FAQs on RICHLAND COUNTY'S EMERGENCY RENTAL ASSISTANCE PROGRAM (ERAP)

Note: Richland County will revise/update this information as more questions are received and the federal government provides additional guidance.

Q: What is ERAP?
A: The Emergency Rental Assistance Program (ERAP) is a U.S. Treasury-funded initiative providing financial assistance for Richland County renters who are unable to pay rent or utilities because of the COVID-19 pandemic.

Q: What does the assistance include?
A: Assistance can include:
1. Eligible late (arrears) payments made directly to your landlord, property management agent or utility provider for rent or utilities accrued after March 13, 2020; or
2. Eligible monthly payments made directly to the landlord or property management agent for three months of future rent, up to a maximum of 12 months; or
3. Monthly payment combination of the above two items
4. In addition, three months' supplemental assistance may be provided to ensure housing stability for a household after the initial 12-month period, if funding is still available.

Q: How do I apply?
A: Richland County's ERA program launched on Monday, April 5. **Please note: Applications cannot be submitted before April 5**.

Online: If at all possible, apply online for the fastest application review and results.
- The most efficient way to submit your application is through the Richland County online application portal: https://portal.neighborlysoftware.com/erap-richlandcountysc/Participant
  - The portal is available 24 hours a day, seven days a week.

By phone: Customer service representatives can assist residents with questions or more information: Call **855-216-9198**.
- The call center is open:
  - 8:30 a.m.-4:30 p.m. Monday through Friday
- The call center is closed Saturdays, Sundays and holidays.

Please keep in mind: When calling, please be patient, as hold times may be lengthy. You can also email our call center: erap.richlandcounty.sc@tetratech.com

In person:
- Richland County Government: Richland County is offering in-person (by appointment only) application filing assistance at:

  Richland County Department of Government & Community Services
  2000 Hampton St., Suite 3014
  Columbia, SC 29204

  Appointments will be available 8:30 a.m.-4 p.m. Monday through Friday.
  - To schedule an appointment, call the Richland County Appointment Hotline: 803-576-1513.

Richland Library: Richland Library has teamed up with the County to help residents apply for assistance through ERAP. The library's services include:
- Free outdoor Wi-Fi access at all 13 library branches
  - Wi-Fi, accessible in the parking lots of all locations except Sandhills.
    - For more information, visit: https://www.richlandlibrary.com/locations
- Eight library branches open for free indoor computer use:
  - Richland Library Ballentine
  - Richland Library Eastover
  - Richland Library Main
  - Richland Library Northeast
  - Richland Library North Main
  - Richland Library Sandhills
  - Richland Library Southeast
  - Richland Library St. Andrews

  For more information, visit: https://www.richlandlibrary.com/locations

- In-person assistance:
  - Trained Social Work Department staff will be available to help residents complete their application online. To schedule an appointment or to speak with staff:
    - Call: 803-509-8371
    - Text: 803-386-8506
    - Email: socialworker@richlandlibrary.com
- HomeSpot (Wi-Fi hot spot) lending program:
  - Residents can borrow a Wi-Fi hot spot to get internet access from their home. For more information on the HomeSpot program,
    - Call: 803-569-3563
    - Email: Hotspot@richlandlibrary.com
- For general information:
  - Call/text: 803-799-9084
  - Online: www.richlandlibrary.com

Q: Can I apply prior to April 5?
A: No. Applications cannot be submitted prior to April 5.

Q: Who receives the payment?
A: Payments will be made to the landlord or property management company and/or applicable utility provider. If the landlord or utility provider chooses not to participate in this program, payments will be made directly to the applicant, with the expectation that the applicant will use the money to pay their rental arrears, utility arrears, or future rent payments as applicable.

Q: I am a tenant; do I need to get my landlord to participate?
A: Yes, you are required to notify your landlord and seek their participation. However, as a part of your application process, Richland County will also attempt to notify your landlord.

Q: I am a tenant; my landlord has not responded to me about participating in this program. What do I do?
A: Document communication between yourself and your landlord (e.g., emails, texts, letters, certified mail) showing that you have tried to communicate without a response. You must try to communicate with them at least three times in a period of 14 calendar days.

