Maui County Emergency Rental Assistance Program Frequently Asked Questions

1. For Renters

What is the Maui County Emergency Rental Assistance Program?

- It's a County of Maui program to help low-income households that have been hit hardest financially by the COVID-19 pandemic pay their rent, utility bills, or both.
- For qualified households, the program pays up to:
 - Past rent and utility bills: \$2,500 a month. The program can pay bills going back to March 13, 2020.
 - Current and future bills: \$2,000 a month for rent and up to \$500 a month for utilities.
- Up to 12 months of total support is available.
- Payments are made directly to the landlord or utility.

What utilities does the program pay for?

• Electricity, water and sewer, and gas.

Does the program pay for phone or internet service bills?

• It can pay for internet bills. Our community partner will help determine qualifications for paying internet service bills.

Does the program pay for mortgages?

- We know owning a home is a big investment.
- Unfortunately, federal regulations do not allow this program to pay for mortgages
- Mortgage assistance may be available through grants from the County of Maui, including recent new funding through the Community Development Block Grant Program. These funds are administered by Maui Economic Opportunity (MEO) and Family Life Center.

CONTACT: MEO (808) 249-2970 Applications available on-line at: meoinc.org

Family Life Center: (808) 877-0880

• For more information on assistance to homeowners visit: <u>schatz.senate.gov/coronavirus/renters-homeowners</u>

Do I qualify?

- The program requires a qualifying household to:
 - Show financial harm from the pandemic, such as qualifying for unemployment, job loss, reduction in wages, or increase in household expenses.
 - Show at least one household member is at risk of losing their housing.
 - Have a household income at or below 80% of area annual income, according to household size (see income limit tables on page 2).
- First priority will be given to applicants who qualify:
 - With a household income less than 50% of the area median income for Maui County; OR
 - If a household member has been unemployed for the past 90 days at the time of application AND is still unemployed at the time of application.
 - Second priority will be given to applicants who qualify:
 - With a household income less than 80% of the area median income for Maui County;
- Only one person per household should apply.

What are the 50% income limits?

• The current 50% income limit (subject to change) is:

Size of Household	Annual Income Limit to Qualify
1 person	Up to \$35,900 a year
2 people	Up to \$41,000 a year
3 people	Up to \$46,150 a year
4 people	Up to \$51,250 a year
5 people	Up to \$55,350 a year

6 people	Up to \$59,450 a year

7 people	Up to \$63,550 a year
8 people	Up to \$67,650 a year

What are the 80% income limits?

• the current 80% income limit (subject to change) is:

Size of Household	Annual Income Limit to Qualify
1 person	Up to \$57,400 a year
2 people	Up to \$65,600 a year
3 people	Up to \$73,800 a year
4 people	Up to \$82,000 a year
5 people	Up to \$88,600 a year
6 people	Up to \$95,150 a year
7 people	Up to \$101,700 a year
8 people	Up to \$108,250 a year

What is considered a "household"?

- "Household" is defined as all persons living at a single residential address.
- However, where tax filings demonstrate that more than one household lives at a single address, the households may be treated separately.

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.

Do I need to be on unemployment to qualify?

- No. If a person who lost their job doesn't have a verification letter from the State of Hawai'i Unemployment Office, they can use other documents such as a termination letter or furlough letter from an employer.
- This will confirm they either are on unemployment benefits or may qualify for unemployment benefits.
- A person **cannot** be considered for this prioritization category if they worked in the last 90 days before applying.

Do I have to be behind on my rent or utilities to qualify?

- No. A household may apply for rent help (and/or utility help) to cover past rent AND/OR upcoming rent payments.
- A household can apply for rent back to March 13, 2020, if needed and up to three months of upcoming rent at one time.
- A total of 12 months of support is available.

Can I apply for funds to help with utilities, even if I don't need rent relief?

- Yes, a household may apply for help paying for utilities even if they do not need help paying for rent.
- Applicants will need to show past and current amounts due by providing a recent statement from the utility company/companies.

How do I apply?

• We encourage people to apply at https://mauicounty.gov/MauiRentHelp

What documents will I need to apply?

- 1. ID card for person applying.
- 2. Social Security numbers for all household members.
- 3. Income verification documents for all household members.
- 4. Proof of hardship. May include pay stubs, documenting pre/post COVID-19 income, unemployment approval letter, layoff letter, rent past due notice, or other documents.

These documents may be needed based on the assistance requested:

- 1. Past due utility bill (electric, gas, sewer and water)
- 2. Current utility bill.
- 3. Rental agreement.
- 4. Past due rent notice.
- 5. W-9 from landlord.

See <u>Appendix B</u> on page 8 for a complete list of acceptable documents.

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.
- When a person applies, they will get a receipt for their application and a tracking number to check the status of their application online.
- People without internet access will have a point of contact with one of our community partners who can keep applicants updated on the status of their application.

What happens if the program runs out of money while my application is being processed?

- The \$2,000 a month limit for rent and \$500 a month limit to cover utility payments will help the County stretch the funding to help as many people as possible.
- In the future, it is possible that the funds will run out before we can cover all the rental and utility arrears. We will keep applicants informed about the status of their application.
- When we are close to paying out the full \$40 million, we will close the fund to applications.

I'm getting help with my rent/utilities from another program. Can I also get help from the Maui County Emergency Rental Assistance Program?

