

Berks County

Emergency Rental

Assistance Program



Frequently Asked Questions (FAQs)

March 4, 2021

1. What is Berks County's Emergency Rental Assistance Program (ERAP)?

ERAP is an emergency rental assistance program created by the U.S. Treasury Department in response to the continued adverse socioeconomic effects of the COVID-19 pandemic. This program was established to provide rental and utility assistance with priority funding on bringing tenants up-to-date with their landlords and/or utility companies, and provide housing stability. ERAP was designed to provide rent and utility assistance to tenant households experiencing job loss or a 20 percent loss of income as a result of the current public health crisis.

2. What are the important dates of the Berks County Emergency Rental Assistance Program (ERAP)?

Application Start Date: March 8, 2021

Tenant Application Period: March 8 – August 30, 2021

Program End Date: December 31, 2021

3. I would like to apply. What documents make up a complete ERAP application?

A completed Emergency Rental Assistance Program (ERAP) application must include the "Tenant Application" and "Landlord Application," along with supporting documents outlined in each of the online application forms.

4. Where can a tenant apply for Berks County's Emergency Rental Assistance Program (ERAP)?

The online tenant application for the Berks County Emergency Rental Assistance Program (ERAP) is available at the following website address: www.bceh.org

Note: Landlords cannot apply on behalf of their tenants.

5. Where can I find additional information about Berks County’s ERAP?

ERAP application documents and additional resources are available to the public on the website of the Berks Coalition to End Homelessness (BCEH), www.bceh.org. BCEH’s physical business address, contact information, and hours of operation are listed below:

Berks Coalition to End Homelessness
831 Walnut St,
Reading, PA 19601
Phone (610) 372-7222
Fax (610) 372-7223
info@bceh.org
M-F: 8:00 am – 3:30 pm

6. Who qualifies to receive ERAP assistance?

ERAP assistance is available to residents of Berks County with incomes up to the 80 percent of area median income (AMI), and tenant households experiencing financial hardship due to COVID-19.

7. Does Berks County’s ERAP limit eligibility to tenant households with income that do not exceed 80 percent of area median income (AMI) as defined by the U.S. Department of Housing and Urban Development (HUD)?

Yes. A tenant applicant’s total household income must be at or below the following Area Median Income (AMI) per your household size to qualify for Berks County’s Emergency Rental Assistance Program (ERAP):

| | | | | | | | |
|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| <u>1 PERSON</u> | <u>2 PERSON</u> | <u>3 PERSON</u> | <u>4 PERSON</u> | <u>5 PERSON</u> | <u>6 PERSON</u> | <u>7 PERSON</u> | <u>8 PERSON</u> |
| \$44,050 | \$50,350 | \$56,650 | \$62,900 | \$67,950 | \$73,000 | \$78,000 | \$83,050 |

8. How is the total number of people in the household being verified?

The tenant applicant must attest to the number of people living in the household.

9. How is “household income” defined for purposes of the ERA program?

Berks County will determine a tenant household’s ERAP eligibility based on the household’s monthly income at the time of application, as calculated by the Federal 1040 Tax Form. Tenant households must provide acceptable evidence of monthly income documentation.

10. How will “household income” be documented and verified?

To determine monthly income, tenant households must provide income source documentation (e.g., wage statement, pay stubs, bank direct deposit of employer income earned, interest statement, unemployment compensation statement, IRS 1040 2020 completed and filed along with supporting documents, etc.). If an applicant qualifies based on monthly income, the Berks County ERAP must redetermine the household income eligibility every three (3) months for the duration of ERAP assistance.

11. Must applicants document in writing that they have experienced a reduction in income, incurred significant costs, or experienced other financial hardship due to the COVID-19 outbreak?

No. Tenant applicants will be expected to attest that they have either (i) qualified for unemployment benefits or (ii) experienced a 20% reduction in income, and incurred significant costs or experienced other financial hardship due directly or indirectly to COVID-19 that threaten the household’s ability to pay the costs of the rental property when due. In addition, tenant applicants will certify a risk of experiencing homelessness or housing instability, which may include past due rent, utility bill notices, and eviction notices.

