

Charleston County EMERGENCY RENTAL ASSISTANCE PROGRAM (ERAP) FREQUENTLY ASKED QUESTIONS



THE PROGRAM

Q: What is ERAP?

A: The Emergency Rental Assistance Program (ERAP) is a U.S. Treasury funded program providing financial assistance to support Charleston County renters who are unable to pay rent or utilities due to a financial hardship that occurred during the COVID-19 pandemic.

Q: Does this program provide mortgage assistance?

A: No, this program provides residential rental assistance. Homeowners who are not landlords who are in need of mortgage and/or utility assistance are encouraged to visit the Community Development webpage for other resources: <https://www.charlestoncounty.org/departments/community-development/index.php>

Q: What does the assistance include?

A: Assistance can include:

Eligible payments are made directly to your landlord, property management agent or utility provider for rent or utility assistance needed after March 13, 2020. Eligible for up to 12 months of assistance with an additional three months if needed. No more than 12 months can be for past due rent. Future rent can only be paid for 3 months at a time.

Example 1: A renter owes 12 months past due rent and needs 3 months of future rent, for a total of 15 months. 15 months is the maximum amount the person can receive under this program.

Example 2: A renter owes 6 months past due rent and needs future rent paid for 3 months, for a total of 9 months. The renter can receive the 9 months of assistance. Once the 3 months of future rent is completed, the renter can recertify for an additional 3 months of future rent if there is enough funding left in the program.

Q: What is considered a utility?

A: Utilities include separately stated electricity, gas, water and sewer, trash removal and energy costs, such as fuel oil. Telecommunication services (telephone, cable, Internet) delivered to the rental dwelling are not considered to be utilities. Utilities that are covered by the landlord within rent will be treated as rent.

Q: How do I apply?

A: Go to <https://charlestoncounty.org/erap/index.php> starting April 12, 2021 to complete your application.

Q: Who can apply for the ERAP?

A: Renters and landlords can apply to this program. This program is intended for renter households who meet certain criteria (requirements explained below). The application process requires input from both the tenant and the landlord.

Q: What are the requirements to qualify for assistance?

A: There are four requirements:

- The household must be in Charleston County.
- At least one person in the household must have an economic impact during COVID-19.
- At least one person in the household must have a risk of homelessness or housing instability.
- The total household income is at or below 80% of the area median income (see chart on next page).

| Household Size | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|------------------------|----------|----------|----------|----------|----------|----------|----------|----------|
| 80% Area Median Income | \$46,000 | \$52,600 | \$59,150 | \$65,700 | \$71,000 | \$76,250 | \$81,500 | \$86,750 |
| 50% Area Median Income | \$28,750 | \$32,850 | \$36,950 | \$41,050 | \$44,350 | \$47,650 | \$50,950 | \$54,200 |

Q: Are some applicants given priority?

A: Yes. Per U.S. Treasury guidelines, eligible households with the following situations are given priority for assistance:

- One or more household members is currently unemployed and has been unemployed for at least 90 days prior to application for assistance, or
- The household income is at or below 50% of the area median income (see chart below).

| Household Size | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|------------------------|----------|----------|----------|----------|----------|----------|----------|----------|
| 80% Area Median Income | \$46,000 | \$52,600 | \$59,150 | \$65,700 | \$71,000 | \$76,250 | \$81,500 | \$86,750 |
| 50% Area Median Income | \$28,750 | \$32,850 | \$36,950 | \$41,050 | \$44,350 | \$47,650 | \$50,950 | \$54,200 |

- The County is also prioritizing households at risk of eviction.

Q: Who receives the payment?

A: Payments will be made to the landlord or property management company. Utility payments will be made directly to the respective utility company.

Q: I am a tenant; do I need to get my landlord to participate?

A: Yes. Contact your landlord and ask your landlord to complete an application at this link: <https://charlestoncounty.org/erap/index.php>

Q: Can I receive assistance for future rent?

A: Yes - Future rent can be paid for 3 months at a time.

Q: When will I know if I am approved to receive an award?

A: You will be notified by email of whether you have been approved for an award.

Q: What is the maximum amount of rental assistance I can receive per month?

A: 12 months of past due and/or up to 3 months future rent will be paid to your landlord at a rate not exceeding Fair Market rent for the Charleston area + 20% (see below). Late fees can be paid as long as they are not more than 10% of the base rent

| Year | Efficiency | One-Bedroom | Two-Bedroom | Three-Bedroom | Four-Bedroom | Five-Bedroom |
|-------------------|------------|-------------|-------------|---------------|--------------|--------------|
| FY 2021 FMR + 20% | \$1,200 | \$1,270 | \$1,448 | \$1,852 | \$2,412 | \$2,557 |

Q: What if I am a renter needing new rental housing?

