Emergency Rental Assistance Montgomery County (ERAMCo)

Frequently Asked Questions

What is the purpose of the Emergency Rental Assistance Montgomery County Program (ERAMCo)?

ERAMCo provides financial assistance to qualifying applicants in Montgomery County, Alabama to prevent housing instability, potential eviction, and financial hardships for Tenants and Landlords as a result of the COVID-19 public health emergency.

When does ERAMCo begin, and what is my deadline to apply?

ERAMCo begins accepting applications Thursday, April 22, 2021, at 9 a.m. CST and will remain open until all available funds have been committed. The duration of ERAMCo will depend on the number of eligible applicants.

Who is eligible to receive assistance from ERAMCo?

Households must have a combined income at or below 80 percent of Area Median Income (AMI) AND one or more members of the household must attest in writing that they have either:

- Qualified for unemployment benefits; OR
- Due to or during the pandemic:
    - Experienced a reduction in income; or
    - Incurred significant costs; or
    - Experienced other financial hardship
- AND one or more members of the household must demonstrate they:
    - Are at risk of experiencing homelessness or housing instability by providing an eviction notice or past due utility or rent notice; OR
    - Live in unsafe or unhealthy housing conditions

Will some applications be given priority?

The following applications will be given priority:

- Households with combined incomes at or below 50% of the Area Median Income (AMI).
- One or more household members are unemployed on the date of application, AND one or more household members (this can be the same household member) were unemployed for 90 days prior to the date of application.

After the priority applications are processed, ERAMCo will review applications from households with a combined income over 50% AMI on a first-come, first-served basis until all funds are committed.

What financial assistance is provided under ERAMCo?

Program funds may be used to provide up to fifteen (15) months of assistance for the following expenses:

- rent
- past due rent
- utilities including home energy costs and past due utilities and home energy costs

Home energy costs are separately stated expenses related to occupancy of a dwelling such as propane and fuel oil.
While applicants may be assisted for up to 15 months, ERAMCo will not commit funds for prospective (future) rent for more than a 3-month period at a time. Applicants must reapply every 3 months and will only be assisted if funds are still available.

How do I apply for rental assistance under ERAMCo?

Complete an online application at https://portal.neighborlysoftware.com/erap-montgomerycountyal/participant OR call 1-833-823-0007 (toll free) to apply over the phone. The toll-free number offers access to assistance in multiple languages.

Landlord

- By applying online, the Landlord can create a Landlord Profile and list all properties under their management, as well as identify each Tenant for whom they are requesting assistance.
- After the Landlord profile is complete and submitted, the system will automatically email each identified Tenant, prompting them to complete their Tenant Profile.
- For Tenants without an email address, the Landlord can print the application form, obtain a physical signature, and upload the application and related income documents on the Tenant's behalf. If needed, Tenants will be contacted by an ERAMCo representative to assist in gathering necessary information and documents to complete the Tenant Profile.

Tenant

- Tenants may apply directly for unpaid or future rent or utilities. If your Landlord is willing to participate, you can either apply directly and your Landlord will be contacted for additional information, or you can work with your Landlord to apply on your behalf using the LANDLORD application.
- If your Landlord chooses not to participate in ERAMCo, you as the Tenant may still apply for rental and utility assistance by completing the online application or by calling the toll-free number listed above to apply over the phone.
- For those without access to email or proximity to a landlord with whom they can coordinate application completion and uploading of supporting documents, communicate with a program representative by calling 1-833-823-0007 to coordinate delivery of required documentation by US Mail.

How do I check the status of my application?

After submitting an application, you will be able to monitor the status of your application through the online dashboard or by calling 1-833-823-0007 (toll free) to speak with a customer service representative. You will be notified if more information is needed to complete your application.

What if my status is ineligible?

Ineligible applicants will be provided an opportunity to appeal that decision. Appeal instructions can be located at www.mc-ala.org/services/emergency-rental-assistance-montgomery-county.

Are past due rent and utility bills from 2020 eligible for assistance?

Yes, rent or utility expenses back to March 13, 2020, (the date of emergency declaration) will be eligible for assistance.

What is the funding source for ERAMCo?