12. How much monthly rental/utility assistance can a tenant applicant receive?

The maximum rent amount available monthly per tenant household is based on the rent amount listed in the “Lease Agreement” or “Room Rent Agreement” between the landlord and primary tenant(s). Moreover, the maximum amount that is available for utilities is \$750 per month. ERAP funds for rent and utilities are limited to a 12-month maximum.

13. Who will receive ERAP funds once approved for rental and/or utility assistance?

Funds will be provided directly to the landlord and/or utility company(ies) on behalf of the tenant(s). ERAP funds will not be provided to the tenant household.

14. How will I be notified if I am approved to receive ERAP funding?

The Berks Coalition to End Homelessness (BCEH) is the county-designated organization that will notify applicants via email and/or mail correspondence of their approval decision.

15. Can Berks County’s ERAP pay all of my back rent and utilities?

Berks County Emergency Rental Assistance Program (ERAP) will allow a tenant household to receive up to 12 months of total assistance for rent arrears, utility arrears, and/or late rent fees/fines, utility late fees/fines. Therefore, tenants must apply and request the rent and utility assistance they need to become current with their landlord and/or utility company(ies).

16. Are the ERAP applications available in multiple languages?

Yes. Berks County’s ERAP application and documents will be provided in English and Spanish. The ERAP will provide support for other language speakers upon request.

17. What if the tenant(s) made partial payments toward the rent?

The ERAP payment will pay the balance of each month’s rent owed. No more than 100% of the monthly rent may be paid with ERAP funds.

18. What data must a tenant and landlord provide to apply for Berks County’s Emergency Rental Assistance Program (ERAP) pursuant to U.S. Treasury Department reporting and recordkeeping requirements?

Tenant/s and landlord/s will need to provide the following information and supporting documentation as part of the ERAP application process:

Tenant Data Required

- tenant applicant name(s) and other persons in the household
- complete home address of the tenant household
- email address of the tenant applicant
- telephone number of the tenant applicant
- photo identification (e.g., Pennsylvania Driver’s License, State-Issued identification card, U.S. Passport, U.S. Naturalization documentation, Employee ID Card, etc.)
- amount of rent assistance the tenant applicant owes and/or needs, and requested by month/s (12 months of rental assistance benefits maximum)
- tenant household’s total utilities (electric, natural gas, propane gas, water, sewer, trash removal)
- total amount of utility bill assistance the tenant owes and/or needs, and requested by month/s (\$750/month and 12 months of total utility assistance benefits maximum)
- Lease Agreement to upload with the tenant application
- monthly household income to upload with tenant application (e.g., wage statement, pay stubs, bank direct deposit of employer income earned, interest statement, unemployment compensation statement, etc.) of all adults within household
- “Duplication of Benefits” attestation (located within the online application)
- Gender, race, and ethnicity for the primary applicant of ERAP assistance

Utility Company Data Required

- tenant’s current bill with amount owed (to be uploaded with tenant application)

Landlord and/or Company Data Required

- landlord verification of tenant’s rent amount and rent owed by month/s
- completed W-9 Form and voided check or electronic payment document to upload with landlord application

19. May Berks County’s ERAP provide assistance for arrears that have accrued before the date of enactment of the Consolidated Appropriations Act, 2021 (PL 116-260, December 27, 2020)?

Yes, but not before 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). In other words, the Berks County ERAP will determine rent and utility arrearages, rent and utility late fees and fines, and other tenant assistance requests from April 1, 2020 to December 1, 2021.

20. Must a tenant applicant of the Berks County ERAP be late or owe rent to qualify?

No. The Act does not prohibit the enrollment of households for current and future rent assistance. However, the Act does provide priority status for tenants who are late with their rent payments to reduce rental arrears. ERAP funds must be provided before current and future rental benefits may be approved. Also, the Act also provides a limitation on current and future rent benefits to three (3) months at one time.

21. Must Berks County ERAP pay for all of a household’s rental or utility arrears?

No. The full payment of rent and utility arrears is allowed up to the 12-month limit established by the Act if the arrears can be shown to be due to COVID-19.

