

## FREQUENTLY ASKED QUESTIONS (FAQS) ABOUT MIAMI-DADE COUNTY'S EMERGENCY RENTAL ASSISTANCE PROGRAM (ERAP)

### WHAT IS ERAP?

ERAP stands for the Emergency Rental Assistance Program. It is sponsored by Miami-Dade County and is intended to help families who are having problems paying rent due to the COVID-19 pandemic. It will provide a one-time benefit to assist with one month's rent.

The amount of assistance is based on the following:

(1) The household's gross annual income which must be no more than 80% of the Area Median Income as determined by the U.S. Department of Housing and Urban Development (HUD).

#### **2020 Income Limit Categories**

<b>Persons in Household</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<b>Annual Income at 80% MFI</b>	\$51,200	\$58,500	\$65,800	\$73,100	\$78,950	\$84,800	\$90,650	\$95,500

(2) Unit bedroom size and HUD standard for rent of that unit.

<b>ERAP Payment Limits by Number of Bedrooms in Unit</b>					
Efficiency/\$1,280	1 BR/\$1,372	2 BR/\$1,646	3 BR/\$1,902	4 BR/\$2,122	5 BR/\$2,341

(3) The monthly rent for the unit.

How much assistance you may qualify for is explained later in this FAQs.

## **AM I ELIGIBLE TO APPLY?**

Your (tenant's) place of residence must be within Miami-Dade County, Florida.

-AND-

You are unable to pay your full monthly rent as a result of a COVID-19 financial hardship

-AND-

Your household income does not exceed eighty percent (80%) of the 2020 Area Median Family Income limits for the Miami-Dade County, Florida Metropolitan Statistical Area (MSA)

-AND-

There must be a current executed lease between you and the property owner (landlord)

-AND-

You must certify that your household does not receive or has not received any other rental subsidy (Example: Housing Choice Voucher (Section 8), Family Unification Voucher, Veteran Affairs Supportive Housing (VASH), Mainstream Voucher, Project-based Section 8, Project-based Rental Assistance, Public Housing, HOME Tenant Based Rental Assistance, Continuum of Care rent subsidy, other government rental assistance programs related to COVID-19, etc.)

## **WHEN WILL I KNOW IF I WAS RANDOMLY SELECTED FOR THE PROGRAM?**

After completion of the application which includes submission of supporting documentation, you will be notified by email if you have qualified for assistance. This may take between seven (7) to ten (10) days after the close of the application submission deadline (5:00 p.m. July 24, 2020).

## **HOW LONG WILL IT TAKE TO GET ASSISTANCE?**

The County would like to provide the emergency rental assistance as fast as possible. Although it is impossible to determine exactly when the landlord will receive the rental assistance for approved applicants, all approvals should be finalized by no later than the end of August 2020.

## HOW QUICKLY WILL FAMILIES AND LANDLORDS NEED TO PROVIDE REQUESTED DOCUMENTS?

Submission of documents is part of the application process. You will be required to upload documents as part of the online application process which is the fastest and safest way to apply. Submitting a paper application is possible but not recommended. (See below)

## WHAT DOCUMENTS ARE TENANTS REQUIRED TO PROVIDE?

- Proof of being financially impacted by the COVID-19 (employment verification of loss of employment, unemployment, etc.)
- Current lease
- Current Government Issued Photo ID of head of household
- Proof of current income of all household members (recent pay stubs, layoff letter, unemployment claim, contribution statement, etc.)

## WHAT DOCUMENTS ARE LANDLORDS REQUIRED TO PROVIDE?

As the applicant, you will need to contact your landlord. Please have your landlord complete a W-9 tax form and return it to you. You will need to upload the completed W-9 tax form along with the other required documents that are listed (current lease, photo identification of head or household and proof of income). Your application will not be considered unless all of the required documentation is uploaded at the time of application. The required W-9 form may be found here: <https://www.irs.gov/pub/irs-pdf/fw9.pdf>

## HOW CAN I SUBMIT MY DOCUMENTS?

As stated above, submission of documents at the time of application is mandatory. **To submit your application and documents on-line go to: <https://www.miamidade.gov/Apps/PHCD/ERAPeDocs>**

Please complete and submit your application online.

## HOW AND WHEN WILL LANDLORDS BE NOTIFIED?

PHCD will contact landlords via email/phone.

## WHO DOES THE RENT ASSISTANCE PAYMENT GO TO?

The rental assistance payment will be sent directly to your landlord. You will be expected to pay a portion of your rent, if you are receiving some form of income (see how assistance is calculated below).

## WHEN WILL CHECKS BE ISSUED?

Checks will be mailed to the landlord.

## HOW MUCH WILL I HAVE TO PAY TOWARD MY RENT? HOW DOES THE CALCULATION OF ASSISTANCE WORK?

The dollar amount of RENT payment (subsidy) depends on the number of bedrooms in your rental unit and your family household. PHCD will pay the **LESSER OF** the RENT payment limit for your bedroom size according to HUD, or your actual monthly rent amount, minus 30% of your household's monthly gross income.

For example: Family of 4. Head-of-Household gets laid off due to employer downsizing because of limited business caused by COVID-19 shutdown. Current family gross monthly income is \$2,083. Based on the U.S.

Department of Housing and Urban Development's (HUD) standards, 80% of Area Median Income for a family of 4, is \$6,093. (This is derived by dividing that annual maximum income of \$73,120 by 12.) \$2,083 is less than \$6,093, and so the family qualifies. The unit rented has three (3) bedrooms and the monthly rent is \$1,600.

Calculation of Assistance:

Gross Monthly Family Income:	\$2,083
(a) Actual Rent:	\$1,600
(b) Maximum allowable rent for a 3 bedroom per HUD	\$1,902

The lesser of (a) and (b) is:	\$1,600
Less 30% of gross monthly income:	\$625 (= .30 x \$2083)
Rental Assistance:	\$ 975 (= \$1600 - \$625)

**DOES MY LANDLORD HAVE TO ACCEPT THE RENT ASSISTANCE PAYMENT?**

No. PHCD will contact your landlord and explain how the program works. Your landlord will need to decide to accept this rental assistance payment and sign some forms. PHCD cannot force your landlord to participate.

**WHAT IF MY LANDLORD DOES NOT AGREE TO PARTICIPATE?**

Unfortunately, PHCD will have to deny your application. PHCD will notify you if that happens.

**HOW WILL I KNOW IF I MY APPLICATION IS BEING REVIEWED?**

All applications will be given a randomly selected number that will determine the order in which applications will be reviewed. We will review as many applications as the \$10 million allocated to the program will support. If you do not receive notification within 10 days of the close of application deadline, it means that the program no longer has the funds to provide assistance.

**CAN I TALK TO SOMEONE IF I HAVE MORE QUESTIONS ABOUT THE PROGRAM?**

Yes. You may contact the Miami-Dade County Department of Public Housing and Community Development (PHCD) by calling **(305) 723-1815** between 8:00 a.m. and 5:00 p.m. beginning July 8, 2020. You may also email any questions to **ERAP@miamidade.gov**.