



# The Sault Tribe Housing Authority Emergency Rental Assistance Program

## *Frequently Asked Questions*

### **What is the purpose of the Emergency Rental Assistance Program?**

The program provides financial assistance to qualifying applicants to prevent housing instability, potential eviction, and financial hardships of tenants and landlords as a result of the COVID-19 public health emergency.

### **Who is eligible to receive assistance from the program?**

Enrolled members of the Sault Ste. Marie Tribe of Chippewa Indians households residing in the United States.

- Rental households that can demonstrate their housing is at risk due to unpaid rent or utility bills resulting from their income being negatively affected from COVID 19.
- Rental households that have rental arrears or past due utility bills and home energy costs.
- Rental households must have an income no more than 80 percent of the area median income (AMI) AND

One or more members of the household must attest, in writing, that due to the pandemic, they have either:

- 1) Qualified or received unemployment benefits; OR
- 2) Experienced a reduction in income
- 3) Incurred significant costs
- 4) Experienced other financial hardship

AND one or more members of the household must demonstrate they:

- 1) Are at risk of experiencing homelessness or housing instability, which may include having a past due utility or rent notice or paying in excess of 30% of their income for rent and utilities, OR
- 2) Live in unsafe or unhealthy conditions. For example, one or all of the applicant's utilities have been turned off

### **What financial assistance is provided under the program?**

Program funds may be used to provide assistance for the following expenses, which go back as far as March 13, 2020 and have developed because of the pandemic:

- **Utility arrears and prospective utility costs.** Eligible utilities include: electricity, gas, water/sewer, fuel oil and trash.
- **Rent arrears and prospective rent.**
- **Other Eligible Expenses.** STHA may also provide funding for other eligible expenses related to housing incurred due, directly or indirectly, to the novel coronavirus disease (COVID-19) outbreak, as defined by the Secretary to include the following:
  - (1) Relocation expenses and rental fees (if a household has been temporarily or permanently displaced due to the COVID-19 outbreak);
  - (2) Application or screening fees;
  - (3) Reasonable accrued late fees (if not included in rental or utility arrears and if incurred due to COVID-19);
  - (4) Any rental deposit required by a landlord as a condition of obtaining possession and occupancy of a rented dwelling unit;
  - (5) Internet service provided to the rental unit, so long as the eligible household provides documentation that the service is for the purposes of engaging in distance learning, telework, telemedicine, or for obtaining government services. Funding for this purpose can be used for payment of arrears (only dating back until March 13, 2020), for installation, and for up to three months prospective monthly payments
  - (6) Payment to a hotel/motel if the applicant is staying at a hotel/motel longer term (one week or longer) as a means of avoiding homelessness, provided that: (1) the household has been temporarily or permanently displaced from its primary residence or does not have a permanent residence elsewhere; (2) the total months of assistance provided to the household do not exceed 12 months (plus an additional 3 months if necessary to ensure housing stability for the household); and (3) documentation of the hotel or motel stay is provided and the other applicable requirements imposed by law or policy are met. Neither maintenance costs nor expenses incidental to the charge for hotel/motel room are allowable expenses.
  - (7) Note: All funding for Other Eligible Expenses must be supported by documentary evidence such as a bill, invoice, or evidence of payment to the provider of the service.

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

Yes, rent or utility expenses from as far back as March 13, 2020, (the date of emergency declaration made in connection to COVID-19) are eligible for assistance under the program.

**How do I apply for rental assistance under this program?**

Applications are available for download at [Housing offers Emergency Rental Assistance - The Sault Tribe of Chippewa Indians Official Web Site](#) portal.

