PROGRAM OVERVIEW

The Emergency Rental Assistance Program will help Vermonters maintain stable housing during the COVID-19 pandemic by providing rental payments to landlords and mortgage payments to banks when the tenant or homeowner is impacted by specific COVID-related economic or health issues.

The program is directed at tenants whose pre-disaster income was at 80% of AMI or less and at homeowners whose pre-disaster income was at 100% AMI or less. Tenants in income-restricted properties and homeowners in share-equity programs will automatically qualify; all others will be subject to income verification.

Applications will be taken online or by phone. Specific supporting documentation must be supplied by the tenant or homeowner, either online or by mail.

Qualified financial counselors will provide budget counseling, by phone, to approved applicants.

Applicants can receive one month of assistance with each application. They may reapply each month, with supporting documentation, for a total of nine months of assistance. Applicants are responsible for their share of rent or mortgage up to 30% of their current gross monthly income.

Once approved, payments will be made directly to the property owner (for tenants) or banks (for homeowners) via ACH electronic transfers.

POLICY AND GUIDELINES FOR COVID-19 EMERGENCY HOUSING ASSISTANCE PROGRAM

This policy is designed to address how the Emergency Housing Assistance Program (funded by the CARES Act) is administered. It is intended to establish guidelines and information about eligibility requirements for the program as well as establishing the amount of assistance for which a customer is approved.

Who is eligible?

* The program is aimed to assist tenants whose pre-COVID income was 80% of AMI or less and homeowners whose pre-COVID income was 100% of AMI or less.
* The customer must have a COVID-19 related loss of income or other qualifying criteria as listed below.
* Customers living in income-restricted apartments or shared-equity homes will automatically meet the income requirements; all others must provide income documentation as outlined below.

What is a qualifying COVID-19 related loss of income?

The customer must be able to prove the income loss or have increased costs related to childcare due to COVID-19 including:

1. Reduction of work hours
2. Job loss or furlough
3. COVID-19 illness of self or immediate family member
4. Loss of schooling/daycare and resulting childcare needs that causes a job loss, reduction of work hours or new daycare costs because children are not in school that cause financial hardship.

Supporting documentation

* Copy of official identification (driver's license or state ID)
* Copy of current lease, for tenants
* Copy of most recent mortgage statement, for homeowners
* Copies of income-related documents for all household members, which may include:
	+ Pay stubs before and after the COVID-related loss of income
	+ Proof of income letter from employers showing before and after the COVID-related loss of income
	+ Wage and tax statement for those who are self-employed plus profit and loss statement or ledger showing reductions in income
* Additional documentation as applicable, including:
	+ Notice of job termination or reduction in hours
	+ Documentation of unemployment or temporary disability benefits
	+ A letter from the employer stating that the applicant is out of work or working reduced hours due to COVID-19
	+ Proof of increased expenses related to childcare as a result of COVID-19

Application processing and financial counseling

Applications may be made online or by phone. After the customer has applied, a financial counselor will contact the customer to 1) obtain required program documents and 2) establish a time for a budget session. The goal of the budget session is to assist the customer to prioritize payments over the short term. Two additional check-ins will be conducted with a priority to move the customer to full financial stability

How much assistance is available to each customer?

With each application, the customer is eligible to receive assistance equal to one month of rent or mortgage payment less 30% of their current gross household monthly income and less any subsidy received from other sources such as VASH or HUD Section 8 Voucher. Customers may receive up to nine months of assistance, subject to proof of continued hardship.

How will funds be distributed?

Funds will be distributed to the property owner or bank through [AGENCY]. The property owner or bank will be contractually obligated for crediting each customer’s rental or mortgage obligation.

Application denial:

If an applicant does not meet the criteria listed above to enter the program, applicants will be referred to other potential resources such as back rent programs.

Fair Housing Policy

The [Program Administrator] is committed to compliance with all federal, state, and local fair housing laws. The [Program Administrator] will not discriminate against any person because of race, color, religion, national origin, sex, familial status, disability, or any other specific classes protected by applicable laws. The [Program Administrator] will allow any reasonable accommodation or reasonable modification based upon a disability-related need.

Demographic Information Collected

The [Program Administrator] collects basic demographic information for the purpose of tracking metrics related to grant outcomes. This information does not impact the grant award decision as [the Program Administrator] observes all applicable fair housing laws of protected classes that include race, sex, national origin, religion, color, familial status and disability.

Customer Privacy

The [Program Administrator] is required to retain and share certain information. This information is provided to partners and funders for purposes of funding, program monitoring, compliance and evaluation. The partners and funders include, but are not limited to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. The [Program Administrator] maintains physical, electronic and procedural safeguards that comply with federal regulations to guard nonpublic personal information. The [Program Administrator] restricts access only to those employees who need to know and who provide services.