

Overview of ERA Program

- The County of Orange was allocated \$65,576,556 from the U.S. Department of the Treasury (Treasury) for the implementation of the Emergency Rental Assistance (ERA) Program.
- The ERA Program provides funding to assist households that have been unable to pay rent and utilities due to the COVID-19 pandemic.
- The ERA Program must be used for unpaid rent and utility bills for rental households only. Eligible utilities are: electricity, gas, water and home energy costs only.
- The cities of Anaheim, Santa Ana and Irvine received direct allocations from the Treasury and will have their own programs. Individuals in rental households located in one of those three cities will be encouraged to contact their city of residence for more information about rental assistance programs.
- Maximum financial assistance is up to \$10,000 per household to pay for rental arrears and past due utilities.

Who is Eligible?

- Rental households who can demonstrate their housing is at risk due to unpaid rent or utility bills resulting from their income being negatively affected from COVID 19.
- Rental households who have rental arrears or past due utility bills and home energy costs. Funding for utilities does not include past due internet or telephone bills.
- The household's income must be at or below 80% of the Area Median Income (AMI). See table below.
- The households cannot be receiving federal rental subsidies or receiving assistance from other rental programs.
- Landlords can encourage their tenants to apply.

Where to Apply and Find More Information?

- First open application period is February 1 to 28, 2021. The application is available online or by phone.
- For more information or to apply for assistance please:
 - o call 2-1-1
 - o visit the website: <u>http://www.ERA.211OC.org</u>
 - o text ERA to 898211

Documentation Needed when Applying?

- Photo identification
- Copy of a lease or rental agreement
- Proof of income affected by COVID- 19 (i.e. unemployment letter or letter from employer stating reduced hours or pay)
- Proof of unpaid rent or utilities (i.e. documentation from a landlord or utility company stating the amount owed)

Orange County's Area Median Income

AMI Level	Household Size									
	1	2	3	4	5	6	7	8		
80% AMI	\$71,750	\$82,000	\$92,250	\$102,450	\$110,650	\$118,850	\$127,050	\$135,250		



Frequently Asked Questions (FAQ)

• What is the Emergency Rental Assistance Program?

The County of Orange has launched the Emergency Rental Assistance (ERA) Program to help renter households in Orange County who have been impacted by COVID-19. The program offers up to \$10,000 in financial assistance per rental household, for unpaid rent or utility bills due to the impact of COVID-19.

• Who can apply for the Emergency Rental Assistance Program?

The Emergency Rental Assistance Program helps renter households in Orange County who have been impacted by COVID-19. The ERA Program is available for renter households who:

- have rental arrears and past due utility bills
- have experienced financial hardships due to COVID-19 (i.e., loss of employment or reduction in income)
- o can provided needed documentation
- residing in Orange County, excluding the Cities of Anaheim, Santa Ana and Irvine. Rental households in those three cities can apply for rental assistance directly through city-run programs.

• What are the eligibility criteria?

Households who are eligible to apply for the Emergency Rental Assistance program, include:

- Rental households who can demonstrate their housing is at risk due to unpaid rent or utility bills resulting from their income being negatively affected from COVID 19.
- Rental Households who have rental arrears or past due utility bills and home energy costs. Does not include past due internet or telephone bills.
- The household's income must be at or below 80% of the Area Median Income (AMI).
- The households cannot be receiving federal rental subsidies or receiving assistance from other rental programs.
- Household's living in Orange County, excluding the Cities of Anaheim, Santa Ana and Irvine.

To learn more about eligibility criteria, call 2-1-1; text ERA to 898211; or visit: <u>https://www.ERA.211oc.org</u>.

• I live in the City of Anaheim, Santa Ana or Irvine; why am I not eligible for the County's Emergency Rental Assistance Program?

