



Better Places, Better Lives

CUMBERLAND COUNTY EMERGENCY ASSISTANCE PROGRAM GUIDELINES

Introduction

The Cumberland County Emergency Rental Assistance Program is being established to provide rental and utility payments to landlords and utility companies in order to keep residents housed during the COVID-19 pandemic and to ensure rental housing stability.

Funding is being provided by the U.S. Department of Treasury directly to the County and through the Commonwealth of Pennsylvania per the Department of Human Services. An initial award of \$7,549,647.80 has been received for the use of rent and utility assistance for eligible households within the County.

The Cumberland County Housing Authority will administer the Program for the County and will be staffed by the Cumberland County Housing and Redevelopment Authorities.

The Program Guidelines have been developed by the Housing Authority's staff with input from various community nonprofits and real estate trade associations.

The Program Guidelines are subject to additional guidance from the U.S. Department of Treasury and Commonwealth of Pennsylvania, and the Cumberland County Emergency Rental Assistance Program may be updated to reflect the guidance.

Program Guidelines

Eligible Assistance

Not less than 90 percent of the funds shall be used to provide financial assistance to eligible households (<80% AMI).

- Eligible households may receive up to 18 months of assistance.
- An additional 3 months of assistance may be provided **if it is determined** that extra months are critical to ensuring housing stability for the household.
- The payment of existing housing-related arrears that could result in eviction of an eligible household is prioritized.



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- Assistance will be provided to reduce an eligible household's rental arrears before the household may receive assistance for future rent payments.
- To receive future rent payments, household must provide legal notice of eviction
- Once a household's arrears are reduced, assistance for future rent payments will be provided for up to three (3) months.
 - Households may reapply for additional assistance at the end of the three (3) months and receive such assistance if:
 - Eligibility is re-determined including review of the household's income; and
 - The assistance does not exceed the overall 18-month period as referenced above; and
 - Household provides legal notice of eviction

Rent Assistance

- Rent including rental arrears.
- Eligible assistance with rent arrears as far back as March 13, 2020, (assuming no other financial assistance has been provided for the same months).
- Maximum monthly rent payments may include rent, late fees or penalties due to nonpayment, pet fees, and utilities covered by the landlord.
- Maximum monthly rent will be established at time of initial application submission and review of the tenant's lease agreement (written or 3rd party verified documentation showing residency and past payments).
 - Written signed and current lease; or
 - 3rd party documentation showing tenant residency, landlord ownership and payments of rent.
 - Without documentation and written attestation, maximum monthly rent will be capped at 100% of the Fair Market Rent

Utilities and Home Energy Costs Assistance

- Utilities and home energy costs including arrears, with or without the need for rent assistance.
 - Utilities are defined as separately-stated electricity, gas, water and sewer, and trash removal costs.
 - Home energy costs are defined as fuel oil (propane gas, heating oil).
- Telecommunication services such as telephone and cable are not considered to be utilities.
 - Internet expenses will not be covered by Cumberland County's program.

Housing Stability Services

Housing stability services related to COVID-19 include housing counseling and case management in cases where the tenant requests such services or shows a significant need for such services based upon



reference by a social service agency or nonprofit within the County. Housing counseling and case management will be documents through a service plan by the case manager.

Other Expenses Related to Housing

- Other expenses related to housing incurred due, directly or indirectly, to the novel coronavirus disease (COVID-19) outbreak, as defined by the Secretary.
 - Eviction court fees and legal representation for non-payment of rent and utilities will not be covered by Cumberland County's program unless judgement has been made against a tenant and failure to pay will impact their future housing stability.
 - Security deposits, first month's rent to ensure eligible households' stability due to permanent or temporary relocation due to COVID-19.
 - Eligible households will provide notice of non-renewal of current lease, or other evidence of notice to temporarily relocate due to COVID-19
 - Hotel/Motel Room rent is eligible to stabilize a household that is not eligible for other programs such as the HUD Emergency Solutions Grant program or FEMA Public Assistance.
 - Eligible households will provide a hotel/motel application with information on the length of their stay, reason for stay and any documentation with respect towards weekly or monthly rates.
 - Eligible households will provide any unpaid invoices. Invoices should be provided weekly or monthly as received.
 - Payment will be made directly to motel/hotel. In cases where management does not wish to receive payment, payment will be made to the eligible household.
 - **Hotel/Motel Room payments are limited to 90 days of assistance.**
 - **Hotel/Motel Rooms that have a long-term lease with a household are eligible for the maximum assistance of the program. The lease agreement must be signed by hotel management and a member of the household.**

Eligible Households

A household of one or more individuals who are obligated to pay rent on a residential dwelling and with respect to which the eligible grantee involved determines:

1: Meets and can provide documentation of one of the following:

- Qualified for unemployment benefits; or
- Experienced a reduction in household income; or



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- Incurred significant costs, or experienced other financial hardship due, directly to the novel coronavirus disease (COVID–19) outbreak,
- Demonstrated risk of experiencing homelessness or housing instability, which may include:
 - A past due utility; or
 - A past due rent notice; or
 - An eviction notice since March 13, 2020; or
 - Unsafe or unhealthy living conditions
 - Documentation of unsafe living conditions includes notices from municipal code inspections or another local, state or federal department that notes unsafe conditions.