- A household may receive assistance provided that the funds received are not applied to costs already covered or that will be covered by other federally funded programs, such as:
 - The Department of Hawaiian Homelands
 - Section 8 housing
 - A housing choice voucher
 - Public housing
 - Project-based rental assistance

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

- Approved households are eligible to receive up to three months of future payments but may not exceed the maximum amount of months.
- Households will have to reapply every three months so we can verify their financial situation.
- In total, a household can qualify for 12 months of help, as long as they requalify every three months and for as long as funds are available.

Can I be evicted while waiting for these funds?

- It is unlikely a person will be evicted through June 30, due to the federal eviction moratorium.
- Landlords can still file eviction cases in Hawai'i courts for circumstances related to health, safety, or property risk. People who are worried about eviction can contact one of these organizations:
 - Legal Aid Society of Hawai'i visit <u>legalaidhawaii.org/housing-covid-19.html</u> or call (808) 536-4302.
 - State of Hawai'i Landlord Tenant Hotline visit <u>https://cca.hawaii.gov/blog/what-should-i-do-if-i-have-a-landlordtenant-problem/</u> or call (808) 586-2634.
 - Mediation Services of Maui <u>https://www.mauimediation.org/</u>or call (808) 244-5744.

Will payment be made to me, or to my landlord/utility company?

• Payments are made directly to the landlord or utility company.

2. For Landlords

I'm a landlord/property manager. Can I apply on behalf of my tenants?

- Yes. Landlords must receive consent from tenants prior to applying. A landlord will need to compile the same documentation outlined in Appendix B (page 8). This includes W-9's.
- As a landlord, enter information about your tenant(s) into the screening portal at <u>https://mauicounty.gov/MauiRentHelp</u>
- That will take a landlord to the online application. Complete as much of the online application as possible with your tenant's information and press the submit button.
- One of our community partners will contact an applying landlord to help them through the rest of the process.

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 prepared to complete an application.

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.

If a tenant does not qualify for the funding, can they be evicted?

• The federal eviction moratorium is in place through June 30. It prohibits landlords from evicting their tenants for unpaid rent through June 30.

If I qualify, how will I get paid?

• Depending on what information was provided on the application and agreement, funds will be delivered by Direct Deposit or check

3. For Applicants

How do I check the status of my application or contact a representative for assistance?

- To check status of application: https://mera.catholiccharitieshawaii.org/
- Call the Maui County Emergency Rental Assistance Program Help Line: (808) 873-4673
 Call Center is open Monday to Friday, 8 a.m. to 5 p.m. except holidays.

4. APPENDIX A: ELIGIBILITY

Eligible Households Must Meet All of the Following Criteria

- 1. One or more persons within the household has qualified for unemployment benefits or experienced a reduction in household income, incurred significant costs, or experienced other financial hardship due, directly or indirectly, to the COVID-19 outbreak;
- One or more persons within the household can demonstrate a risk of experiencing homelessness or housing instability; and
- 3. Household has a household income at or below 80% of area median income

Area Median Income

- Group one: Household income is not more than fifty percent (50%) of the area median income for the household in application. (See Page 2)
- Group two: Household income is not more than eighty percent (80%) of the area median income for the household in application.

5. APPENDIX B: REQUIRED DOCUMENTS

Photo ID and Proof of Residency (One of the Following)

- Hawai'i ID (Driver's License or State Identification Card).
- Passport, military ID, Out-of-state ID, etc.
- With support of Maui County residency.

Rental and Utility Documentation

- Signed lease.
- Other agreement with landlord.
- Other proof of residency + pattern of rental payment.
- Household utility bill for Maui, Molokai or Lanai residence (electric, gas, water/sewer)

COVID-19 Hardship Documentation (Dated On or After March 13, 2020)

- Acceptable Documents (in order of preference):
 - Unemployment Insurance eligibility letter
 - Most recent documents showing decrease in income or increase in expenses
 - Screenshot of most recent approved Unemployment Insurance payment or receipt on online portal

Page 9 of 9

- Furlough letter
- Layoff letter
- Self-attestation

Housing Instability Documentation

- Acceptable Documents (in order of preference):
 - Unpaid rent or utility bills
 - Eviction notice or utility shut off notice
 - Unsafe or unhealthy living conditions
 - Self-attestation

Income Documentation

- Acceptable Documents (in order of preference):
 - Unemployment insurance statements: Unemployment Insurance, Pandemic Unemployment Assistance, Pandemic Emergency Unemployment Compensation.
 - Two months of wage statements, such as pay stubs.
 - Tax Filings: 2020 1040, or W-2
 - Manual calculation with 2020 tax documents (W-2, 1099, etc.)
 - Temporary Assistance for Needy Families.
 - Child support.
 - Documents verifying net income from the operation of a business or profession (i.e., Schedule C, 1099).
 - Bank statements demonstrating regular income
 - An attestation from an employer
 - Social Security (i.e., SS, SSI, SSDI).
 - Other Income

6. APPENDIX C: LANGUAGE ACCESS

Translation Services and General Information only

Catholic Charities Hawaii has partnered with an interpretation agency for over the telephone interpretation assistance.

Contact the Catholic Charities help line for Maui County at: (808) 873-4673

Document Scanning

Scanning services can be provided for those without the means to scan documents themselves. Contact Catholic Charities Hawaii to schedule in-person assistance:

Maui Office

Catholic Charities Hawai'i 2050 Main Street, Suite 3A Wailuku, HI 96753 Maui County Help Line: <u>(808) 873-4673</u> Maui County Fax: <u>(808) 872-6219</u> Attention: MERA