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Emergency Rental Assistance Program (ERAP)

Program Overview:

• The Emergency Rental Assistance Program (ERAP) helps DC residents who are facing housing emergencies by providing funds to assist with rent arrears or rehousing.

• Overdue rent (at least 30 days), including late costs and court fees;

• Security deposit and/or first month’s rent

• Available to residents earning up to 40% of Area Median Income (AMI) in the last 30 days.

• ERAP does not pay utilities, mortgage payments, or any housing expense other than those listed above
Emergency Rental Assistance Reform
Emergency Amendment Act

D.C. Act 23-455 was introduced by Council and became effective November 2, 2020 (expiring in 90 days from the effective date on February 1, 2021). [https://development.code.dccouncil.us/dc/council/acts/23-455.html](https://development.code.dccouncil.us/dc/council/acts/23-455.html)

New requirements under the Act include:

- Increasing income eligibility from 125% Federal Poverty Guideline to 40% AMI. ERAP checks the household’s income 30 days prior to the application.
- Increase the rental assistance cap from a fixed $4,250 to up to five times fair market monthly rent per HUD’s Rent Reasonableness guideline per the zip code and bedroom size. The revised average rental amount would be $10,205.
- Eligible households may now apply more than once until they reach their assistance cap, within a twelve (12) month period during a public health emergency.
- Residents are now able to self-certify if they are unable to provide supporting documents (e.g., bank statements, birth certificates, SSN cards, proof of income, etc.).
ERAP may provide up to five times the monthly fair market rent per HUD’s Rental Reasonable guideline per the zip code and bedroom size. Now, the "average" rental arrearage payment would be $10,205.

<table>
<thead>
<tr>
<th>ZIP Code</th>
<th>Efficiency</th>
<th>One-Bedroom</th>
<th>Two-Bedroom</th>
<th>Three-Bedroom</th>
<th>Four-Bedroom</th>
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<td>$1,550</td>
<td>$1,990</td>
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<td>$2,650</td>
<td>$3,400</td>
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<td>$2,650</td>
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<td>20007</td>
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<td>$2,500</td>
<td>$3,200</td>
<td>$3,880</td>
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<td>$1,580</td>
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</table>

https://www.huduser.gov/portal/datasets/fmr.html
## Revised ERAP Income Limit

<table>
<thead>
<tr>
<th>HH Size</th>
<th>40% AMI Monthly Income</th>
<th>HH Size</th>
<th>40% AMI Monthly Income</th>
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<tbody>
<tr>
<td>1</td>
<td>$2,940.00</td>
<td>11</td>
<td>$7,140.00</td>
</tr>
<tr>
<td>2</td>
<td>$3,360.00</td>
<td>12</td>
<td>$7,560.00</td>
</tr>
<tr>
<td>3</td>
<td>$3,780.00</td>
<td>13</td>
<td>$7,980.00</td>
</tr>
<tr>
<td>4</td>
<td>$4,200.00</td>
<td>14</td>
<td>$8,400.00</td>
</tr>
<tr>
<td>5</td>
<td>$4,620.00</td>
<td>15</td>
<td>$8,820.00</td>
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<tr>
<td>6</td>
<td>$5,040.00</td>
<td>16</td>
<td>$9,240.00</td>
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<tr>
<td>7</td>
<td>$5,460.00</td>
<td>17</td>
<td>$9,660.00</td>
</tr>
<tr>
<td>8</td>
<td>$5,880.00</td>
<td>18</td>
<td>$10,080.00</td>
</tr>
<tr>
<td>9</td>
<td>$6,300.00</td>
<td>19</td>
<td>$10,500.00</td>
</tr>
<tr>
<td>10</td>
<td>$6,720.00</td>
<td>20</td>
<td>$10,920.00</td>
</tr>
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</table>
ERAP Emergency and Proposed Regulation Publication

- The changes reflected in the Emergency Rental Assistance Reform Emergency Amendment Act are implemented as of November 2, 2020

- DHS is in the process of finalizing the legal sufficiency review of the ERAP Emergency and Proposed regulation
  - We will notify stakeholders when the regulation is published for public comment
Application Process

• We are working on developing an enhanced ERAP/CHAP application platform to:
  – Allow residents
    • To upload documents
    • Check their application status
    • Be able to submit one common application

• On December 10, 2020, the ERAP online application process was updated to avoid the need to schedule an appointment
# ERAP Application Process

## Old Process

<table>
<thead>
<tr>
<th>Step</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Customers fill out online assessment</td>
</tr>
<tr>
<td>2</td>
<td>Eligible customers receive email response to schedule an appointment</td>
</tr>
<tr>
<td>3</td>
<td>On the day of appointment residents meet with ERAP provider virtually to complete application</td>
</tr>
<tr>
<td>4</td>
<td>Customer's eligibility is determined</td>
</tr>
<tr>
<td>5</td>
<td>Case is complete</td>
</tr>
</tbody>
</table>

