



# U.S. Treasury Emergency Rental Assistance Program

## Frequently Asked Questions

Updated as of June 21, 2021

### What is the City of Corpus Christi's U.S. Treasury Emergency Rental Assistance Program?

The U.S. Treasury Emergency Rental Assistance Program (ERA) makes funding available to assist households that are unable to pay rent or utilities. In most cases, the program is supporting tenant and landlord applicants with access to additional funding for past due rent (arrears).

### What is the source of program funding?

On December 27, 2020, the Coronavirus Response and Relief Supplemental Appropriations Act, 2020 (H.R. 133) became law. This relief package includes \$25 billion for emergency rental assistance, of which \$8,881,341.57 is available for the purpose of providing assistance to the citizens of City of Corpus Christi.

### What can I receive assistance for?

The City of Corpus Christi's U.S. Treasury ERA Program will provide assistance for the following:

- Current rental costs and rental arrears dating back as early as April 1, 2020. The program will pay up to 120% of U.S. Housing and Urban Development (HUD) FY 2021 fair market rents (FMRs) based on unit size (see table below).

U.S. Housing and Urban Development (HUD) FY 2021 FMR for the City of Corpus Christi					
	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
FY 2021 FMR	\$784	\$864	\$1,079	\$1,428	\$1,702

- Forward rent paid in increments of up to three months. Note: Applicants may be recertified for additional forward payments of up to three months. The total number of months of rent covered by the program may not exceed 15 months.
- Utility costs incurred as early as April 1, 2020. The total number of months of utility costs covered by the program may not exceed 15 months. This includes:
  - Electricity

- Natural gas
- Propane
- Water
- Sewer
- Trash removal
- Energy costs (e.g., fuel oil)
- “Other expenses” as defined by U.S. Treasury guidance, including:
  - Reasonable accrued late fees up to 15% of the total amount of rent
  - Internet service
  - Relocation expenses (including prospective relocation expenses), such as rental security deposits, and rental fees, which may include application or screening fees

**What if my name is not on the utility bill?**

Within the system, you have the option to select whether the account holder is someone who is not a member of the household.

**Do I have to apply for rental assistance to receive utility assistance or other assistance?**

No, applicants can apply for whatever form of assistance they require and are eligible for. However, applicants with significant rental arrears and eviction proceedings will be prioritized for processing and payment.

Applicants who apply for more than one form of assistance will be processed all at once.

**Who administers the U.S. Treasury Emergency Rental Assistance Program for the City of Corpus Christi?**

The U.S. Treasury ERA program for the City of Corpus Christi is administered by the Department of Neighborhood Services under the guidelines set forth by the U.S. Department of the Treasury. Applications will be supported and processed by a team of Case Managers. The City of Corpus Christi approves and disburses all program payments.

**What is the difference between this program and other emergency rental assistance programs available in my community?**

The City has previously supported households financially impacted by the COVID-19 pandemic by distributing Texas Emergency Rental Assistance (TERAP), Emergency Solutions Grant (ESG) funding, Community Development Block Grant Coronavirus (CDBG-CV), and COVID-response-ESG-CV funding. These funds represented the first phase of immediate emergency rental assistance funding for the City of Corpus Christi.

This new U.S. Treasury Emergency Rental Assistance Program has more funding available and revised requirements to meet the maximum number of Texans as possible. The program is structured so that any eligible applicant to seek funding will be processed as quickly as possible,

with assistance to cover all arrearages after April 1, 2020, as well as other expenses such as late fees, Internet fees, and utility costs.

### **Am I still eligible for U.S. Treasury ERA funds if I received assistance from another program?**

Applicants **cannot** receive funding for the same purpose from more than one source. If an applicant has received enough funding to cover all rent and utility expenses, they may not be eligible for the program. However, applicants may still be eligible for assistance if they still have arrears, current expenses, or forward expenses covered by the program which have not been paid for by a different program.

*Example:* An applicant has received rental assistance through TERAP for the months of November 2020 to January 2021. However, the applicant will not receive any further assistance from the City program starting in February 2021. The applicant is eligible to receive the City program assistance beginning with February 2021 housing costs.

### **How does the program provide payments?**

All payments are provided in the form of a check. Payments are typically disbursed directly to the landlord on the tenant's behalf. Program staff will make a strong effort to reach out directly to landlords. However, if a landlord does not respond to the program's outreach attempts within seven (7) days or decides not to participate in the program, payments may be disbursed directly to tenants in the form of a check. Tenants paid in the form of a check will be required to show evidence that they used funds for the appropriate purpose in order to receive any additional funding.

