EMERGENCY RENTAL ASSISTANCE



If you are a renter having trouble paying your rent, utilities, or other housing costs – or if you are a landlord trying to stay afloat with tenants in this situation – help may be available.

State and local programs are taking applications from renters and landlords to distribute money from the U.S. Department of Treasury's Emergency Rental Assistance (ERA) program to help renters stay housed during the pandemic. Act now and **apply for emergency rental assistance before it's too late!**

Where can I apply for emergency rental assistance?

You can apply through your local ERA program. Procedures for each program may vary. Visit consumerfinance.gov/renthelp to find a local program near you, including www.ourflorida.com statewide; and https://www.claycountygov.com/government/cares-act/emergency-rental-assistance in Clay County. To locate additional local sources of assistance, contact the United Way at 211.

What does emergency rental assistance cover?

Each local program may vary, but the federal ERA program allows local programs to cover rent, reasonable late fees, utilities, and home energy costs. Rental assistance may also cover moving expenses, security deposits, rental applications, screening fees, and motel or hotel bills for families who have to move out of their homes. Check with your <u>local program</u> for details.

How much financial help can I get?

Each local program may vary, but the federal ERA program allows local programs to offer up to 18 months of help back to March 13, 2020, if the money is available. Local programs may also be able to help with future rent. Check with your <u>local program</u> for details.

Am I eligible for emergency rental assistance?

Eligibility is based on a renter household's financial situation and housing needs. To be eligible for emergency rental assistance, you must:

- 1. Have an agreement to pay rent for your home (if you don't have a written lease, some local programs may accept alternate forms to verify your tenancy);
- 2. Have or had a **financial hardship** due directly or indirectly to COVID;
- 3. Have a household income below a certain amount based on where you live; and
- 4. Be experiencing **housing instability**, which means you are at risk of becoming homeless or would have trouble finding a stable place to live.

When you apply for emergency rental help, you will be asked to show that your income is eligible and that you're experiencing housing instability. If you're a landlord, eligibility is based on your tenant's household needs, and you'll be asked to show that your tenant's household is eligible for assistance. Check with your <u>local program</u> for details.

What if I don't have all of the documentation the local program requires?

Recently the Treasury Department has given local programs increased flexibility when it comes to the documentation needed to provide eligibility. In some cases, local programs may offer alternative ways to prove you're eligible for financial assistance. For more information, go to https://home.treasury.gov/system/files/136/ERA-FAQ-8-25-2021.pdf. Check with your local program to see if it is taking advantage of the flexibilities allowed by Treasury Department.

Does my landlord need to agree to participate?

Some programs are requiring that the landlord agree to participate even though the federal ERA program rules do not require them to. Check with your <u>local program</u> for details.

Will my local program send the rental assistance to me or to my landlord/utility provider?

It depends. In some cases, the local program may contact your landlord or utility provider and ask them to accept emergency rental assistance to pay off what you owe. If they do not agree, or if they do not respond, your local program may be able to give the money to you. Then you must use the money to pay the landlord or utility yourself. In other cases, your local program might give you the money right away, without first contacting your landlord. Either way, you must then use the money to pay what you owe. Check with your <u>local program</u> for details.

Does applying for rental assistance automatically stop an eviction?

Applying for rental assistance **DOES NOT** automatically stop an eviction. If you are facing eviction, you must notify the court that you are participating in the emergency rental assistance program, including the status of the application and whether the landlord has agreed to participate.

If the landlord agrees to participate and receives a payment after the eviction lawsuit is filed, the landlord waives its right to pursue eviction under Florida law and must dismiss the eviction. Landlords who accept direct payments of future rent are not allowed to evict you for not paying rent during the period covered by the rental assistance.

What if I need to talk to a lawyer about my rights as a tenant?

Tenants can call JALA by phone or go to www.jaxlegalaid.org to apply for services.

Clay County Legal Aid 825 N. Orange Ave., Rm. 308 Green Cove Springs, FL 32043 (904) 284-8410 Jacksonville Area Legal Aid, Inc. (JALA)

126 W. Adams St. Jacksonville, FL 32202 Phone: (904) 356-8371

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St. Johns County Legal Aid 222 San Marco Ave. St. Augustine, FL 32084 (904) 827-9921