

Emergency Rental Assistance Program Summary – Wildfire – 3/13/20 through 12/31/21

<p style="text-align: center;">Eligibility</p> <p>Households residing within the City of Phoenix boundaries and obligated to pay rent on a residential dwelling are eligible for assistance when ALL of the following 3 requirements are met:</p>	<p style="text-align: center;">Eligibility Verification</p> <p>Verification options for each of the 3 eligibility requirements:</p>
<p>1. Household income is at or below 80% of the area median income (AMI), determined by the household's:</p> <ul style="list-style-type: none"> • Total income for calendar year 2020 <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> • Monthly income at the time of application, extrapolated over a 12-month period <p>Categorical verification of income eligibility for the following programs can be accepted to satisfy the income verification requirements of this program (See FAQ):</p> <ul style="list-style-type: none"> • SNAP • TANF • Public Housing • Housing Choice Voucher Program <p>Waivers or exceptions to documentation requirements may be made in limited circumstances if necessary, to accommodate disabilities, a lack of technological access, or other extenuating circumstances related to the pandemic.</p> <p>Priority will be given to households at or below 50% AMI, and/or those with a household member that has been unemployed for 90 days or more.</p>	<p>1. Documentation to verify household income (see Household Income Attachment):</p> <ul style="list-style-type: none"> • <i>Total gross income for calendar year 2020:</i> <ul style="list-style-type: none"> ○ IRS 1040 forms, W2 forms and/or other yearly income statements for each household member. <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> • <i>Monthly gross income at the time of application (one of the following):</i> <ul style="list-style-type: none"> ○ Paystubs ○ Copy of paycheck, when gross earnings are listed ○ Signed and dated employer statement, which includes <ul style="list-style-type: none"> ▪ Name address and phone number of employee ▪ Frequency of pay ▪ Gross amount of income ▪ Day of the week pay is received ○ Self-employment ledger/client statement ○ Assistance payment records (DES payments) including UI ○ Award letters (Social Security, VA, Disability) ○ Bank statements demonstrating regular income ○ Child support and alimony printouts ○ Attestation from a case worker or other professional with knowledge of the household's circumstances ○ AMI Verification Tool – See FAQ ○ Client attestation <ul style="list-style-type: none"> ▪ Households with no qualifying income ▪ Client estimate of total income received, when documents are unavailable.

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Eligibility (Continued)	Eligibility Verification (Continued)
<p>2. One or more individuals within the household has</p> <ul style="list-style-type: none"> • Qualified for unemployment benefits on or after 3/13/20 <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> • Experienced a financial hardship due to the COVID-19 outbreak, on or after 3/13/20: <ul style="list-style-type: none"> ○ Termination of employment ○ Reduced work hours or wages ○ Business closure ○ Child or adult care expenses due to facility closures ○ Unexpected increase in medical costs due to COVID-19 ○ Other financial hardship 	<p>2. Documentation for the applicant or applicable household member:</p> <ul style="list-style-type: none"> • Unemployment Insurance documentation or client attestation, indicating qualification for benefits on or after 3/13/20 <p style="text-align: center;">OR</p> <ul style="list-style-type: none"> • One of the following documents to verify the financial hardship: <ul style="list-style-type: none"> ○ Letter from employer ○ Paystubs ○ Self-certification, if self-employed ○ Child or adult daycare statement/invoice ○ Client attestation when all other documents are unavailable ○ Other documentation
<p>3. One or more individuals within the household can demonstrate a risk of experiencing homelessness or housing instability, including:</p> <ul style="list-style-type: none"> • Past-due utility charges • Past-due rent charges • Receipt of eviction notice or judgement • An unsafe or unhealthy living condition for medically fragile and/or disabled persons • Household member currently unemployed • Any other evidence of risk 	<p>3. Documentation for the applicant or applicable household member (one of the following):</p> <ul style="list-style-type: none"> • A past-due utility bill or utility shut-off notice • Verification of prepaid utility account with less than 7 days of energy remaining • A past-due rent notice • Eviction notice/judgement/writ of restitution • Evidence of unsafe/unhealthy living condition • Evidence of current unemployment • Any other evidence of risk

