, by personal check, or do not have a copy of your paystubs. *Your employer's letter must be on company letterhead with the employer's phone number, email address, and fax number for verification.*
  - Official Determination letter or annual renewal letter to receive benefits from SNAP, WIC, etc. dated January 2020 or later (*if you are unable to provide paystubs/paychecks*)
  - Self-employment record books for the last three (3) months or 1099 and Schedule C tax document for 2020/2021
  - Signed, dated, and filed IRS Tax Form 1040 for 2020/2021
  - Award letters from pensions and military allotments may be provided as proof of income.
  - Proof of unemployment benefits, if applicable. *If the applicant is applying for unemployment benefits, they do not have to provide proof of application, but they will need to verify income during the re-certification process if they come back for additional funding.*
  - Bank statements for the past 90 days (checking and savings accounts) if you are not able to provide income verification from any other source.
  - Any and all adult income for the entire household (wages, unemployment benefits, SSI, child support, alimony, investment income, and retirement income [including pensions], etc.).
- **Verification of Residency** (ALL of the following are required)



- Social Security Number for each member of the household. *Applicants DO NOT need to provide a copy of their Social Security Card or comparable documents.*
- Applicant Photo ID
- Current executed lease – applicant’s name must be on the lease – or written attestation from a verifiable landlord complete with all required documentation.
- Welcome Letter or move-in notice from apartment complex showing address (*if applying for a security deposit; however, a full lease will be required within 15 days of payment, or at the time of recertification, whichever comes first*)
- Tenant Current Billing Statement
- Attestation of any prior rental assistance you have received since March 2020
- Tenant Rental Ledger (required from Landlord)
- Verification of Address within the Program service area
- When applicants/households are currently living in unsafe or unhealthy living conditions, the following additional documentation is required:
  - Copies of written complaints to landlords
  - Copies of work orders to/from landlords regarding living conditions, or
  - Any other sufficient documentation to support the unsafe or unhealthy living condition

### What documentation is needed for Landlord Applicants?

- **Contact Information:** Email address and phone number
- **Identification Number:** Social Security Number or Tax Identification Number
- **Photo ID & Proof of Residency:** Private landlords will need to provide a copy of their Photo ID and proof of residency (such as: mortgage statement, utility bills, rental agreement, etc.) prior to receiving payment. Property Management Companies will be required to provide a lease agreement for the tenant that states the homeowner’s name and list the property management company as the agent. If the lease does not include this information, other supporting documentation will be required.
- **W-9 Form:** Completed and signed W-9 form (can be downloaded from the website)
- **Payment Method:** Indicate if you prefer a mailed check or ACH Payment (after applying, you will receive a link from Bill.com to set up an account with your payment information – we are using Bill.com to make payments)
- **Lease & Rent Ledger:** Executed/Signed Lease Agreement and Rent Ledger for Each Tenant. For Management Companies, the Lease agreement must state that the Management company is managing property for the private landlord listed on County Tax Assessor Website. If not, additional documentation will need to be provided.
- **Proof of Tenant Payments:** Private landlords need to provide written receipts, bank deposits, or cash app payments for applicants requesting \$7,000 or more in assistance. Landlords will also need to provide a Payment Verification Form along with all proof of payments.
- **Landlord Rent Verification Form:** For each tenant, landlords will need to sign a Landlord Rent Verification Form to confirm the amount owed by the tenant and the current base rent amount. In order for tenants to receive assistance with prospective months, landlords will need to include



prospective months on the Landlord Verification Form.

- **Tenant Documents** (for EACH TENANT, you will need to provide the following):
  - Tenant Name
  - Tenant Email Address
  - Tenant Address
  - Leases begin date and end date
  - Monthly base rent amount
  - Past due rent amount
  - Late Fees
  - Tenant Type of Rent Subsidy Program (if applicable)
  - Tenant Subsidized Amount (if applicable)
  - Tenant Responsible Amount (if receive a subsidy)

**Note:** *There are excel templates available through the application portal if you are applying for 10 or more tenants and do not want to enter their information separately. There are two different templates for rent information and rental subsidy information.*

If a discrepancy is found or information cannot be provided by Private Landlords, additional Quality Control vetting will be required to identify the validity of the rental agreement.

### **Does every person in the household need to supply proof of income?**

Yes, every adult listed as a household member in the application and on the lease agreement must provide proof of income. In cases where income documentation is not accessible or if the household member(s) have no income, then they may use the appropriate written attestation form.

### **Can I still apply if I am unemployed?**

Yes. However, your unemployment must be a result of COVID-19.