## Interim Process

<table>
<thead>
<tr>
<th>Step</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Customers completes online assessment. Eligible customers receive the ERAP application by email.</td>
</tr>
<tr>
<td>2</td>
<td>DHS sends applications to ERAP providers for processing</td>
</tr>
<tr>
<td>3</td>
<td>Provider contacts applicants, receive documents electronically and complete the application</td>
</tr>
<tr>
<td>4</td>
<td>Customer eligibility is determined</td>
</tr>
<tr>
<td>5</td>
<td>Case is complete</td>
</tr>
</tbody>
</table>
Ways to Apply for ERAP Services

• **Online:** Residents can use the online application platform to apply for ERAP at: [https://dhs.dc.gov/service/emergency-rental-assistance-program](https://dhs.dc.gov/service/emergency-rental-assistance-program)
  
  – During the Public Health Emergency residents are encouraged to apply online.

• **Drop Off:** Residents may also apply for ERAP by downloading the ERAP Application from the DHS website and dropping-off the completed application to an ERAP provider:
  
  – **Catholic Charities The Southeast Family Center** - 2812 Pennsylvania Avenue, SE Washington, DC 20020 - (202) 338-3100
  – **Salvation Army (NW Office)** - 1434 Harvard Street, NW Suite B Washington, DC 20009 - (202) 332-5000
  – **United Planning Organization (UPO)** - 2907 Martin Luther King Avenue, SE Washington, DC 20032 - (202) 265-8200
  – **Greater Washington Urban League (GWUL)** - 2901 14th Street, NW Washington, DC 20009 - (202) 265-8200
Ways to Apply for ERAP Services

- **Call:** Residents with limited technology can also call one of the six (6) ERAP providers:
  
  – Catholic Charities The Southeast Family Center: (202) 338-3100
  – Housing Counseling Services, Inc. - (202) 667-7006
  – Salvation Army (NW Office) - (202) 332-5000
  – Salvation Army (SE office) - (202) 678-9771
  – United Planning Organization (UPO) - (202) 265-8200
  – The Community Partnership for The Prevention Of Homelessness (TCP) at Virginia Williams Family Resource Center - (202) 312-5510
  – Greater Washington Urban League (GWUL)-(202) 265-8200
ERAP Data

- Total number of pre-applications (online assessment) submitted since 10/1/2020: 5,180
- Total number of applications received and processed since 10/1/2020: 1,040
  - Pending: 642
  - Approved: 305
  - Ineligible: 39
  - Abandoned: 54
- Total number of Seamless Doc applications received since 12/11/2020: 134
- Total number of application processed each week: 107
- Currently, applications received between 10/2/2020 and 11/30/2020 are being processed
ERAP Utilization

• Total rental assistance since October 2020: $1,357,729.86
  – Number of Applications: 942
  – Number of Approved Applications: 305

• Total rental assistance between March – September (PHE): $3,023,197.54
  – Number of Applications: 2203
  – Number of Approved Applications: 854

DHS will share these data items on regular basis moving forward
ERAP Hotline Updates

DC Launched an Online Eviction Prevention Resource Tool and Hotline

- After answering a few questions, residents are directed to resources for back rent, legal protections, and mortgage assistance
- Residents can also call the hotline Monday-Friday from 7:00am-7:00pm to speak with staff who can help fill out the tool and relay information
- Hotline staff are also assisting with the processing of applications and answering questions as residents complete the online ERAP application

Call 1-888-349-8323 or visit gethelp.dc.gov
Rental Assistance FAQ

• Many residents have questions about how and when to utilize rental assistance
  – How long will the eviction moratorium last?
  – Should I apply for emergency rental assistance now or wait until the end of the eviction moratorium?
  – What are my rights during the eviction moratorium?

• DHS worked with OTA, DHCD and ICH to develop an FAQ to help answer these questions, and more. FAQ can be found on the DHS website by early next week.
Rental Assistance FAQ

• **Q:** I am a renter who lost my job and am now behind in rent. Should I apply for emergency rental assistance now or wait until the end of the eviction moratorium? I’m afraid that if I apply now, I will again owe money when the moratorium ends and could get evicted.

• **A:** You should apply for rental assistance as soon as you need it, as there is no guarantee funds will be available when the moratorium ends. It is strongly recommended that residents not wait to apply longer than being 3 to 5 months behind in rent. Due to the public health emergency, the Emergency Rental Assistance Program (ERAP) is allowing residents to apply up to twice within a calendar year during a public health emergency and within 60 days of the end of the public emergency to access the rent assistance within the eligibility cap, allowing for the option to get some assistance now and some later if needed.
Q&A

• During the call, if you have questions, please type them on the WebEx chat box
• After the call, you can send your questions to ERAP.Program@dc.gov
Thank you!