The Emergency Rental Assistance bill was passed as part of the Consolidated Appropriations Act, 2021 which provides $25 billion nationally for pandemic-response rental assistance. The program is administered through the U.S. Department of the Treasury. As part of this relief package,

Montgomery County has received approximately $6.8 million to assist Landlords and Tenants through ERAMCo.

LANDLORD FAQs

What documentation will I need to complete my application if I am submitting on behalf of my Tenants?

The Landlord must submit the following documentation to confirm eligibility:

- Government Issued ID (if individual); Corporate Resolution listing the individual or individuals authorized to execute documents if (Incorporated Entity)
- Executed Rent or lease agreement (or rent receipt if no current agreement)
- Rent ledger illustrating month over month charges and payments with current balance due
- If applying on behalf of a condominium or any other ownership entity, Authorized Representative proof of Completed and executed IRS Form W-9
- Proof of Ownership of the subject property (Deed, Property Tax Statement or other verifiable evidence)
- Eviction Notice(s) if applicable
- Household Certification Form (if not being provided by the tenant)
- Household Income Documentation, as listed above (if not being provided by the tenant)

How will payments be made?

Payments will be made using ACH deposit. As part of the application process, the Landlord will be asked to provide bank routing information to complete the payments.

If my Tenant received rental assistance from this program to cover past due rent, can they also apply for additional assistance?

If a Tenant has already received assistance for a specific time period, ERAMCo cannot provide assistance for that same time period. Tenants can apply for three months of future rent payments as long as the ERAMCo cap of 15 months is not exceeded, and funds are available.

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

An eligible household that occupies a federally subsidized residential or mixed-use property may receive ERAMCo assistance, provided that ERAMCo funds are not applied to costs that have been or will be reimbursed under any other federal assistance.

If an eligible household receives a monthly federal subsidy (e.g., a Housing Choice Voucher, Public Housing, or Project-Based Rental Assistance) and the tenant rent is adjusted according to changes in income, the household may receive program assistance for the tenant-owed portion of rent or utilities that is not subsidized.

It is anticipated that the U.S. Department of Treasury may provide further guidance on this topic and when or if they do, ERAMCo will update these FAQs. These examples are not exhaustive but are the most common examples in the affordable housing industry. If in doubt, please email: support@eramco-ala.com.

TENANT FAQs

What if my Landlord refuses to enroll in ERAMCo?

If your Landlord refuses to enroll in ERAMCo, you can still apply directly. In order to provide direct payments, ERAMCo is required to attempt to reach the Landlord to confirm their unwillingness to participate. After an outreach period in which ERAMCo has not heard from the Landlord or have confirmation they have declined to participate, the payment will be made to the Tenant, if eligible.

- ERAMCo will initiate three (3) consecutive emails and/or phone calls to the Landlord to facilitate their enrollment in ERAMCo. If the Landlord fails to respond within ten (10) days of initial outreach, ERAMCo is authorized to make payment to the Tenant.
- In applications where supporting documents required from the Landlord cannot be provided via email, ERAMCo will notify the Landlord by US mail. Absent response from the Landlord within fourteen (14) days of posting of the request for enrollment, ERAMCo is authorized to make payment to the Tenant.

What documentation will I need to complete my application?

As part of the ERAMCo application, all tenants and household members must submit the following documentation to confirm eligibility:

- Government or current public school issued ID for all household members eighteen (18) years and older residing in the subject property.
- Signed copy of rent or lease agreement (or rent receipt)
- Rent ledger covering all periods for which rental assistance is requested
- Notices of late rent payment or notice to evict, if applicable
- Copies of past due utility bills for all periods during which utility assistance is being requested
- Income documentation for all household members eighteen (18) years of age (or head and/or co-head of household if all members are under 18) must be provided from one of the two options below:
    1. If you have filed your household's federal income tax return for 2020, you will need to provide one of the following:
        - Signed and Filed 2020 IRS Form 1040
        - Signed and Filed 2020 IRS Form 1040-SR
    2. If you have not yet filed your federal income tax return for 2020 OR you are not required to file a federal income tax return for 2020, you will need to provide all of the applicable income documentation under one of the two categories:
        - Acceptable annual income documentation:
            - 2020 IRS Form W2
            - Current Social Security Benefits letter or 2020 Form 1099-SA (including benefits paid to minors)
            - 2020 Form 1099-R
            - 2020 IRS Form 1099-MISC for contractor income
        - Other acceptable income documentation:
            - Check stubs from your employer for the previous 30 days
            - Current unemployment benefits letter including gross benefit amount
            - Current letter from your employer verifying gross wages (pay rate, hours/week, pay date)
            - Current Pension/Retirement Benefit letter (if applicable)
            - Current Annuity Payment letter
            - Current Interest Statement 1099- INT
            - Current Dividend Statement 1099- DIV
            - Certification of Income Form (for Self-Employed or Cash Income)
            - Zero Income Form