### **Must I be behind on rent to get emergency rental assistance?**

No. The applicant is not required to have arrears (past due rent) to be eligible for emergency rental assistance. However, the applicant will only be eligible for prospective rent expenses or utility expenses.

### **Can I apply if I reside in subsidized housing?**

Yes, applicants, who receive subsidized housing, (Section 8, Housing Choice Voucher, etc.), are eligible to apply up to the monthly tenant responsible portion. The applicant must submit proof of the subsidy, i.e., initial approval notice or annual renewal notice. If the approval or renewal notice is unavailable, the applicant's rent ledger with the subsidy type, amount, and tenant pay portion is acceptable.

### **Can I apply for future month's rent?**

Yes. With special approval, applicants can receive assistance for up to 3 months of prospective rent. However, this only happens once, and you can only receive arrear payments after three months of future rent payments.

### **I am not behind on my rent – just my utilities and fees to the landlord or utility company, may I still apply?**



Yes, as long as you meet the eligibility requirements. However, you will still need to provide a copy of your lease agreement.

### **I was evicted already or am homeless, may I apply?**

Yes, as long as you meet the eligibility requirements and are relocating to a new eligible residence within the Chatham County limits. Applicants will need to provide approval to occupy the unit and a welcome letter with move-in fees from the new landlord/property management company with their application to receive assistance with a security deposit and first month's rent at a new residence. Applicants are also eligible to receive up to three months' prospective rent. Within 15 days of receipt of payment or at the time of an additional funds request, whichever comes first, the applicant must provide a fully executed lease agreement for the file.

### **What if I do not have a written lease, but just pay month-to-month?**

You are a tenant for the purposes of this application, and you may complete an application. You will need to provide either an expired lease with a "month-to-month" clause or provide a written attestation from a verifiable landlord, which includes:

- Full address of the property
- Landlord/property owner contact information (name, address, phone, and email)
- Tenant name and all approved occupants of the property
- Terms of lease
  - Base rent, plus any other fees included with rent (including eviction fees and/or month-to-month fees)
  - Dates of the lease agreement and month-to-month provisions
  - Approved subsidy type and amount (subsidy and tenant-paid portion)
  - Date and signature

### **If I currently reside in a hotel/motel, may I apply?**

No. You cannot receive assistance if you currently reside in a hotel/motel. We would prefer to help you transition to stable housing in a rental property. Please discuss the requirements with your Enrollment Specialist.

### **I am not a tenant – I am a homeowner behind on my mortgage. May I apply?**

Unfortunately, no. This program only provides assistance for residential dwelling rental obligations. However, if the applicant is residing in a rent-to-own property and still paying rent, the applicant is eligible.

### **How much is the payment?**

Assistance will be based on current household income and total monthly rent, utilities, and/or security deposit amount. There is no cap on the dollar amount of assistance received but amounts above \$7,000 will require special approval and additional supporting documentation. Financial assistance is only available for up to 15 months per household.

### **Will individuals who received Chatham County COVID-19 Rental Assistance have**



### to pay the money back?

No. This is not a loan. It is a grant and will not have to be paid back. However, if we discover that a recipient has falsified documents and has somehow defrauded the program, the money will need to be repaid.

### Will I have to pay 2021/2022 taxes on this money?

No, the assistance is not income for the applicant and will not be considered taxable income for the tenant. The payment will not affect household income for purposes of determining eligibility for other Federal Government assistance or benefits.

*Landlord/Apartment Complexes: 1099 will be issued to landlords/apartment complexes at the end of the year.*

### How will I get the money?

The Chatham County COVID-19 Emergency Rental Assistance Funds will be distributed directly to landlords or utility companies via e-payment.

### Are there preferences for specific households to receive priority funding?

Yes. Prioritization of assistance will be given to households with income less than 50% of area median income, households with one or more individuals that have not been employed for the 90 days preceding the date of application, or households currently facing eviction.

Table 2: Priority Household Limits – 50% AMI								
Number of persons in the household	1	2	3	4	5	6	7	8
Maximum annual income limits	\$29,200	\$33,400	\$37,550	\$41,700	\$45,050	\$48,400	\$51,750	\$55,050
Maximum monthly Income limits	\$2,433.33	\$2,783.33	\$3,129.16	\$3,475.00	\$3,754.16	\$4,033.33	\$4,312.50	\$4,587.50

### Is the process for choosing awardees equitable and fair?

Yes. We will not discriminate based on race, sex, marital status, physical or mental disability, color, religion, national origin, ancestry, presence of children, source of income, sexual orientation, and family responsibilities.

