



NCPRO

NC Pandemic Recovery Office

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US Treasury FAQs on Emergency Rental Assistance

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US Treasury posted ERA FAQs on Tuesday, 1/19



U.S. DEPARTMENT OF THE TREASURY

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Assistance for
American Workers
& Families



Emergency Rental Assistance Program

KEEPING FAMILIES IN THEIR HOMES

The Emergency Rental Assistance program makes available \$25 billion to assist households that are unable to pay rent and utilities due to the COVID-19 pandemic. The funds are provided directly to

<https://home.treasury.gov/policy-issues/cares/emergency-rental-assistance-program>



Eligibility definitions and documentation requirements

	Income (80% AMI or below, with priority for 50% AMI or below)	Impacted by COVID-19	Risk of homelessness or housing instability	Not duplicative of any other federally-funded rental assistance
Definition	Household total income (CY2020) or household monthly income (at time of application) Each household can use either: •Annual income (24 CFR 5.609) OR •Adjusted gross income (IRS Form 1040)	Qualified for unemployment benefits, OR Experienced reduction in come, incurred significant costs, or experienced other financial hardship due directly/indirectly to COVID-19 that threaten household's ability to pay costs of rental property	Not provided	INELIGIBLE: Households that receive monthly federal subsidy (Housing Choice voucher, Public Housing, or Project-Based Rental Assistance) and rent is adjusted according to changes in income
Self-attestation sufficient?	No	No	No	Unclear
Required documentation	IRS Form 1040 or Wage, interest, unemployment statement	Unclear	(Suggested) Past rent due Utility notices Eviction notices	(Must review) Household income AND Sources of federal, state, local assistance for same costs
Redetermination?	No – if using household total income Yes, every three months – if using household monthly income (at time of application)	Unclear	Unclear	Unclear

Other eligibility notes

- Must be a renter (not homeowner)
- No required length of tenure in renter's current unit

Award definitions

Rent

- 12 months of rent, rental arrears (possible to provide 3 additional months, for 15 total)
- Program can provide less than full coverage of arrears
 - Must minimize incentives for non-payment of rent/utilities
- Rent arrears can be paid back to March 13, 2020
- Prospective rent-only applications are eligible

Utilities

- Separately-stated electricity, gas, water and sewer, trash removal, energy costs (e.g. fuel oil)
- NOT telephone, cable, internet
- NOT utilities covered by landlord within rent. These will be treated as rent.
- Utility-only or energy-only applications are eligible

Other housing services

- Details not provided at this time
- Currently, only 10% of funds can be spent on other housing services and admin

Outreach to landlords / utility providers

- Landlords/utility providers must be given 21 days before payments may be made to renters
- Two options:
 1. 21 day period after sending certified mail, OR
 2. 21 day period during which 3+ email or phone calls
- In either case, outreach efforts must be documented

Application design & data

- Must collect the following data from households (FAQ #8)
 - Address of the rental unit,
 - Name, address, social security number, tax identification number or DUNS number, as applicable, for landlord and utility provider,
 - Amount and percentage of monthly rent covered by ERA assistance,
 - Amount and percentage of separately-stated utility and home energy costs covered by ERA assistance,
 - Total amount of each type of assistance (*i.e.*, rent, rental arrears, utilities and home energy costs, utilities and home energy costs arrears) provided to each household,
 - Amount of outstanding rental arrears for each household,
 - Number of months of rental payments and number of months of utility or home energy cost payments for which ERA assistance is provided,
 - Household income and number of individuals in the household, and
 - Gender, race, and ethnicity for the primary applicant for assistance.