ELIGIBILITY

Q: What is an "eligible household"?
A: 1. A renter household with one or more people who have qualified for unemployment benefits, experienced a reduction in income, or experienced other financial hardships because of the COVID-19 pandemic.
2. The household is at risk for homelessness or already lives in an unsafe or unstable housing situation.
3. The household's combined gross income can be no more than 80 percent of the area median income (AMI).

Q: What is a "household"?
A: Any group of people, related or not, sharing living arrangements. The household income is the combined gross total income, which includes taxes and withholdings of all workers in the household, including children 18 and older.

Q: What are the income requirements?
A: To receive assistance, household income can be no more than 80 percent of Richland County's area median income, as shown on the chart below.

Family Size	Very Low Income 50% or below of Area Median Income ($)	Low Income 51%-80% of Area Median Income ($)

1	24,450	40,700
2	29,050	46,500
3	32,700	52,300
4	36,300	58,100
5	39,250	62,750
6	42,150	67,400
7	45,050	72,050
8	47,950	76,700

Q: Does my household qualify for priority assistance?
A: Priority is given to renter households that qualify as very low income (less than 50% of the area medium income – see chart above) and/or households in which one or more member is unemployed and has been unemployed for 90 days.

Q: What documents do I need to prove that I'm eligible?
A: The following documents are needed to complete the ERAP application:

1. Current driver's license or other government-issued ID for applicant and co-applicant
2. Signed lease agreement (all pages)
3. Narrative of financial hardship because of COVID-19 (e.g., termination email or letter, written narrative, proof of unemployment, self-attestation of the hardship)
4. Proof of income (every income source needs to be documented, or your 1040 tax form for the year 2020)
5. For rental assistance: eviction notice or late rental payment notice, and the amount of arrears by month
6. For utility assistance: notice to disconnect, and/or a statement of unpaid utilities in a household member's name at the rented address
7. If prior assistance received: documentation of the amounts received to include agency providing the assistance, specific type of assistance (rent, utilities, etc.) and the amount of assistance received by month

ECONOMIC HARDSHIP

Q: How do I prove that my household has experienced economic hardship because of COVID-19?
A: You must provide documentation that shows one or more individuals within the household:

1. Has qualified for unemployment benefits; or
2. Has experienced a reduction in household income, incurred significant costs or experienced other financial hardship because of the COVID-19 pandemic, directly or indirectly
3. Has provided self-attestation to either of the above options

Q: How do I prove that my household is at risk of experiencing homelessness or housing instability?

A: You must provide documentation showing the risk to your household:

1. Past due utility or rent notice, or eviction notice
2. Unsafe or unhealthy living conditions (e.g., photos)
3. Self-attestation to either of the above options

Q: What documents are acceptable to prove direct or indirect financial impact of COVID-19?

A: Acceptable documents include, but are not limited to:

1. Notice of workplace closure, job loss, furlough or reduced hours from employer during the eligible pandemic period (March 13, 2020-present)
2. A signed self-attestation that includes the name of a household member who is self-employed, name and nature of business, and narrative confirming economic impact on self-employment during the eligible pandemic period
3. Documentation of sickness or caring for household or family member sick with COVID-19
4. Documentation of extraordinary out-of-pocket childcare expenses because of school closures, medical expenses or health care expenditures stemming from COVID-19 infection

DIFFICULTY APPLYING

Q: How do I apply if I do not have internet access?

A: If you do not have internet access or have a friend or family member who can assist you, or you are unable to travel to your local library branch, you may contact the application center via phone for further assistance and instructions.

Our call center: Call **855-216-9198**. Customer service representatives can assist residents with questions or provide additional information.
- The call center is now open:
  - 8:30 a.m.-4:30 p.m. Monday-Friday
  - Closed Saturdays, Sundays and holidays

Keep in mind: If you are calling, please be patient, as hold times may be lengthy. Again, apply online, if possible, for the fastest application review and results.
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Q: If I am denied assistance, can I appeal the decision?

A: Yes. The denial letter you receive if your application is rejected will also provide the process for appealing the denial and any other available information on additional or supplemental assistance resources.

(Updated 4/12/21)