22. Berks County ERAP funds may be used for “utilities.” How are those terms defined?

Utilities are separately-stated charges related to the occupancy of rental property. Accordingly, utilities include separately-stated electricity, gas, water and sewer, trash removal. Telephone and cable are not considered utilities. Utilities that are covered by the landlord within rent will be treated as rent.

23. Are tenants of federally subsidized housing (e.g., Low Income Housing Credit, Public Housing, or Indian Housing Block Grant-assisted properties, etc.) eligible for ERAP?

Yes, but ERAP payments to an eligible household must not be duplicative of any other federally-funded rental assistance program. An eligible household that occupies a federally-subsidized residential or mixed-use property may receive ERA assistance, provided that ERA funds are not applied to costs that have been or will be reimbursed under any other federal assistance program.

24. May a tenant request assistance for utility or energy costs without also covering rent?

Yes. Berks County ERAP does not need to provide assistance with respect to rent in order to provide assistance for utilities.

25. Does Berks County ERAP provide assistance to homeowners to cover their mortgage payment, utilities, or energy costs?

No. The Act requires that ERAP assistance be provided only to households that are obligated to pay rent on a residential property.

26. Is a tenant's legal status required?

The ERAP application does not ask renters to disclose their legal residency status.

27. Can the Berks County online ERAP application be saved and continued at a future date?

Yes. Start your application, save your work, and upload all requested supporting documents before you **submit** your tenant or landlord application. Once the **“submit”** button is activated, the application becomes temporarily locked. BCEH administrators would have to unlock the application to provide access.

28. Is the Berks County ERAP first-come-first-served?

Yes, however there is priority status for those who have received a court-ordered eviction notice, 10-day notice to quit, collecting unemployment compensation, or has a household income below 50% AMI.

29. When calculating income eligibility, should the tenant applicant include unemployment payments?

Yes.

30. Do ERAP funds have to be paid to landlords and utility companies by the end of December 31, 2021?

Yes. All U.S. Treasury Department funds allocated to Berks County must be paid out to landlords and/or utility companies on behalf of their tenants by December 31, 2021. Therefore, all tenant applications for assistance must be submitted by no later than 5:00 p.m. on Monday, August 30, 2021.

31. If there is a married household with only one of the spouses unemployed, are they eligible?

Yes, as long as the household applying for ERAP meets the income eligibility requirements.

32. Is earned income by household members under 18 counted (e.g., children with a part-time job)?

No.

33. If one adult individual in the household receives unemployment, are they automatically income eligible for ERAP?

No, because the household income must be less than the 80 percent area median (AMI) criterion.

34. If one adult individual meets the 20% loss of income requirement, are they automatically income eligible for ERAP?

No, because the household income must be less than the 80 percent area median (AMI) criterion.

35. Does a tenant applicant need to have a personal email account?

Yes. Tenant applicants are expected to have an email account, or open and activate a FREE email account with their preferred email provider (e.g., Gmail via Google, Yahoo) to apply for the ERAP.

36. If a tenant applicant qualifies, can ERAP funds assist with rent and utility arrearages and future rent and utilities between April 1, 2020 and December 31, 2021?

Yes. Up to twelve (12) months in total of ERAP benefits may be approved and provided for rent and utility bill payments between April 1, 2020 and December 31, 2021.

37. Do ERAP funds cover any rent or utility owed prior to April 1, 2020?

No.

38. Will there be ERAP locations in different parts of Berks County to assist tenants and landlords to apply and submit their respective online applications with supporting documentation?

Yes. The Berks County ERAP will be working collaboratively with a number of organizations and social service agencies to assist tenants and landlords in different geographic parts of Berks County to apply for ERAP funds. Please refer to the BCEH website for a current listing of program partners that can assist you with completing your online application.

39. What income will not be considered when totaling household income?

- Child support
- Any income from members of the household under the age of 18
- Alimony payments

40. What happens if I submit only some of the information requested for the ERAP?

Incomplete applications will be disapproved. Therefore, make sure to answer all questions, complete all data fields, save your online application periodically, and upload all requested documents pursuant to the Berks County ERAP policies, procedures, and timelines.