

Tenant Frequently Asked Questions

Who is eligible for the program?

Tenants (renters) in Cameron County are eligible if they:

- Have income at or below 80% of the Area Media Income (table below shows income limits for the number of people in living in your home.

		Household Size						
Income Limit	1	2	3	4	5	6	7	8
	\$38,150	\$43,600	\$49,050	\$54,450	\$58,850	\$63,200	\$67,550	\$71,900

AND

- One or more members of your household must have either:
 - Have experienced a financial hardship as a result of the COVID-19 pandemic including unemployment, reduction in income, incurred significant costs or experienced other financial hardship

AND

- Are experiencing housing instability or are at risk of homelessness including past due rent or utility bills, or have received an eviction notice.

Is the program only available to tenants who rent an apartment or rental home?

No. Any rental unit is allowed. Individuals who rent an apartment, duplex, townhouse, rental home, mobile home or are living in a hotel/motel can apply for assistance and will need to provide either a rental lease or documentation of a history of rent payments to apply.

Do I have to have a social security number or be a US Citizen or legal resident to apply?

No. However, every applicant must provide a government issued ID.

Am I eligible to participate in the program if I receive other federal housing assistance (for example public housing, Section 8 Tenant Based and Project Based Voucher Program)?

Yes. You can only receive assistance for the portion of your rent that is owed by you (the renter) and not the amount covered by the federal housing subsidy program.

CCERA program funds **cannot** be paid for any months that you are receiving other Emergency Rental Assistance funds from another Emergency Rental Assistance Program (for example TBRA, Texas Rent Relief, or the City of Brownsville).

What if I don't live in Cameron County?

If you don't live in Cameron County you are not eligible for this program. You can apply for the State of Texas program at [TexasRentRelief.com](https://www.texasrentrelief.com) or call 1-833-989-7368 for more information.

How much assistance is available to every applicant?

Households who are approved can receive rental assistance for past due rent from March 13, 2020 onward. Each household will receive an amount specific to their past due rent or utility balance and up to 3 future months (pending income recertification). Each household's application will be reviewed independently.

What can the assistance be used for?

The Cameron County Emergency Rental Assistance program funds can be used to cover:

- Current and past due rent and utilities
- Late fees* for past due rent
- Future rent

Renters can apply for up to 3 months of future rent assistance for a maximum of 15 months. All past due and future rent payments will be covered between March 13, 2020 and December 2021.

*Reasonably accrued late fees are permissible.

Can I apply if I don't owe back rent but only have past due utilities?

Yes. You can apply for utility assistance even if you do not need assistance to pay your rent.

What utilities are eligible for assistance under this program?

Eligible utilities include electricity, gas, water, and sewer services.

Is Internet service an eligible expense?

Yes. Internet services provided to your rental unit for the use of distance learning, telehealth, and remote work are an eligible expense and will require proof of past due costs.

How do I apply?

Completing an application and submitting your documents online will expedite the processing of your application. Tenants can complete the online application in English and Spanish at <https://cdcb.org/rental-assistance>.

Do I have to apply using a desktop computer?

No. You can apply on a desktop, tablet, or smartphone. You can use any device that has internet access to complete the online application.

If I apply online and do not have all my documents can I save my application or do I need to start a new application?

You can save the information you have entered in the application at any point. You will receive a confirmation email to the email you provide in the application. Do not start a new application as duplicate applications will be denied.

What should I do if I cannot apply online?

You can complete a paper application. The list of in person application sites is available at <https://cdcb.org/rental-assistance>.

What type of information do I need to apply?

You will need information regarding your household (the number of members), your rental unit, the amount of past due rent and utilities, documents that provide proof of income, the COVID-19 financial impact and housing instability and a valid government issued ID. Specifically, you will need:

- Your email address, phone number, valid government issued photo ID for the applicant.
 - Current Utility Bill (with the rental unit address).
 - Rental Lease or If you do not have a Rental Lease receipts of previous rental payment.
 - Income Verification Documents –
 - Award or approval letter for any of the following public benefits programs (dated on or after January 1, 2020): SNAP, SSI, Medicaid, or TANF
- OR 1** of the below:
- 2020 tax return listing all adult household members
 - 2020 W-2(s) for every job held by each adult household member
 - 2020 1099(s) for every job held by each adult household member
 - Unemployment compensations statements
 - Pay stubs for the last 30 days
 - Letter from employer verifying monthly salary or wages
 - Certification of Zero Income
- OR**
- Self-Certification of income if none of the above documents are available.

How do I upload my documents?

You can upload your documents by taking a photo with your phone or tablet. Make sure the photos of your documents are clear, and legible to avoid delays in processing your application. You will receive instructions in the online application to specifically upload documents as you complete the online application.

After I submit my application what happens next?

After a renter applies and submits their documents, their application and documents will be reviewed, and program staff will confirm the applicant's eligibility. Then program staff will review the landlord's documents and determine if the landlord agrees to participate in the program. Payments will be made directly to the landlord or utility provider.

Is there a cost to apply or participate in the program?

No. There is no cost to apply. Please do not provide your personal information to anyone who requests payment to apply or assist you to apply. If this occurs, please report this fraud to ccera@cdcb.org.

How many renters should apply from my family or how many applications should I submit?

Only one person listed on the rental lease needs to apply per household. Only apply once. Any duplicate applications will be denied.

Can I apply for both the Cameron County Emergency Rental Assistance Program and Texas Rent Relief?

You can apply for both programs; however, you can only **receive** funding from **one** entity. You cannot receive funds from both to cover the same back rent and utilities.

Can my landlord apply for me?

No. Your landlord can complete the landlord application, but **you** must complete the tenant application to receive rent and utility assistance.

What if the landlord does not agree to participate in the program?

If your landlord does not agree to participate in the program the payment is made directly to the renter who must certify that they will pay the landlord. cdcb will contact your landlord at least 3 times over 10 days to provide your landlord with an opportunity to respond.

If I receive the funds because my landlord does not agree to participate are the funds considered income?

No. If the funds are paid directly to the renter when the landlord does not agree to participate, and the tenant then pays the landlord, and the funds are not considered as taxable income for the renter.

Do I have to repay the assistance I receive from this program?

No. This program does not require repayment, as long as you do not receive duplicate assistance for the same unit for the same time period from multiple Emergency Rental Assistance programs.

What happens if I submit information that is not true on my application?

Tenants must sign a certification form as part of the application. If you provide false information and are awarded funds you must return the funds immediately to the Cameron County Emergency Rental Assistance Program.

What happens if my application is denied?

If your application is denied you will receive an email stating the reason for the denial.

Can denials be appealed?

Yes. If your application has been denied, please email ccera@cdcb.org to appeal the denial.

Note: Guidelines listed here correspond to the U.S. Treasury Department Emergency Rental Assistance Program and may be revised upon the release of revised program guidelines.