

Emergency Rental Assistance in Mahoning County

The Board of Mahoning County Commissioners have distributed Emergency Rental Assistance funds to the following local non-profit organizations to aid in the distribution of funds to landlords and tenants through a qualifying process.

If you are in need please contact the following agencies:

Catholic Charities Regional AgencyPhone: 330-744-3320

Mahoning Youngstown Community Action Partnership (MYCAP)Phone: 330-747-7921

YWCA (Special Population unstably housed pregnant and new moms)Phone: 330-746-6361

Brief Overview of the Program funds:

The Emergency Rental Assistance (ERA) program was established by Section 501(a) of Division N of the Consolidated Appropriations Act, 2021, Pub. L. No. 116-260 (Dec. 27, 2020) (the “Act”) and authorizes the Department of the Treasury to make payments to certain recipients to be used to provide emergency rental assistance; and

Under Title V, Section 501(b) of the Act, funds were disbursed to Mahoning County from the U.S. Department of Treasury under assistance listing number (CDFA number) 21.023; and

The guidance issued by the U.S. Department of Treasury, funds received by Mahoning County under the Act must be used to provide rent and utility assistance to persons impacted by the economic impact of the COVID-19 pandemic; and

It is understood by the parties that the COVID-19 Pandemic began on March 13, 2020 when 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) was issued by the President of the United States; and

The following pages outline the qualifying principals for persons and landlords.

Qualifying Guidance

This assistance program is designed to help keep Mahoning County families and residents housed in the wake of the historic economic recession caused by the COVID-19 pandemic and to reduce the spread of COVID-19 by providing housing stability. This program is administered through a partnership of local government and community organizations.

PROGRAM ELIGIBILITY

This Program provides assistance with rent and/or utility bills for Eligible Households. An “eligible household” is defined as a renter household in which at least one or more individuals meets the following criteria:

- i. Qualifies for unemployment or has experienced a reduction in household income, incurred significant costs, or experienced a financial hardship due to COVID-19;
- ii. Demonstrates a risk of experiencing homelessness or housing instability; and
- iii. Has a household income at or below 80 percent of the area median. **(A household with an income at or below 50 percent of the area median shall be prioritized for assistance)**

Rental assistance provided to an eligible household may not be duplicative of any other federally funded rental assistance provided to such household.

Eligible households that include an individual who has been unemployed for the 90 days prior to application for assistance and households with income at or below 50 percent of the area median shall be prioritized for assistance.

Household income is determined as either the household’s total income for calendar year 2020 or the household’s monthly income at the time of application. For household incomes determined using the latter method, income eligibility must be re-determined every 3 months.

HOUSEHOLD INCOME LIMITATION

In accordance with the January 19, 2021 Guidance, households that exceed 80 percent of Mahoning County’s median income are excluded from eligibility. To calculate an applicant’s household income Provider may rely on either the total income for the year 2020 or the household’s monthly income at the time of application. For the purposes of determining annual income, Provider may rely on either the adjusted gross income of the household as defined for purposes of reporting under Internal Revenue Service (IRS) Form 1040 series for individual Federal annual income tax purposes or the definition of “annual income” as provided by HUD in 24 CFR 5.609.

Provider shall be responsible for collecting and maintain all documentation necessary to verify an applicant’s income eligibility.

AVAILABLE ASSISTANCE

- Eligible households may receive up to 12 months of assistance, plus an additional 3 months if the grantee determines the extra months are needed to ensure housing stability and grantee funds are available.
- The payment of existing housing-related arrears that could result in eviction of an eligible household is prioritized.
- Assistance must be provided to reduce an eligible household's rental arrears before the household may receive assistance for future rent payments.
- Eligible Households/ Mahoning County residents may apply for assistance with rent or utilities or both. Applicants may request both past due rent and/or utilities and future rent and/or utilities, subject to the conditions and limitations in the January 19, 2021 guidance.
- Once a household's rental arrears are reduced, grantees may only commit to providing future assistance for up to three months at a time. Households may reapply for additional assistance at the end of the three-month period if needed and the overall time limit for assistance is not exceeded.
- Eligible Households may receive a maximum of \$10,000 of assistance

THE APPLICATION AND REQUIRED INFORMATION

Provider should limit the application process to 10-15 minutes per applicant.

Applications will be handled by phone for the most part. The need to come in for signatures may occur to attest to information shared. Electronic signatures will be accepted if the client has a valid email and is able to work through the email.

If the applicant does not have an e-mail address and cannot obtain one, they will be encouraged to call a Provider to complete the application.

The provider shall collect the following information from each applicant:

1. Information for applicant

- Full name
- Date of birth
- Social Security number (last four digits)
- Address
- Current phone number
- Valid email address (if available)

2. Information for ALL additional household members

- Full name
- Date of birth
- Address

3. Gross income sources and amounts for ALL household members

4. Information required by U.S. Department of Treasury Guidance, Dated January 19, 2021

- Address of the rental unit,
- Name, address, social security number, tax identification number or DUNS number for landlord and utility provider,
- Amount and percentage of monthly rent covered by ERA assistance,
- Amount and percentage of separately-stated utility and home energy costs covered by ERA assistance,
- Total amount of each type of assistance (i.e., rent, rental arrears, utilities and home energy costs, utilities and home energy costs arrears) provided to each household,
- Amount of outstanding rental arrears for each household,
- Number of months of rental payments and number of months of utility or home energy cost payments for which ERA assistance is provided,
- Household income and number of individuals in the household, and
- Gender, race, and ethnicity for the primary applicant for assistance.

DIRECT PAYMENT TO LANDLORD AND/UTILITY PROVIDER

Provider, where possible and in accordance with the January 19, 2021 Guidance from the U.S. Department of Treasury, shall make payments directly to Landlords and Utility Providers. When it is not possible to make payments directly to Landlords and Utility Providers the agency shall document all attempts to contact the Landlord and Utility Providers. The agency shall not provide assistance directly to an applicant unless it can demonstrate that it has sent a letter, by certified mail, to the landlord or utility provider, and the addressee does not respond to the request within 21 calendar days after mailing; or, if the grantee has made at least three attempts by phone or email over a 21 calendar-day period to request the landlord or utility provider's participation. Provider is responsible for documenting all efforts.

INELIGIBLE UTILITIES

In accordance with the January 19, 2021 Department of Treasury Guidance, cable TV, satellite TV, internet, and telecommunications are not utilities and cannot be covered by ERA monies. However, ERA monies can be applied to rent that includes the aforementioned excluded items.

CASE MANAGEMENT

It is expected that the Provider will provide other services intended to keep households stably housed.

COMPLIANCE WITH LAW AND U.S. DEPARTMENT OF TREASURY GUIDANCE

Provider shall ensure that all awards and administration fees are compliant with Section 501 of Division N of the Consolidated Appropriations Act, 2021 Pub. L. No. 116-260 (Dec. 27, 2020), the January 19, 2021 U.S. Department of the Treasury Emergency Rental Assistance Frequently Asked Questions and any other relevant guidance from U.S. Department of the Treasury.