

## FAQs on RICHLAND COUNTY'S EMERGENCY RENTAL ASSISTANCE 2 PROGRAM (ERA2)

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

### Q: What is ERA2?

- A: The Emergency Rental Assistance Program (ERAP) is a U.S. Treasury-funded program providing financial assistance to support Richland County renters who are unable to pay rent or utilities because of the COVID-19 pandemic.
  - <u>ERA2</u> is a grant program wherein rental or utility payments are made on behalf of an income-eligible household for a maximum period of 18 months of assistance under ERA1 and ERA2 combined to maintain housing and/or to reduce rental and utility payment delinquency in arrears as a result of the economic downturn during the COVID-19 pandemic.

#### **Q: What does the assistance include?**

#### A: Assistance can include:

- Eligible late (arrears) payments made directly to your landlord, property management agent or utility provider for rent or utilitiesaccrued after March 13, 2020; or
- Eligible monthly payment made directly to the landlord, property management agent for three months' of future rent, up to a maximum of18 months; or
- 3. Monthly payment combination of the above two items

#### Q: How do I apply?

A: If at all <u>possible</u>, apply online for the fastest application review and results.

- Online: 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 p.m. Monday through Friday and closed Saturdays, Sundays and holidays.

Please keep in mind, if you are calling, please be patient as hold times may be lengthy.

• Email: <a href="mailto:erap.richlandcounty.sc@tetratech.com">erap.richlandcounty.sc@tetratech.com</a>

• **In person:** Richland County offers 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 Richland County to help residents apply for assistance through ERAP. The library's services include:
  - $\circ~$  Free outdoor Wi-Fi access at all 13 library branches
    - Wi-Fi, accessible in the parking lot of all locations except Sandhills.
      - For more information, visit:

www.richlandlibrary.com/locations

- Eight library branches open for free indoor computer use:
  - Richland Library Ballentine
  - Richland Library Eastover
  - Richland Library Northeast
  - Richland Main Library
  - 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:
    - o Call: 803-509-8371
    - o Text: 803-386-8506
    - Email: <u>socialworker@richlandlibrary.com</u>
- 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,
    - o Call: 803-569-3563
    - Email: <u>Hotspot@richlandlibrary.com</u>
- For general information:
  - Call/text: 803-799-9084
  - Online: <u>www.richlandlibrary.com</u>

#### **Q: Who receives the payment?**

**A:** Payments will be made to the landlord or property Management Company and/or applicable utility provider. If your 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 the communication between you and your landlord (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 seven calendar days.

#### Q: Can my landlord evict me if they are participating in ERA2?

**A:** With respect to landlords that receive funds under the ERA2 program for prospective rent, the landlord is prohibited from evicting the tenant for nonpayment of rent during the period covered by the assistance.

- In addition, with respect to landlords that receive funds for rental arrears, to promote the purpose of the program, the County encourages landlords to refrain from evicting the tenant for nonpayment of rent for some period of time, consistent with applicable law.
- In all cases, the County strongly encourages landlords that receive funding under the program, as a condition of receiving the funds, not to evict tenants for nonpayment of rent for 30 to 90 days longer than the period covered by the rental assistance.

### 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 anunsafe or unstable housing situation.
- 3. The household's combined gross income can be no more than 80% 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	Low Income
-	50% or below of	51%-80% of Area
	Area Median	Median Income
	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 percent of area median 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 coapplicant
- 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 financialimpact 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 access to the internet?

**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. • Apply: <u>https://portal.neighborlysoftware.com/erap-</u>richlandcountysc/Participant

### 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 regarding additional or supplemental assistance resources.

(Updated 7/29/21)