What is HC ERAP? The Hamilton County Emergency Rental Assistance Program (HC ERAP), funded by the U.S. Department of Treasury, will create housing stability for those affected by COVID-19. The program can provide renters with financial assistance to help cover past due rent and/or utility payments.

Who can qualify? Renter households qualify if one or more adults (16+) meet the following criteria and can provide documentation to support their application:

1. Renter residing in Hamilton County, Indiana
2. Can show that due to the COVID-19 pandemic:
   a) Household income has been reduced (or no income)
   b) Has incurred significant additional costs (i.e., medical bills)
   c) Has other financial hardships related to COVID
3. Demonstrates a risk of experiencing homelessness or housing instability
4. Has a household income at or below 80 percent of the area median income (AMI)

<table>
<thead>
<tr>
<th>Household Size</th>
<th>80% &amp; Under AMI Annual</th>
<th>80% &amp; Under AMI Monthly</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$45,750</td>
<td>$3,813</td>
</tr>
<tr>
<td>2</td>
<td>$52,250</td>
<td>$4,354</td>
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<tr>
<td>3</td>
<td>$58,800</td>
<td>$4,900</td>
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<td>5</td>
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<tr>
<td>7</td>
<td>$81,000</td>
<td>$6,750</td>
</tr>
<tr>
<td>8</td>
<td>$86,200</td>
<td>$7,183</td>
</tr>
</tbody>
</table>
Household income will be determined as the combined last 60 days of income for all adult household members. If you are on unemployment, or have been denied unemployment, those documents must also be included.

**What bills can this help pay?** This fund can help with:

- Past due rent & reasonable late fees from April 1, 2020 and forward
- Past due utilities (e.g., electricity, gas, water, sewer, trash removal, propane, and some internet costs) beginning on April 1, 2020 and forward. However, we cannot pay any utilities in advance of usage.
- Current rent – only after all arrears are paid.
- IF you have a lease, or lease agreement for a new rental unit, we can assist with the deposit and two months’ rent.

**What can you not pay?** This fund can **NOT** cover:

- Telecommunication services (telephone, and cable)
- Car payments
- Any other expenses not expressly listed as eligible expenses

**What else is not covered by HC ERAP?** The program **CANNOT**:

- Duplicate any other assistance, including federal, state, or local assistance for the **same** costs. For example:
  - An eligible household that occupies a federally subsidized residence or mixed-use property may receive assistance, provided that the 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 not receive rental assistance.

**When and how can my household apply?** Only one adult in the household needs to apply; however, documentation will need to be uploaded for ALL adults (16 and older). The primary applicant must have proper identity documents and provide all income.

Applications will be available on-line at [www.hctaindiana.com/era](http://www.hctaindiana.com/era). If you do not have access to the internet, you can visit one of our partner locations starting March 15, 2021. Partners will be able to assist you during your online application or provide paper applications if needed. The most current list of partners is found on the last page of this document, or call the **HC ERAP Call Center** at 317-618-3125 for help.
Applications are available online 24 hours a day, making it easier for your schedule. You will need an email address in order to apply. If you do not have an email address, there are many free email services such as Google, Yahoo and Hotmail.

I have zero income; do I still qualify? Yes, you may still qualify for the program. You will need to complete and upload an Income Affidavit form. This form can be found on the last page of this packet.

I don’t have a computer or internet. What do I do? You don’t need a desktop computer. The application portal is compatible with smartphones and tablets with internet access. If you do not have internet access, you can visit one of the partner sites or your nearest library.

Is the application in other languages? Yes, the online application will be available in 10 languages: English, Spanish, French, Cantonese, Mandarin, Tagalog, Russian, Arabic, Creole, and Bengali.

How much will it cost me? There is no cost to apply! If you are awarded assistance, you will not have to pay back the amount provided. Your application will be closely reviewed, and if the agency determines you have committed fraud or made false statements in order to receive this assistance, you will be forced to repay any assistance from this program.

How much can I get? Assistance amounts will be capped as follows (see income table above):

- Maximum of $7,000 for household income at or below 30% AMI
- Maximum of $6,000 for household income at 31%–50% AMI
- Maximum of $5,000 for household income at 51%–80% AMI

Assistance is prioritized for households:

- In active eviction status
- With income at or below 50 percent of the AMI
- With an individual who has been unemployed for the past 90 days prior to the application
- With past-due rent owed

This program is short-term assistance and won’t provide ongoing help.
With these caps I can’t cover all my rent and utility costs - what do I do? You should still apply! Case Managers are reviewing the applications and will help with referrals to other programs in order to fill any financial gaps.