Available Assistance	Assistance Details
<p>Rent assistance (including tenant-owned portion of subsidized housing costs) for charges incurred between March 13, 2020 and December 31, 2021.</p> <p>Rent assistance for previous, current, or future months cannot be duplicative of any other Federally funded rental assistance provided to the household.</p>	<ul style="list-style-type: none"> • Rent payments in arrears, up to 12 months • Prospective rent payments for 3 months <ul style="list-style-type: none"> ○ See Prospective Rent Requirements section • Rent deposits to establish new residency • Court fees associated with eviction proceedings • Late fees
<p>Utility assistance for charges incurred between March 13, 2020 and December 31, 2021.</p> <p>Utility assistance for previous, current, or future months cannot be duplicative of any other Federally funded utility assistance provided to the household.</p> <ul style="list-style-type: none"> • City of Phoenix Water/City Services • APS/SRP and SWG 	<ul style="list-style-type: none"> • Utility payments in arrears, up to 12 months • Prospective utility payments for 3 months <ul style="list-style-type: none"> ○ Credit for each month must be 150% of the current month's charges • Deposits to restore or prevent disconnection of existing service account. • Utility charges that are covered by the landlord must be included in rent assistance

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Additional Verification	Required Documents
<p>Residence AND Rental Amount Verification</p> <p>If an applicant can provide evidence of residence but not rental amount, the applicant may be allowed to provide a written attestation to receive rental assistance. *</p>	<ul style="list-style-type: none"> • Current lease, signed by a household member and the landlord <ul style="list-style-type: none"> ○ Establishes residence and rental payment amount • Documentation from verified owner or landlord of the residential unit <ul style="list-style-type: none"> ○ May establish residence and rental payment amount • Evidence of paying utilities for the residential unit (Residence Verification only) • Bank statements or check stubs that establish regular rent payments (Rental Payment Amount Verification only)
<p>Utility Account Verification</p>	<ul style="list-style-type: none"> • Current utility bill for each utility type of assistance (gas, electric, water) <ul style="list-style-type: none"> ○ Service address on the utility bill must match the applicant’s address
<p>Identity of primary applicant and all household members</p>	<ul style="list-style-type: none"> • Driver’s license or state ID • Paycheck stubs with identifying information • DES award letter of CAP 1 & 2 listing household identifying information • Immunization records listing date of birth • Lease agreement with HH member DOB (required) and SSN (if available) • Consular ID • Work or school ID • Birth certificate, birth record • Social security card • I-94 • Any legal document with identifying information

Subsequent Applications
<p>After an initial approval for assistance, clients may reapply for assistance after a period of 3 months, and in subsequent, 3-month increments.</p> <p>Households may receive up to a total of 15 months assistance, within the lifetime of the program, subject to availability of funds.</p> <p>If the previous qualification for assistance was based on monthly income or a written attestation from the client, then a re-determination of household income will be necessary.</p>

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Prospective Rent Requirements	Necessary Verification
<p>Rent assistance for prospective rent payments can be provided, only after assistance has been provided to reduce the household’s rental arrears. 3 months of prospective rent assistance should be provided, unless funding is low. To qualify, households must demonstrate current housing instability by meeting one of the following criteria:</p> <ul style="list-style-type: none"> • Household member is receiving Unemployment Insurance Benefits • Household member is unemployed or has reduced hours/wages • Household member is currently experiencing COVID-19 related medical issues • Household income is below 50% AMI • Monthly rent is more than 30% of household income 	<p>Documentation for the applicant or applicable household member (one of the following):</p> <ul style="list-style-type: none"> • Unemployment Insurance documentation indicating benefits currently being received • Letter from employer or paystubs to indicate current unemployment or recently reduced hours/wages • Client attestation of current COVID-19 related medical issues • Income documentation to verify 50% AMI • Rental documentation to verify monthly rent of more than 30% of household income.

Rental Assistance Payments to Tenants	Requirements
<p>Rental payments may be made directly to the primary applicant when a landlord or property manager will not accept rental assistance or provide a W-9 form.</p>	<ol style="list-style-type: none"> 1. The landlord or property manager must indicate either verbally or in writing that they do not wish to accept ERA funds on behalf of the tenant or will not submit a completed W-9 Form. 2. The tenant must sign the <i>Tenant Agreement Attestation</i>, in which they affirm that the funds received will be used to pay the household’s rental obligation, and not for any other purpose.