### Why do you need my personal information and documents?

This program is funded by the United States Treasury. The Treasury Department requires information and documentation to show that Chatham County and its designated representatives have properly used the funds for this program. Required documentation includes information such as income information, social security numbers, and/or other information and documents.

Chatham County and its designated representatives may need to provide the information you share with the Treasury Department to facilitate proper tracking use of funds. If you fail to provide any required information and/or documentation, your application may not be processed.



### **How and when will landlords and/or utility companies be notified?**

Enrollment Specialists upon request will provide a pledge letter to landlords and/or utility companies via email within 10-14 business days of your application being approved. Otherwise, landlords can utilize their Landlord portal to check on the status of a tenant's application.

### **Does my landlord and/or utility company have to accept the emergency assistance payment?**

Unfortunately, no. The Enrollment Specialist will contact your landlord and/or utility company and explain how the program works. Your landlord and/or utility company will need to decide to accept this financial assistance payment and sign the required forms. The Enrollment Specialist cannot force your landlord and/or utility company to participate. If your landlord and/or utility company decides not to agree to participate, the Enrollment Specialist will have to deny your application. The Enrollment Specialist will notify you if that happens.

### **How can I apply for the Chatham County COVID-19 Emergency Rental Assistance Program?**

Please apply to the Chatham County COVID-19 Emergency Rental Assistance Program by completing your application at the following link: <https://portal.neighborlysoftware.com/ERAP-CHATHAMCOUNTYGA/participant>. In-Person Events will be available for households to apply to the program, please stay on the lookout for more information via the Chatham County COVID-19 Emergency Assistance Program (ERAP) website: [www.chathamrap.org](http://www.chathamrap.org). Registration will be located on the Chatham County COVID-19 ERAP website and is required to receive in-person assistance.

You will be required to upload all your documentation to your application through the application link above. If all documents are not uploaded, your application will not be processed. If you need assistance with completing the online client application or have additional questions, contact the program staff via email at [contact@chathamrentassistance.org](mailto:contact@chathamrentassistance.org). To speak with a live Chatham County COVID-19 ERAP Call Center Agent, dial (855) 524-2842. Hours are limited from 7:30am – 7:30pm, Monday – Friday.

### **When is the deadline to submit an application?**

The last date that the Chatham County COVID-19 Emergency Rental Assistance Program will receive and approve applications is December 29, 2022. However, the program may stop accepting applications once funds are depleted.

### **What is the application review and approval process?**

After submitting your application, documentation must be provided at the time of application or within 7-14 business days of the application submission date. The Enrollment Specialist will notify you by e-mail or phone once the application has been received. Please allow up to 14 business days for a team member to review your case once your documentation has been fully submitted. After your case has been reviewed, the team member will contact you to notify you of the next steps. If the requested documentation is not received within 7 business days, your application will be closed, and you will have to contact your Enrollment Specialist to reopen your application.

### **If I am denied assistance, can I appeal the decision?**

Yes. Applicants, who are denied participation or terminated from the program may appeal the





decision to the Chatham County COVID-19 Rental Assistance Fund Program Coordinator via email at [admin@chathamrentassistance.org](mailto:admin@chathamrentassistance.org). Appeals must be requested in writing and received by the Program Coordinator within five (5) days of the date of notice of denial or participation or termination of continued participation. Upon receipt of an appeal request, the Program Coordinator will review your application within 10 days of receiving the request. Applicants/former participants shall be allowed to present their case for an appeal during the review process (including presenting documentation, explanations, and clarifications. The Program Coordinator will make an appeal decision and notify applicants within 10 days of the case review. The decision of the Program Coordinator is final and cannot be appealed.

***If an applicant or former participant is successful in their appeal, their ability to receive assistance will depend on whether any Chatham County COVID-19 Emergency Rental Assistance Program funds are available on the date of the appeal decision. A successful appeal decision does not guarantee receipt of assistance.***

### **How can I find out more information about the Chatham County COVID-19 Emergency Rental Assistance Program?**

If you to find out more information about the Chatham County COVID-19 Emergency Rental Assistance program, visit [www.chathamrap.org](http://www.chathamrap.org) or contact the program staff via email at [contact@chathamrentassistance.org](mailto:contact@chathamrentassistance.org). To speak with a live Chatham County COVID-19 ERAP Call Center Agent, dial (855) 524-2842. Hours are limited from 7:30am – 7:30pm, Monday – Friday.