I’ve been paying my rent from savings, but I’m running out of money. Can this program help me? Yes, you must provide all necessary income documents, describe your COVID impact and how you have used your savings to make ends meet.

How long before I know if I receive assistance? We can begin the process as soon as your landlord also does an application on your behalf. Matching the applications is immediately when the application is submitted. As soon as we have all the documents from both parties, we can process your application in five business days. You will be notified by email on the final award decision.

To help the process go faster, it really helps if you include all your documents with the application and give us an email for your landlord in your application.

If I qualify, when do I get money? You won’t receive a check directly. All payments will be made directly to landlords and utility service providers. If your landlord or utility provider does not agree to participate, your case manager will discuss other options.

I am ready to apply! What’s next?

• **STEP 1:** Get your documents ready! Make digital copies with a scanner or take pictures with your phone. (see document list below)

• **STEP 2:** Go to [www.hctaindiana.com/era](http://www.hctaindiana.com/era) Click the “Apply Here” button. Please know the application program works best on Chrome or Firefox browser.

• **STEP 3:** You will be asked a series of questions to confirm that you qualify. If you do, you will next set up an account for your household.

• **STEP 4:** Write down your account password so you can log in at any time. Should you forget your password, you can always press the “forgot password” button and reset it.

• **STEP 5:** Begin the application process and upload your documents. You can stop and continue your application later, but once you click “SUBMIT APPLICATION,” changes cannot be made.
Before you apply, have the following documents ready:

Please make digital copies of these documents before starting the application process. You will be uploading these documents during the application. Many partner sites can help you digitize your documents.

- One (1) government issued ID for each adult (16+) household member
  - Current driver’s license with a picture
  - Current non-driver’s ID card, or Learner Permit with photo
  - ID card issued by the federal government
    - United States Permanent Resident Card
    - United States Employment Authorization Card
    - United States Certificate of Naturalization
  - U.S. Passport

- **Proof of income for each adult (16+) in the household** (Choose what documents are best for your situation)
  - Wages
    - Pay Stubs (last 60 days)
    - 2020 W-2
    - 2020 IRS Form 1040
    - Bank Statements (last 60 days, showing reduction in salary)
    - Letter from Employer (for decreases in income, layoff, closure, etc.)
  - Other Income (provide copies of award or denial letters)
    - Unemployment
    - Disability
    - Social Security
    - Child Support
    - TANF
    - VA Benefits
    - Pension
    - Insurance (i.e., Workers’ Compensation)
    - Information on any other rent or utility assistance you have received since April 1, 2020. This should also include what organization helped, the amount of assistance, month of assistance, and if it was for rent or utility.
  - Completed income Affidavit if you have had no income or undocumented income (See next page)
● **Expenses** (Should be in the name of at least one household adult)
  ○ Utility bills – electric, water, sewer, gas, propane, trash, internet
    ○ Additional bills due to COVID – for example medical bills or childcare services

● **Signed Lease Agreement** (If you don’t have a lease agreement, a signed letter from the landlord stating who lives in the unit, and how much per month you pay for rent is sufficient.)
  ○ Should be in the name of at least one household adult
  ○ Notice of past due rent(s)
  ○ Eviction Notice (if you have one)

*Please note you may be asked to provide additional documentation. The landlord must also register for this program and verify that your rent is in arrears or otherwise in jeopardy.

If you have additional questions, please email info@hctaindiana.com.

This project is being supported, in whole or in part, by federal award number ERA0187 awarded to Hamilton County by the U.S. Department of the Treasury.
Income Affidavit

Section 1:
I received $_________ of income during the last 60 days but have NO documentation. The source of this income is

_________________________________________________

OR

Section 2:
I received NO INCOME in the last ______ days.

AFFIDAVIT

I certify and affirm under penalties of perjury that the information I have given in this affidavit is true and correct for myself as an adult over the age of 16, and that I have not withheld any income information on matters bearing upon eligibility for this program.

Signature Date

__________________________________________

Print Name

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