**I don't have access to a computer. How can I apply?**

Applicants may also call the call center at (906) 495-1450 or toll-free at 1-800-794-4072 to request an application be mailed to you. The call center is open Monday – Friday 8 am – 5 pm where staff members are available to help applicants. Applicants who have questions or need assistance completing the application will be referred to a staff member, who will call them back and assist them through the process. ***Please note due to the high volume of calls it may take a day or 2 for a return call, but you WILL receive a call.***

**I don't have blank copies of some of the eligibility support documents you said I need to apply for assistance. What do I do? Where can I find the forms?**

Copies of self-certification (Attestation) forms: 1.) Income 2.) Financial Hardship and 3.) Housing Instability are available for download at [Housing offers Emergency Rental Assistance - The Sault Tribe of Chippewa Indians Official Web Site](#) Applicants who do not have these forms, which are known as eligibility support documents, will need to print a copy, complete the form and either mail it to STHA or email it to [EmergencyRentalAssistance@saulttribe.net](mailto:EmergencyRentalAssistance@saulttribe.net) as part of the application process. The website also has a blank W-9 form for landlords.

**How do I check the status of my application?**

After submitting an application, applicants will be notified, in writing, if additional information is needed to complete the application or their application is complete. Please allow 14 days from the time of submission to receive notification. Applicants are encouraged to provide an email address to expedite correspondence with STHA staff.

**What is the funding source for the STHA Emergency Rental Assistance Program?**

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, the STHA received approximately \$6.4 million to assist eligible tenants.

**What documentation will a renter need to complete the application?**

As part of the program application, all tenants/renters and household members must submit the following documentation for STHA to confirm eligibility:

A complete application including, but not limited to:

- Government or DMV issued photo ID for at least one member on the lease agreement
- Copy of rent or lease agreement (or receipt) signed with rent amount listed and dated
- Proof of income affected by COVID-19 (i.e. unemployment letter or letter from employer stating reduced hours or pay)
- Proof of unpaid rent and/or utilities (i.e. documentation from a landlord or utility company stating amount due)
- Notices of late rent payment or notice to evict, if applicable (applicant's name on notice)
- Copies of past due utility bills, if utility assistance is being requested (in applicant's name)
- Income documentation for all household members above the age of 18
- Such other information as may be specifically requested by STHA to document income, the need for services being applied for, and the connection of that need for services due to the COVID-19 pandemic.

Applicants must reapply every three months for prospective financial assistance and will only be assisted if funds are still available.

**Preferences and Priorities.** Applications will be reviewed and processed as they are received. However, in anticipation of STHA receiving a substantial number of applications within a short period of time, with a finite amount of funding available, STHA shall review and process applications for Financial Services under this policy according to the following order of preferences.

- a. The Income of the household does not exceed 50 percent of the Area Median Income for the household.

- b. One or more individuals within the household are unemployed as of the date of the application for assistance and have not been employed for the 90-day period preceding such date.
- c. Additional outreach will be made for households that have income less than 50% of area median income. This income will have preference over higher income brackets.

**What if I am a household member who is 18 or older and do not receive income?**

If you do not receive income, please submit the Certification of Zero Income Form, this is available for download at [Housing offers Emergency Rental Assistance - The Sault Tribe of Chippewa Indians Official Web Site](#)

**Why do I have to submit so much paperwork? Why can't I just tell you I need help?**

The federal government requires that several requirements are met during the application and review process. All items requested are required for those interested in seeking approval for funding from the Emergency Rental Assistance Program.

**How will payments be made?**

Payments will be made directly to the landlord, utility provider or service provider on the applicant's behalf.

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

There is no requirement for the length of stay in a rental unit to be eligible to receive rent relief.

**If I've applied for and received rental assistance from another source in the past, am I still eligible to apply for rent relief under this program?**

If an applicant has already received assistance for a specific time period, this program cannot provide assistance for that same time period. The STHA Emergency Rental Assistance Program 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'm current on my rent, but my utility bills are past due, can I apply for utility assistance under this program?**

Yes. Utility or home energy costs are eligible, even if the applicant does not need rental assistance.

**What if my landlord already has started the eviction process?**

Apply today. The process is the same whether an eviction proceeding has started or not.

**Are homeowners with mortgage payment problems eligible for assistance under this program?**

No. For this program, only those who rent their homes are eligible.

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