In addition, please refer to resources listed under Program Documents on the ERAMCo page.

How will my household income be calculated?

Income for all household members 18 years of age or older will be considered when calculating annual household income. A household is defined as all persons occupying the same housing unit, regardless of their relationship to each other. The occupants could consist of a single family, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

Household income will be calculated based on the adjusted gross income as defined for purposes of reporting under Internal Revenue Service (IRS) Form 1040 series for individual federal annual income tax purposes. When determining the number of household members and annual household income, note:

- Minor children are considered household members. Earned income of minor children is not considered as part of total annual household income.
- Minor children who are subject to shared custody agreements may be counted as household members if the minor child lives in the residence at least 50% of the time.
- Temporarily absent family members are considered household members and their income is considered to calculate household income, regardless of how much the temporarily absent family member contributes to the household.
- Paid, non-related, live-in aides, whether paid by the family or through a social service program, are not considered household members. Income of live-in aides is not considered to calculate household income. Related persons do not qualify as live-in aides.
- Permanently absent family members, such as a spouse who resides permanently in a nursing home, may be considered a household member, at the discretion of the head of household/program applicant. If the head of household opts to include a permanently absent family member in the household, the income of the permanently absent household member will be included to calculate household income. If the head of household chooses not to include the permanently absent family member as part of the household, the income of the permanently absent family member will not be included to calculate household income.

What if I am a household member 18 years old or older and do not receive income?

If you do not receive income, please submit the Certification of Zero Income Form found on the ERAMCo page.

How will payments be made?

Payments will be made directly to the Landlord or utility provider on your behalf unless the Landlord or utility/home energy provider does not agree to accept the payment. In that case, ERAMCo may make payments to you directly using ACH deposit to your bank account. If you do not have access to a bank account, ERAMCo will issue a check.

Am I eligible for assistance even if I have moved to a different rental unit since the start of the COVID-19 public health emergency?

Rental and utility assistance is only available for the current residence which the applicant is occupying.

If I have applied for and received rental assistance from another source before, am I still eligible to apply for rental assistance from ERAMCo?

If you already received rental assistance for a specific time period, ERAMCo cannot provide assistance for that same time period. ERAMCo assistance may only be used to pay for incurred costs that are not– and will not be– paid for by any other rental assistance provider to avoid a duplication of benefit.

If I am current on my rent, but my utility bills are past due, can I apply for utility assistance?

Yes. Utility or home energy costs are eligible, even if you do not need rental assistance.

Which utilities are eligible for financial assistance under ERAMCo?

Eligible utilities include electricity, gas, water and sewer, internet services, trash removal and energy costs, such as propane and fuel oil. Telecommunication services, such as telephone and cable costs, are NOT eligible for assistance.

What if my Landlord already has started the eviction process?

Your Landlord can still apply for assistance on your behalf, or you can apply directly. The process is the same whether an eviction proceeding has started or not.

Are homeowners with mortgage payment problems eligible for assistance under ERAMCo?

No. Only those who rent their homes are eligible. Mortgage payments and utility expenses for homeowners are not eligible for financial assistance under ERAMCo. Homeowners who may need help with their mortgage payments or utility bills, visit: https://www.fhfa.gov/Homeownersbuyer/MortgageAssistance

Where do I find additional information if I live in one of the counties or jurisdictions that is not currently covered by ERAMCo?

- Emergency Rental Assistance Alabama Program - https://hornellp-se.neighborlysoftware.com/ERAP-ALABAMA/participant

Questions?

Call Center

1-833-823-0007

Monday-Friday
8 a.m. - 5 p.m. CST

Help is available
in multiple languages