

## Cobb County ERA 2021 Program Frequently Asked Questions

This FAQ may be supplemented with additional guidance as received from the federal government:

### **What is the Cobb Rent Relief program and how does work?**

In an effort to provide assistance for Cobb County residents affected by COVID-19, funds have been made available through the Emergency Rental Assistance (ERA) program from the U.S. Department of the Treasury. Qualified renters who currently reside in Cobb County may be eligible for assistance to help pay their rent, rental arrears, current utility and home energy costs, or utilities and home energy costs arrears and is designed to help residents avoid potential eviction.

### **WHO SHOULD APPLY**

#### **1) Who should apply?**

An adult tenant in an eligible household. An “eligible household” is defined as a renter household in which at least one or more individuals meets the following criteria:

- a) Qualifies for unemployment or has experienced a reduction in household income, incurred significant costs, or experienced a financial hardship due to COVID-19;
- b) Demonstrates a risk of experiencing homelessness or housing instability; and
- c) Has a household income at or below 80 percent of the area median income level.

#### **2) I do not live in Cobb County, may I apply?**

No. This program was funded by the U.S. Government specifically for Cobb County residents. Other counties received their own funding.

#### **3) Is there a maximum annual income to qualify for the Cobb County Covid rental assistance program?**

Yes, the household\* must have income equal to or less than 80% of the Area Median Income (AMI) for Cobb County. Income caps are as follows:

- Household of 1 - \$46,350
- Household of 2 - \$52,950
- Household of 3 - \$59,550
- Household of 4 - \$66,150
- Household of 5 - \$71,450
- Household of 6 - \$76,750
- Household of 7 - \$82,050
- Household of 8 - \$87,350

\*A “household” includes all people living at the same residence, regardless of legal or familial relationship.

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**4) What if I am not on the lease and that person is not able to apply, but I live here and face eviction?**

If an adult is living in leased property in Cobb County and faces the possibility of eviction, they should apply using the Tenant Application. They will be eligible if they meet the financial and other requirements for an eligible household.

**5) If I have been making partial payments on my rent, may I apply? Yes**

**6) I am not behind on my rent – just my utilities and fees, may I apply? Yes**

**7) I am not a Tenant – I am a homeowner behind on my mortgage. May I apply?**

No. This program only provides assistance for rental obligations.

**8) If there are multiple people in my home, will it help if all of us apply?**

No. Only one application per household is necessary. Applications should list all members living in the household.

**9) Should I submit an application to all five of the current Service Providers?**

No. Qualified households must work directly with ONE of the five Service Providers in Cobb County assisting with distribution of ERA funds.

**10) I am a Landlord – may I apply?**

A landlord can begin an application process on behalf of a tenant, but the tenant will be responsible for providing the necessary documentation to complete an application and will need to work directly with the Service Provider.

### **WHAT DOCUMENTATION DO I NEED TO APPLY?**

**11) In addition to the application, what documents will I need to provide?**

- Applicant's Photo ID – driver's license, state-issued ID, or government-issued ID
- Social Security number for all members of the household. If household members do not have a Social Security number, they may provide their Passport or Consulate ID number
- Proof of earned income (gross-pre-tax) for each household member 18 and older
- Proof of unearned income for each household member 18 and older - including unemployment, social security, child support, SSI, retirement, worker's compensation, TANF
- Current Lease in the applicant's name
- Current Tenant Ledger or Account Statement
- Proof of COVID Hardship
- Current and/or Past Due Rent and/or Utility Bill (if requesting support for utilities) – name and address on utility bill/statement must match the name and address of applicant

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### 12) Why do you need my social security number, other personal information, and documents?

The federal government's Treasury Department requires certain information and documentation to show that Cobb County has properly used the funds in this program, including but not limited to income information, social security numbers, and/or other information and documents. All of the information gathered may be delivered to the Treasury Department by Cobb County to facilitate proper tracking of Cobb County's use of funds. If you fail to provide your social security number or any other required information and/or documentation, the application cannot be processed.

### 13) Why do you need to know my gender, race, and ethnicity?

Cobb County must report information about participants in this assistance program, including the gender, race, and ethnicity of the primary applicant.

### 14) What if I do not have a written lease, but just pay month to month?

You are a tenant for purposes of this application, and you may submit an application. However, you may be required to provide other evidence of the landlord/tenant relationship, such as proof of prior payment.

### 15) How do I determine my household income and what year of income do you mean?

Your household income can be determined by either:

- a) The total adjusted gross income of your household for calendar year 2020. You will need to provide documentation of your adjusted gross income through income tax forms or your 2020 W-2's. This includes earned and unearned income for every person in the household over the age of 18.
- b) Sufficient confirmation of monthly income at the time of application. You will need to provide income documentation for the two most recent months. This includes earned and unearned income for every person in the household over the age of 18.