The Cities of Anaheim, Santa Ana and Irvine received a direct allocation from the U.S. Department of the Treasury for the Emergency Rental Assistance Program. For more information on their application process and eligibility requirements visit:

- o Anaheim <u>https://www.anaheim.net/5532/Emergency-Rental-Assistance-Program</u>
- o Santa Ana <u>https://www.santa-ana.org/covid19/rental-relief/cares-for-tenants</u>
- o Irvine <u>https://www.cityofirvine.org/seek-assistance/financial-aid-food-pantries-rental-assistance</u>

What does the Emergency Rental Assistance program provide?

Financial assistance, up to \$10,000 per household, for rental arrears and past due utilities. Rental arrears and past due utilities can be only be covered if they were accrued after March 13, 2020, the date of the emergency declaration pursuant to section 501(b) of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, 42 U.S.C. 5191(b).

• I am a tenant; when can I apply?

The initial application period will be open from February 1 to 28, 2021. To begin the application process, please call 2-1-1; text ERA to 898211; or visit: <u>https://www.ERA.211oc.org</u>.



 I am a tenant; how can I apply for the Emergency Rental Assistance Program? To begin the application process, please call 2-1-1; text ERA to 898211; or visit: <u>https://www.ERA.211oc.org</u>.

I am a landlord; how can I apply for the Emergency Rental Assistance Program?

Landlord engagement and participation are key in making the Emergency Rental Assistance Program a success. At this time, the ERA Program Applications are only being accepted from tenants, as eligibility for the program has to be confirmed and verified based on tenant's information and circumstances. Please provide your tenant with the information on the ERA Program and encourage them to apply by calling 2-1-1; texting ERA to 898211; or by visiting <u>https://www.ERA.211oc.org</u>. As a landlord, please help facilitate the process by providing:

- Copy of the lease or rental agreement
- o Verification that the tenant is renting at one of your properties
- Verification of rental arrears and the total amount
- I am a homeowner and I am past due on my mortgage payments; am I eligible to apply for the Emergency Rental Assistance Program?

The guidance from the U.S. Department of the Treasury does not allow for Emergency Rental Assistance Program assistance to be provided to homeowners and past due mortgage payments, utilities or energy costs. It is solely to be used for renter households.

• What is the income requirements to be eligible for the Emergency Rental Assistance Program?

Household may be eligible for the Emergency Rental Assistance Program if they are at or below 80% of the Area Median Income (AMI). The chart below details the AMI thresholds in Orange County.

AMI Level	Household Size									
	1	2	3	4	5	6	7	8		
80% AMI	\$71,750	\$82,000	\$92,250	\$102,450	\$110,650	\$118,850	\$127,050	\$135,250		

I have a Housing Choice Voucher. Am I eligible for the program?

No. Households with Housing Choice Vouchers, also known as Section 8, or those who receive other government rental assistance, are not eligible. If you have experienced a change in your income, please contact the OC Housing Authority at (714) 480-2700 or <u>OCHAContact@occr.ocgov.com</u> for assistance in adjusting your portion of the rent accordingly.

• How much financial assistance is available?

The U.S. Department of the Treasury awarded the County of Orange approximately \$65.6 million for the Emergency Rental Assistance Program. The County of Orange will be providing a maximum financial assistance of \$10,000 per eligible household to pay for rental arrears and past due utilities.

How many people will receive assistance?

A minimum of 5,902 households across Orange County will receive Emergency Rental Assistance. Additional households may be served as not all households will receive nor need the maximum financial assistance of \$10,000. This number is subject to change if the County receives additional funding from the State or federal government.



If I receive assistance, do I have to pay it back?

No, this assistance is a grant and does not have to be paid back.

- What documents do I need to provide to confirm my eligibility for the Emergency Rental Assistance Program? At minimum the following documents must be provided to confirm eligibility for the Emergency Rental Assistance Program:
 - Photo identification
 - o Copy of a lease or rental agreement
 - Proof of income affected by COVID- 19 (i.e. unemployment letter or letter from employer stating reduced hours or pay)
 - Proof of unpaid rent and/or utilities (i.e. documentation from a landlord or utility company stating the amount owed)
- What can I expect after I apply for the Emergency Rental Assistance Program?

