Frequently Asked Questions - Renters

1. What is the Hawai'i County Emergency Rental Assistance Program?

It is a County of Hawai'i program to provide grants to low-income renters on Hawaii Island who have been impacted by, directly or indirectly, the coronavirus pandemic, households facing homelessness and housing instability, and low-income households to create more long-term housing stability

For qualified households, the program pays:

- Past rent going back to April 2020.
- Current and future rent up to 1 month.
- A maximum of 18 months of total financial assistance, including assistance received ERA 1 and ERA 2.
- Grant funds directly to the landlord.

2. Does the program pay for mortgages?

No. Homeowners are not eligible for this program. Mortgage assistance grants may be available through Hawaii Community Lending. Funds are limited and income requirements apply.

3. Does the program pay for utilities?

No.

4. Does the program pay for phone or internet service bills?

No.

5. Am I eligible?

To be eligible, you must be:

- A Hawai'i Island renter
- At least 18 years old, and
- Low income household- at or below 80% AMI or
- Affected directly or indirectly by the Coronavirus Pandemic or
- Facing homelessness or housing instability

Your annual household income must be at or below the maximum income limits listed below.

2024 HAWAI'I COUNTY

INCOME LIMITS Hawai'i County Median Family Income: \$90,600								
HUD Effective Date: May 15, 2023 PHA Effective Date: May 15, 2023								
Family Size	1	2	3	4	5	6	7	8
Extremely Low (30% of Median)	\$21,200	\$24,200	\$28,590	\$34,500	\$40,410	\$46,320	\$52,230	\$58,140
Very Low (50% of Median)	\$35,300	\$40,350	\$45,400	\$50,400	\$54,450	\$58,500	\$62,500	\$66,550
Low Income (80% of Median)	\$56,500	\$64,550	\$72,600	\$80,650	\$87,150	\$93,600	\$100,050	\$106,500

6. What is considered a "household"?

Household" is defined as all persons living in the rental unit with you and included on the rental lease. However, where tax filings demonstrate that more than one household lives at a single address, the households may be treated separately.

7. I live with roommates, not family. Can I qualify?

Generally, one lease equals one application. When on a shared lease with non-family members, a person may be able to apply for their portion of the lease, with verification of their portion of rent, such as past receipts, proof of payments, etc.

8. Do I need to be on unemployment to qualify?

9. Do I have to be behind on my rent to qualify?

No. A household may apply for rent to cover past rent and/or 1 month of future rent payments.

10. How do I apply?

We encourage you to apply directly online to HCEOC's website at https://hceoc.net/energy/erap/.

Hawai'i County Economic Opportunity Council

47 Rainbow Drive, Hilo, HI 96720

Website: www.hceoc.net Phone: 808.298.5566 Email: ERAP2@hceoc.net



11. What documents will I need to apply? Documents are not required to submit an application, but will be required for processing your application.

Proof of Resident and Age for Applicant

Copy of photo ID

Income Documents for ALL household members (provide all that apply)

- All pages and scheduled for 2023 Federal Tax Form OR
- 30 days most recent pay stubs
- 1 month most recent business bank statements (if self-employed)
- Unemployment or Pandemic Unemployment Assistance (PUA) benefit letter
- Public benefit statements
- Other income documentation (i.e. child support or alimony letter, pension/retirement earning statement, etc)

Housing

• Copy of complete, current, and signed rental lease/contract

Proof of Hardship (provide supporting document for 1 of the following)

- Low income household- at or below 80% AMI or
- Affected directly or indirectly by the Coronavirus Pandemic or
- Facing homelessness or housing instability

If requesting assistance for previous months

- Past due rent notice with amount owed per month
- Eviction notice with amount owed per month

12. I have applied for emergency rental assistance. How do I check the status of my application or contact a representative for assistance?

To check the status of your application, please contact HCEOC. A representative from the nonprofit will be able to assist you.

13. How long will I have to wait until my application is approved?

Many of our friends and neighbors are expected to apply, so it will take a few weeks for our partners to review applications and verify documents.

14. What happens if the program runs out of money while my application is being Processed?

The program has limited funds available on a first-come, first-serve basis. We have \$5.6 million in total assistance available. In the future, it is possible that the funds will run out before we can cover all the rental arrears. HCEOC is the nonprofit partner who receives your application and will communicate the status of program funding with you.

15. I'm getting help with my rent from another program. Can I also get help from the Hawai'i County Emergency Rental Assistance Program?

You may be able to get help with any rent for a month that has not been covered by other local, State, or Federal programs. We encourage you to apply online through HCEOC so they can process your application and determine your eligibility.

16. If I'm approved, will I stay enrolled in the program or will I have to reapply to pay future rent?

Approved households are eligible to receive up to 1 month of future payments at a time but may not exceed 18 months of total financial assistance from local, State, or Federal programs. Households will have to reapply by completing an affidavit and updating financial documents every 3 months to verify your financial situation.

17. Can I be evicted while waiting for these funds?

Landlords can file eviction cases in Hawai'i courts. People who are worried about eviction can contact one of these organizations:

- Ku'ikahi Mediation Center Landlord-Tenant Mediation. Visit https://hawaiimediation.org/landlordtenant/ or call 808.935.7844. ext. 2.
- West Hawai'i Mediation Center Landlord-Tenant Medication. Visit https://whmediation.org/ or call 808.885.5525.
- Legal Aid Society of Hawai'i. Visit <u>legalaidhawaii.org/housing-covid-19.html</u> or call 808.329.3910.
- State of Hawaii Landlord Tenant Hotline. Visit
 https://cca.hawaii.gov/blog/what-should-i-do-if-i-have-a-landlordtenant-problem/
 or call (808) 586-2634.

18. Will payment be made to me, or to my landlord?

Payments are made directly to the landlord or property manager.

Frequently Asked Questions – Landlords

1. I'm a landlord/property manager. Can I apply on behalf of my tenants? No. Landlords can encourage their tenants to apply.

2. What do I need to do if my tenants are applying?

Landlords can support the process by working with tenants to ensure all necessary documentation is completed in a timely manner.

- Provide past due and/or late notices
- Provide copy of current signed rental agreement with a property management agreement if applicable
- Provide a signed W-9 form dated for 2024
 - A W-9 form is used for tax purposes so that the agency in which the tenant is approved from, may send out 1099's at the end of the year to the landlords and a blank copy can be provided by the Application Processor.
- 3. **Is there a limit to how many tenants of mine can get help from the program?** No, but only one tenant from each household can qualify.
- 4. If a tenant does not qualify for the funding can they be evicted?

 We encourage you to go to free landlord-tenant mediation through one of the mediation centers below to work out a plan that is agreeable to all parties:

Ku'ikahi Mediation Center Landlord-Tenant Mediation. Visit https://hawaiimediation.org/landlordtenant/ or call 808.935.7844, ext. 2.

West Hawai'i Mediation Center Landlord-Tenant Medication. Visit https://whmediation.org/ or call 808.885.5525.

5. If my tenant qualifies, how will I get paid?

Depending on what information was provided on the application and agreement, funds will be delivered by check. A W9 is required for financial disbursements.