*If an applicant is able to provide satisfactory evidence of residence but is unable to present adequate documentation of the amount of the rental obligation, case managers may accept a written attestation from the applicant to support the payment of assistance up to a monthly maximum of 100% of the greater of the Fair Market Rent or the Small Area Fair Market Rent for the area in which the applicant resides, as most recently determined by HUD and made available at <https://www.huduser.gov/portal/datasets/fmr.html>. In this case, the applicant must also attest that the household has not received, and does not anticipate receiving, another source of public or private subsidy or assistance for the rental costs that are the subject of the attestation. This limited payment is intended to provide the most vulnerable households the opportunity to gather additional documentation or negotiate with landlords in order to avoid eviction. Such assistance may only be provided for three months at a time. An agency must obtain evidence of rent owed consistent with the above after three months in order to provide further assistance to such a household.

Household Income Attachment

A. COUNTABLE INCOME

The following income from all adult household members, age 18 and above will be counted when determining program eligibility:

1. Earned Income

Earned income is defined as cash, or in-kind income received as compensation for wages, salaries, commission, or profit through employment or self-employment. Types of earned income include:

a. Wages

Wages include gross earnings from employment, prior to deductions, garnishments, allowances, or adjustments. Special benefits or deductions connected with employment earnings are counted as follows:

- i. Advances, Bonuses and Commission
Advances, bonuses, and commissions must be counted as earned income on the day received
- ii. Tips
Tips are counted on the day received

b. Self-Employment Income

Earnings from self-employment income are counted in the month received. These include sole proprietorship, independent contractor, consultant, and freelance work. Examples include taxicab driver, Uber/Lyft driver, web designer, tutor, babysitter, landscaping, or the performance of a service with the intent to make a profit. When calculating income, applicant may deduct any business expenses, i.e., gross income minus business expenses equals countable income.

c. Contract Income

Earnings from contract income are counted in the month received. This includes income received by individuals who are employed under a contract which states a specific length of time and a specific income amount to be paid during the contract timeframe.

2. Unearned Income

Unearned income is defined as any income which was not received as a result of the performance of a service. Types of countable unearned income include:

- a. Alimony or Spousal Maintenance
- b. Adoption Subsidies
- c. Child Support
- d. Industrial Compensation
- e. Interest, Dividends, and Royalties

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- f. Legal Settlements
- g. Lump Sum Payments – Any form of income received in a lump sum including:
 - (i) Inheritance
 - (ii) Lottery Winnings
 - (iii) Insurance Settlements
 - (iv) Severance Pay
- h. Rental Income
- i. Social Security Benefits
- j. Supplemental Security Income Benefits
- k. Monthly Retirement Income or Payments
- l. Unemployment Insurance
- m. Short Term Disability
- n. Cash Assistance – Temporary Assistance to Needy Families (TANF)
- o. Income Tax Refunds (Exception: Earned Income Tax Credit)

B. DOCUMENTATION OF INCOME

Countable income must be verified using hard copy documentation for the 30 days prior to the date of the application. Collateral contacts may be used, when all other efforts to obtain hard copy documents have been exhausted. The case worker must include case notes describing efforts made to obtain hard copy documents and contact information for the collateral source. Client statements are acceptable for self-employment.

C. EXCLUDED INCOME

The following income and assets SHALL NOT be counted when determining program eligibility:

1. Insurance payments designated to repay a specific bill, debt, or estimate, which cannot be used for other reasons or needs
2. Funds in retirement, pension, and annuity accounts are not countable.
3. Earned income of a child under 16 years of age.
4. Earned income of a child 16 or 17 if attending school full time.
5. Cash gifts of \$50 or less
6. Loans that must be repaid
7. Funds received by a household member for the care and maintenance of a person who is not a household member
8. Payments/vouchers received by the household from the state for the health/well-being of a foster child residing in the home
9. Reimbursements for mileage, gas, lodging and meals
10. Supplemental Nutrition Assistance Program (SNAP) Benefits
11. Earned Income Tax Credit
12. Earnings received from participation in a college work study program funded under Title IV of the Higher Education Act or Title XIII of the Indian Higher Education Program
13. Stimulus Payments received from the Federal Government to offset the impacts of the COVID19 Pandemic

D. HOUSEHOLD MEMBERS AND COUNTABLE INCOME

The income of all adult household members (over the age of 18 years) must be counted when determining financial eligibility for the program.