2: Meets and can provide documentation of 80% area median income:

- Household has a household income that is not more than 80 percent of the county area median income for the household.

| Household Size | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|----------------|----------|----------|----------|----------|----------|----------|----------|-----------|
| 80% AMI | \$55,900 | \$3,900 | \$71,900 | \$79,850 | \$86,250 | \$92,650 | \$99,050 | \$105,450 |
| 50% AMI | \$34,950 | \$39,950 | \$44,950 | \$49,900 | \$53,900 | \$57,900 | \$61,900 | \$65,900 |

- Acceptable documentation of household income:
 - Annual income for current and previous years
 - HUD definition of annual income through W-2’s or wage statements, paystubs, or bank statements demonstrating regular income or attestation from employer.
 - 2020 Form 1040 as filed with the IRS
 - Self-Attestation Form
 - Monthly income
 - Documentation of income provided at time of application will be extrapolated over a 12-month period, and redetermined every three month during the duration of assistance.
 - Self-Attestation Form

Ineligible Households

Other than households who do not meet the criteria listed in the above section, the following are examples of ineligible households:



- Households requesting assistance for rent and utility costs and have already received federal, state, and/or local assistance for the same costs.

Payments

In general, funds will be paid directly to landlords, utility service providers, and home energy suppliers.

If a landlord or utility provider does not provide required documentation to accept payments on behalf of eligible households, and upon a reasonable effort to contact the landlord or utility provider, funds shall be paid directly to the eligible household if:

- Landlords and utility providers have not responded after notification in writing by mail and 14 calendar days have passed; or
- Landlords and utility providers have not responded after least three (3) attempts by phone, text or email will occur during a minimum 10-day period; or
- Landlords and utility providers confirm in writing that they do not wish to participate.

Prioritization of Eligible Households and Assistance

Households (In Priority Order)

1. Households at or below 50 percent of the area median income (AMI).
 - Households with a scheduled eviction hearing or “Notice to Quit” letter from the landlord.
 - Households with late rent and/or utility and home energy bills.
2. Households with an individual or individuals who have been unemployed as of the date of the application for assistance for the 90-day period preceding such date.
 - Households with a scheduled eviction hearing or “Notice to Quit” letter from the landlord.
 - Households with late rent and/or utility and home energy bills.

Assistance (In Priority Order)

1. Rental and utility arrears
2. Rent and utilities for up to three months
3. Other expenses related to housing
4. Rent and utilities for up to three (3) additional months after twelve (12) months of assistance

Preference System



Applications are initially reviewed upon intake and households that are prioritized are expedited for official & final processing.

Program Overview

Application Process

Program Start Date: March 8, 2021

Program End Date: September 30, 2021 unless otherwise extended.

Obtain Application: Directly through <https://cchra.com/> or paper copies available at CCHRA 114 N Hanover St. Carlisle PA 17013 office, or paper copies at remote locations listed under application assistance locations. Staff of the Housing Authority will be available to answer questions via phone 717-249-0789 and email rentrelief@cchra.com. Both downloadable and paper applications will be available throughout the program. The Cumberland County Housing Authority does not use COMPASS.

Application Prioritizing: Upon submission of all required documentation and completion of eligibility determination, landlord and utility provider outreach and payment approvals will be prioritized on a bi-weekly basis to meet the federal and local prioritization as established in the Program Guidelines. The application submission is not a first-come, first-serve or lottery-based process.

Applicant Eligibility-Screening and Document Review:

Applicants will download, fill out and upload/email documents to assist in eligibility determination including:

- Pennsylvania Labor & Industry Pandemic UI Assistance Letter
- Pennsylvania Labor & Industry Notice of Financial Determination Letter
- W-2s and paystubs of income earned
- Bank statements of employer direct deposits
- Attestation of unemployment, reduction of income and significant costs and financial hardship
- 2020 1040 IRS tax filing
- Employer Income Form – completed and certified by tenant applicant's employer
- Tenant Duplication of Benefits Certification Form
- Tenant's "lease agreement" (e.g., for a house, mobile home, apartment, room rental)
 - 3rd party documentation showing tenant residency, landlord ownership and payments of rent.
- Tenant's eviction notice and/or late payment notice(s)
- Tenant's utility bill(s) and late fees(s)



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- Case managers will review information, application and documents.
- Case managers will have access to records to cross-reference other federal, state, and local assistance programs to verify no duplication of services for the same rent and utility costs being requested through this Program.
- Case managers will complete eligibility determination. Payment requests will be initiated for eligible applicants. Denials will be sent to any applicant that does not qualify.

Landlord and Utility Provider Outreach and Review of Assistance: In general, funds will be paid directly to landlords and utility service providers and home energy suppliers.

- Administrative Support will work to obtain information from the landlord or utility provider to verify rent, utilities and home energy and verify balances owed due to arrears within the eligible period of assistance.
 - Landlords and utility providers will be contacted by written notification through mail and will have 14 calendar days to respond, or
 - Landlords and utility providers will be contacted at least three (3) times by phone, text or email during a 10 day period, or
 - Landlords and utility providers may provide in writing that they wish not to directly participate in the program.
- Landlords will fill out and/or email documents to verify arrear balances, W-9 form, and voided checks necessary for providing payment.

Application Assistance

Housing Receptionist and Housing Admissions Assistant will be available to answer calls regarding the program (717-249-0789). The Housing Receptionist will walk applicants through the application. To assist individuals throughout the County, community partners have offered space and hours at their locations.

Appeals Process

Applicants will be given the opportunity to submit an appeal for decisions on eligibility determination and payment assistance. Appeals must be in writing. Upon review of appeal, the Executive Director will make a recommendation to re-open or deny a file.

If denied by the Executive Director, applicants may request a second appeal to a three member panel comprises representatives of the Housing Authority, one housing non-profit board member and one other community based organization. This panel will hear appeals related to the Executive Director's denial of assistance.