### 16) What is "proof of Covid hardship"?

You must submit documentation that supports your statement that economic hardship is due to the COVID-19 pandemic. This could include:

- Unemployment Benefit Determination (after 3/13/2020)
- Unemployment Benefit statement dated within 30 days of signed application
- Pandemic Unemployment Assistance (PUA) Notice (start date after 3/13/2020)
- Pandemic Emergency Unemployment Compensation (PEUC) Notice (start date after 3/13/2020)
- Separation Notice after 3/13/20 (lack of work due to COVID)
- Furlough letter referencing COVID
- Employer layoff/termination letter referencing COVID
- Employer letter of lost wages or hour reduction due to COVID
- COVID Emergency Family Medical Leave determination

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- Medical notice of COVID risk due to underlying condition that impacts your ability to work
- Childcare closure/virtual school notice for current semester ALONG WITH an employer letter of hour reduction, separation, or termination due to childcare
- Bank Statements (for self-employed applicants ONLY) that demonstrate income prior to AND after COVID; must also include a written explanation of how statements demonstrate COVID related impact to income.

### **17) What does “past due rent” mean on the application?**

For the application, the term “past due rent” includes all monies due under the Lease for rent including any utilities such as electric, water and natural gas that are provided by the Landlord, when it is included in the “rent” and is charged to the tenant. It does NOT include internet charges, phone service or cable fees, even if provided by the Landlord. No amount due on or before March 31, 2020 is eligible to be covered and will not be considered.

### **18) What if I do not know how much I owe my Landlord?**

You should contact the Property Manager, Landlord, or other person who collects your rent and ask them how much is owed on your account. If you are not able to get into contact with the Landlord to determine the amount, use your best judgment to estimate the amount owed on the application. During the application process the amount owed will be verified with the Landlord and adjusted if necessary.

### **19) What if I do not have certain required information and/or documents?**

You may not be able to successfully complete the application and qualify for assistance. Your application must include the income and personal demographic information required.

## **HOW CAN I DETERMINE THE AMOUNT I AM ELIGIBLE FOR?**

### **20) How many months of my rent balance can I apply for?**

Households are eligible for a maximum of up to 12 months of assistance with past due rent. You can apply for any arrears that occurred after March 13, 2020. Applicants are NOT guaranteed a full 12 months of assistance. Amount of assistance provided is dependent on individual qualifications and availability of funds. If a renter has previously received assistance through the CARES Act funds, those payments will be included towards the 12 month maximum.

### **21) Am I able to seek monies for future rent?**

Possibly. If the program has available funds after rental arrears have been paid.

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### 22) What if I have received payments previously from the CARES Act Funds?

If a renter has previously received assistance through the CARES Act funds, they must apply to that SAME Service Provider that previously serviced them for additional assistance through ERA. Payments from CARES Act Funds will be included towards the 12-month maximum under the ERA guidelines.

### 23) Can I request to have the payment sent to me instead of my landlord?

No. Payments will be made directly to property management companies, leasing offices, landlords and utility companies only. Proof of payment will be provided to applicants.

### 24) If I receive assistance, will I have to repay the money later?

No. This is not a loan. ERA payments are considered a grant and will not have to be paid back. However, if we discover that a recipient has falsified documents and has somehow defrauded the program, the money will need to be repaid.

## UTILITY PAYMENTS

### 25) How do I know if I owe my Landlord for utilities?

Your lease should explain if you owe charges to your Landlord on a monthly basis for electric, water and natural gas that are provided by the Landlord. If you do not have a copy of your lease, contact your Property Manager or Landlord to obtain one. If you get no response, make a good faith estimate of what those amounts are each month and how much you have not paid based on the best information available to you.

### 26) Will the program help with utilities that are not included in the rent?

Yes, utilities such as electric, water and natural gas may be covered in this program where the tenant pays them directly to the utility provider. It does NOT include internet charges, phone service or cable fees. The applicant should specify the request for assistance with these utilities in the space provided on the application.

## OTHER FAQS

### 27) What if the property where I live has been sold and I do not know the name of the new owner?

In the event you do not know the actual name of the new owner, first contact your Property Manager and ask. If you are unable to get a response, fill out the application using the name for the Landlord that is on your Lease or the name of the company or person to whom you paid your rent the last time you paid rent.

### 28) What if I do not know the contact information for my Landlord/Property Manager?

Place on the application the last known contact information you have for the Landlord/Property Manager.

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### **29) Does my landlord and/or utility company have to accept the rent assistance payment?**

Unfortunately, no. The Service Provider will contact your landlord and/or utility company and explain how the program works. Your landlord and/or utility company will need to decide to accept this rental assistance payment and sign some forms. The service provider cannot force your landlord and/or utility company to participate. If your landlord and/or utility company decides not to agree to participate, the service provider will have to deny your application. The Service Provider will notify you if that happens.

### **30) When is the deadline to apply?**

Applications will be considered until such time as all monies are exhausted. You are encouraged to apply as soon as possible so that your application may be considered.

### **31) Once I apply, how do I check the status of my application?**

You will receive additional information from the Service Provider regarding your application.

### **32) Who are the Service Providers that are assisting Cobb County with the program?**

The service providers for Cobb County are:

- HomeFree, USA
- MUST Ministries
- Star-C
- Sweetwater Mission
- The Center for Family Resources