After you complete the online or telephone application with 2-1-1 Orange County, you can expect a regional provider to contact you within five (5) business days to schedule an in-person or telephone appointment. Please be prepared to bring needed documentation to confirm eligibility and continue through the process.

• How long will it take for my application to be processed and payment to be made to my landlord and/or utility companies?

This is dependent on your ability to quickly provide all the required verifications and related documents to the regional provider, as well as the engagement of your landlord and/or utility company in the process.

• Will the rent payment be paid to me or to the landlord?

In most instances, the payment will be made directly to the landlord in accordance with guidance from the U.S. Department of the Treasury. In the event that the landlord does not respond to the Regional Provider for the Emergency Rental Assistance Program assisting you within 21 days, the payment may be provided to you.

• Will the utility and/or home energy costs be paid to me or the utility/energy company?

In most instances, the payment will be made directly to the utility and/or energy company in accordance with guidance from the U.S. Department of the Treasury. In the event that the utility and/or energy company does not respond to the nonprofit organization assisting you within 21 days, the payment may be provided to you.

• I owe less than \$10,000 in rental arrears and past due utilities and home energy costs; how will that affect the assistance I receive?

The County's Emergency Rental Assistance Program will be able to cover all rental arrears and past due utilities and home energy costs up to a maximum of \$10,000. As such, the total assistance received will be equal to your arrears and past due invoices. Rental arrears and past due utilities can only be covered if they were accrued after March 13, 2020, the date of the emergency declaration pursuant to section 501(b) of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, 42 U.S.C. 5191(b).

• I owe more than \$10,000 in rental arrears and past due utilities and home energy costs; how will that affect the assistance I receive?

The County's Emergency Rental Assistance Program will only be able to provide a maximum of \$10,000 in financial assistance for rental arrears and past due utilities and home energy costs. The regional provider assisting you through the application process will provide housing-focused case management to support you in remaining stably housed.



• What if I do not speak English?

2-1-1 Orange County has staff to support households in completing an application in an applicant's language of choice. Please call 2-1-1 and inform them of your language preferences so they may assist you in completing the application.

• I do not have internet access; how do I apply for the Emergency Rental Assistance Program? If you do not have internet access, you may call 2-1-1 Orange County by dialing 2-1-1 or their toll-free number at (888) 600-4357. You may also text ERA to 898211.

• How will I be notified if I am approved to receive rental assistance?

If you are approved to receive rental assistance, the case manager from the regional provider you met with will be able to provide you with an award notice detailing the maximum financial assistance being provided. This would include direct payments to the landlord, utility and/or home energy companies.

• I have multiple adults living in my household. Who should submit the application?

Any adult that is listed on the lease/rental agreement can submit the application for rental assistance on behalf of the household. Your household should only submit one application. Information provided in your application should be reflective of the circumstances of all the persons in your household.

• Why are you asking about my race and ethnicity?

This information is for the U.S. Department of the Treasury data collection and reporting purposes. Your race or ethnicity does not impact your eligibility for rental assistance.

• Should I tell my landlord that I am applying for this program? Telling your landlord that you have applied for the Emergency Rental Assistance Prov

Telling your landlord that you have applied for the Emergency Rental Assistance Program can help facilitate the process and expedite timelines, as providers will be reaching out to them too.

• What if my landlord refuses to participate in the program? In the event your landlord refuses to participate in the program, the regional provider will work with you to identify other solutions and/or issue payment directly to you.

• If I have questions, who do I contact at the County?

The County of Orange has partnered with local nonprofit organizations to review applications and make payments directly to landlord, utility and/or home energy companies.

If you have questions about the Emergency Rental Assistance Program, including eligibility and application process, please contact 2-1-1 Orange County by dialing 2-1-1 or toll free at (888) 600-4357.

If you have already submitted an application, had an initial appointment and have additional questions, please contact the Regional Provider. It is most helpful if you have your application information available when you contact the Regional Provider.