### **Who can apply for the U.S. Treasury ERA program?**

An application for rental assistance may be submitted by either an eligible tenant or landlord within the City of Corpus Christi. The program will request information from both the tenant **and** the landlord (or vice versa).

### **What do tenants need in order to be eligible for the program?**

Tenants must be able to demonstrate all the following to be eligible for the program:

1. You must live in and pay rent for a residential in the City of Corpus Christi. Homeowners with a mortgage are not eligible for assistance.
2. At least one member of the household must have experienced a financial hardship as a result of COVID-19, such as qualifying for unemployment benefits, having a reduction in income, or experiencing high bills (e.g., medical costs).
3. The household must be able to show a risk of housing instability in the form of a past due rent notice, past due utility payment notice, or eviction notice.

- The household income must be at or below 80% of the area median income (AMI) for the City of Corpus Christi, TX Metro Area, as defined by the U.S. Department of Housing and Urban Development (see table below).

FY 2021 Income Limit Category	Household Size (# of persons)							
	1	2	3	4	5	6	7	8
Low (80%)	\$38,850	\$44,400	\$49,950	\$55,450	\$59,900	\$64,350	\$68,800	\$73,200
Very Low (50%)	\$24,300	\$27,750	\$31,200	\$34,650	\$37,450	\$40,200	\$43,000	\$45,750

A list of documentation to demonstrate eligibility is provided in the program checklists. If you do not have documentation but are eligible for assistance, please submit an application and our Case Managers will work with you to determine if you are eligible.

### **What do landlords need in order to be eligible for the program?**

In order to participate in the City of Corpus Christi’s program, landlords must provide a Form W-9 and sign the program’s Certifications and Acknowledgments, which include:

- Forgive penalties, interest; not charge for court costs.
- Provide legal commitment to not evict tenant for past due rent prior to April 2020 (this program will pay arrears dating back to April 1, 2020) and for at least 60 days after assistance ends unless eviction is for cause.

### **How do I apply for this program?**

Eligible applicants residing in the City of Corpus Christi can apply online via the City’s website. If online access to the application is a challenge, applicants may call the Contact Center or visit the in-person application support center for assistance.

### **Is there a deadline to submit my application?**

No, there is no set deadline for application submissions; however, applications will be accepted until all program funds are fully expended. Funds are limited.

### **What do I do if I have trouble with the online system (for example, uploading documents or saving changes to my application)?**

Please make sure that you are using an updated Internet browser when trying to upload documents in the Applicant Portal. In many browsers, like Google Chrome, the top right corner will indicate when an update is overdue or ready.

If your computer is still having issues saving new documents or information, log into the Applicant Portal on your phone and submit your documents or information using your phone's Internet browser. Additionally, there are apps available to download on your mobile smartphone device to facilitate the document scanning and upload process. These apps can use the phone's photo function to create a scan of your document(s) and make those scanned files available for sharing. We encourage applicants to research and utilize if available and accessible on your mobile device.

Should you continue to experience challenges in uploading your required application documents after troubleshooting with the options detailed above, call the Contact Center or visit our in-person support services to help address those issues.

**I submitted my application but have not heard from the program. What is the status of my application?**

The program is working to process applications as quickly as possible. You can access your application status via the Applicant Portal. If the program needs any additional information, your Case Manager will reach out directly to you.

**Are renters and/or landlords of mobile homes eligible to receive assistance under this program?**

Rental payments for either manufactured homes and/or the parcel of land the manufactured home occupies are eligible for financial assistance under the City of Corpus Christi's U.S. Treasury Emergency Rental Assistance program.

**How will applications be prioritized?**

The system of record will prioritize applicants meeting 50% AMI with areas and those unemployed for at least 90 days, per parish allocation. Currently, the prioritization scale is as follows: Tier 1: Less than 50% AMI, Tier 2: Less than 80% AMI.

Within each Tier, applicants who have been unemployed for 90 days or more and/or have been notified of eviction proceedings will be prioritized.

**How will applications be processed and maintained under the Treasury ERA program?**

Applicant information, including applications and any other supporting documentation, will be housed in the program's online portal which is accessible to both tenant and landlord applicants. Applicants will receive program notifications and updates regarding their applications from the online system and can contact program case managers and / or administrators via the online portal. Should an applicant be unable to access the online portal or have other technical challenges, the applicant can call the Contact Center to submit necessary documentation.