A: The County will be partnering with local non-profits to help evicted and temporarily displaced residents look for new rental housing. Eligible residents must have been evicted due to nonpayment of rent or experiencing financial hardship that led to housing instability during the COVID-19 pandemic. Find out more here: <https://charlestoncounty.org/erap/evictions.php>

APPLY AT <https://charlestoncounty.org/erap/index.php>

Q: In what order will applications be reviewed?

A: All applications will be given a randomly selected number that will determine the order in which applications will be reviewed.

Q: What documents are landlords required to provide?

A: The landlord must fill out the Landlord Application and provide the following documentation:

- A completed and signed W-9 with part I.
- Charleston county vendor form
- Charleston county business License
- Monthly ledger showing the amount of rental payments in past due.

Q: How quickly will families and landlords need to provide requested documents?

A: If a program employee contacts you requesting additional documentation, you will have 48 hours to submit the requested documents to the email address provided by your case manager. All emails **must** include the name of the applicant and the application number.

Q: I am behind several months on my rent. Can I receive additional assistance?

A: You may be eligible for past due rent for a maximum of 12 months. Supporting information for assistance (landlord ledger showing the amount of rent currently owed, rent statement, rent due notice showing the balance of rent owed, etc.) is required.

Q: How and when will landlords be notified?

A: Charleston County will be reaching out to landlords in various ways, email or phone. The tenant should also be in contact with their landlord to ensure that the landlord has been contacted and willing to send in required documentation.

Q: Who does the rent assistance payment go to?

A: The timing of the payment will depend on how responsive both the tenant and landlord are to turning in required documentation.

Q: What if my landlord does not agree to participate?

A: In this case, your application will not be processed. However, every effort will be made to get landlords and tenants to work together to resolve problems. Staff will notify tenants of landlords who are not cooperating.

Q: Can I talk to someone if I have more questions about the program?

A: Yes. Someone will be available to answer your calls on weekdays (Monday-Friday) from 8:30 AM – 4:30 PM [(855) 452-5374 [Spanish available]].

Q: How do I report my household income?

A: Household income can be determined by two methods:

1. The preferred method will be using the household's total income for calendar year 2020 using an IRS 1040 series tax form. This is the best way to report your household income for this program because this tax form shows your adjusted gross income.
2. The household's monthly income at the time of application. If you use this method, you need to provide all income related documentation for the two months prior to the application for every adult household member. This method uses your gross income which is income **before taxes are taken out**.

ELIGIBILITY

Q: What is an “eligible household”?

A: A renter household with one or more people who have qualified for unemployment benefits, experienced a reduction in income, or experienced other financial hardships due to the COVID-19 pandemic.

Q: What is a “household”?

A: Any group of people, related or not, sharing living arrangements. The household income is the combined total income of all workers in the household, including children aged 18 and older.

Q: What are the income requirements?

A: To receive assistance, household income can be no more than 80% of Charleston County’s area median income, which can be found on page 1 of the FAQ’s.

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 average monthly income in your area) and/or households in which one or more member is unemployed and has been unemployed for 90 days. Priority will also be given to anyone who is at immediate risk of eviction.

Q: What if someone in my household received housing assistance from another program?

A: Assistance provided to an eligible household **cannot be duplicative of any other federally funded rental or utility assistance for the same time period** provided to such household. If you or anyone in your household has previously received rental and/or utilities assistance, you must report it on the application.

Q: What documents do I need to prove that I’m eligible?

A: The following documents are needed to complete the ERAP application:

- a. Current Driver’s License or other government-issued photo ID for applicant and co-applicant
- b. Signed Lease Agreement (all pages)
- c. Narrative of financial hardship due to COVID-19 (can be termination email or letter, written narrative, proof of unemployment, etc.)
- d. Proof of Income (every income source needs to be documented)
- e. For rental assistance, Eviction Notice or Late Rental Payment Notice
- f. For utility assistance, utility statements showing unpaid utilities in a household member’s name at the rented address
- g. If prior assistance received, documentation of the amounts received

ECONOMIC HARDSHIP

Q: How do I prove that my household has experienced economic hardship during COVID-19?

A: You must provide documents that show one or more individuals within the household:

- a. Has qualified for unemployment benefits; or
- b. Has experienced a reduction in household income, incurred significant costs or experienced other financial hardship during the COVID-19 pandemic
- c. Is at risk of experiencing homelessness or housing instability, which may include:
 - A past due utility or rent notice or eviction notice
 - Unsafe or unhealthy living conditions

Q: What documents are acceptable to prove financial impact during COVID-19?

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

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

DIFFICULTY APPLYING

Q: How do I apply if I don't have access to the internet?

A: If you do not have internet access or have a friend or family member who can assist you, you can apply via phone (855) 452-5374 Monday-Friday (8:30 AM – 4:30 PM) [Spanish available]. However, hold times may be lengthy. Apply online if at all possible for the fastest application review and results.

You can also go to <https://charlestoncounty.org/erap/help.php> and find a local library branch or events near you where you can receive assistance filling out the application.

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 about additional or supplemental assistance resources.