

The Birmingham Emergency Rental Assistance Program

The Birmingham Emergency Rental Assistance Program is here to help Birmingham residents who've fallen behind in paying rent or utilities because of the pandemic. The program is also prepared to help landlords with tenants unable to make rent because of COVID-19. This program is ONLY for renters who live within the city limits of Birmingham.

We know the virus has affected countless residents across the Magic City, and the City of Birmingham wants to help. Thanks to federal funding, the City is prepared to offer emergency funds to help Birmingham renters pay overdue rent and delinquent electricity, gas, water and home energy costs that are now behind because of personal financial issues caused by the pandemic. An online portal will go live on April 26, 2021 for residents to apply. Check www.birminghamal.gov/renthelp for the link on April 26, 2021.

Please know that income is just ONE factor in qualifying for this program. Income levels and other qualifications may be found in the "Do I Qualify?" section, which is located lower down on this page.

The City of Birmingham will later announce locations where renters can apply in person. At this time, those locations have not been released yet. An FAQ about the program and future updates may be found at www.birminghamal.gov/renthelp.

How to apply online

An online portal to access applications will go live on April 26, 2021. Both landlords and tenants can use the portal to create an account and submit their application. The online portal will go live on April 26, 2021 for residents to apply. Check www.birminghamal.gov/renthelp for the link on April 26, 2021. The application portal will not be there until April 26, 2021.

When visiting the online portal for the first time, the applicant will need to:

- Register first. The applicant cannot access the online application without first hitting the "Register" button on the link to create a profile.
- When registering, the applicant will need to submit their email address and create a password.
- When creating a password, the password will need to have a total of at least eight characters, including at least one capital letter, one number and one symbol.
- Applicants cannot sign into the portal to start the application process until they have registered first.
- When applicants return to the portal, they can hit the "Sign in" button and proceed.

Call the toll-free call center to apply

A 24/7 call center will be available to help renters who need assistance completing an application. Call center will go live on April 26, 2021. The phone number will be posted to www.birminghamal.gov/renthelp on April 26, 2021. Help is available in English and Spanish. If another language is needed, the applicant should tell the call center operator.

If applicants do not have access to the internet and cannot complete an online application, the applicant will be referred to a case worker who can help them.

For additional questions on the program, please send emails to:
rentalassistance@specialkindofcaring.org.

Past due bills that are eligible

The Birmingham Emergency Rental Assistance Program can help renters with the following costs that go back as far as March 13, 2020:

- Past due, current and up to three months of expected rent costs
- Past due, current or up to three months of expected utility and home energy expenses
- After the initial three months of forward assistance, renters can apply for three additional months of assistance, if funds are still available. Applicants must reapply every three months and will only be assisted if funds are still available.

Homeowners with past due mortgages are NOT eligible for this program

This program is NOT available for Birmingham homeowners who live in a home with a past due mortgage or delinquent utility expenses connected to the pandemic. However, homeowners who may need help with their mortgage payments or utility bills, may want to visit this link: <https://www.fhfa.gov/Homeownersbuyer/MortgageAssistance>

Applicants will need to upload several documents

When applying for the Emergency Rental Assistance Program, participants seeking rental help are required to upload several, critical documents to the online portal, including their:

- Signed lease
- Driver's license or another government-issued photo ID
- An eviction notice or a letter from landlord saying they are behind in rent
- Proof of income for each adult household member (tax documents, paystubs, unemployment award letter, savings and checking account statements, child support income documentation, if applicable) OR a determination letter from a government agency verifying a household member is at or below 80% of the area median income.

If the applicant has completed his or her household's federal income taxes for 2020, they will need to provide one of the following:

- Filed 2020 IRS Form 1040
- Filed 2020 IRS Form 1040-SR

If the applicant has not yet completed his or her federal income taxes for 2020 OR they are not required to file a federal income tax return for 2020, the applicant will need to provide all of the applicable income documentation under one of these two categories:

Acceptable annual income documentation:

- § 2020 IRS Form W2
- § Current Social Security benefits letter or 2020 Form 1099-SA (including benefits paid to minors)
- § 2020 Form 1099-R
- § 2020 IRS Form 1099-MISC for contractor income

Other acceptable income documentation:

- § Check stubs from applicant's employer for the previous 30 days
- § Current unemployment benefits letter including gross benefit amount
- § Current signed letter from applicant's employer (on company letterhead) verifying gross wages (pay rate, hours/week, pay date)
- § Current pension/retirement benefit letter (if applicable)
- § Current annuity payment letter
- § Current interest statement 1099- INT
- § Current dividend statement 1099- DIV
- § Certification of income form signed (for self-employed or cash income)
- § Zero income form signed

Participants seeking help with utility bills must upload:

- A utility bill or bills showing a disconnected status

Landlords seeking assistance will need their W-9 form for their property.

Copies of a W-9 and other blank eligibility support documents may be found on this website. Applicants who do not have eligibility support documents, may want to check out the attachments on this website, print out a copy or copies, complete the form and upload it to the online portal as part of the application process.

Participants seeking help with utility bills must upload:

- A utility bill or bills showing a disconnected status

The Application Process

Landlord Application

Landlords applying for unpaid or future rent on behalf of tenants need to know that:

- Any payments received by the landlord made under the City of Birmingham Emergency Rental Assistance program must be used to satisfy the tenant's rental obligations to the owner.
- The tenant must sign the application.

What can landlords do to get ready to apply?

- Identify which units and households they think qualify.
- Notify all tenants to make them aware of the program.
- Confirm that the households the landlord has identified meet the eligibility criteria noted below, gather documentation for the household and have it scanned and ready.
- Seek the household's signature for the application and have it scanned and ready.

Tenant/Renter Application

For rental households applying directly for unpaid or future rent or utilities, please take note of this section. If the renter's landlord is willing to participate, the renter can either apply directly and the system will contact their landlord for information, or the renter can work with their landlord to apply on their behalf by using the landlord application.

What Can Renters/Tenants Do to Get Ready to Apply?

- Look at the “Do I Qualify?” list below and see if their household qualifies.
- Gather all required documents to complete the application process.
- If applying online, start thinking of a password to create an online registration profile. Those who need help with the application, should call the call center. The number for the call center will be released on April 26, 2021.
- Contact neighbors to let them know about the program.
- Notify the landlord to let them know you are planning to apply. The landlord will have to sign off on what you are doing. What “sign off” means is that your landlord will need to go into the online portal and submit their W-9 and agree to accept the rent payment from the City of Birmingham. Please visit the Landlord Application section on this page for more information.

Payments

All payments will be made directly to the landlord and/or utility provider unless they do not agree to accept the payment.

Do I Qualify?

Renter 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
 - a. Experienced a reduction in income
 - b. Incurred significant costs
 - c. Experienced other financial hardship
2. AND one or more individuals within the household must demonstrate they:
 - a. Are at risk of experiencing homelessness or housing instability, which may include having a past due utility or rent notice or eviction notice, OR
 - b. Live in unsafe or unhealthy conditions. For example, one or all of your utilities have been turned off.
3. The households cannot be receiving federal rental subsidies or receiving assistance from other rental programs.
4. The unit the applicant is renting must be their primary residence and be located within the Birmingham city limits.
5. Any unpaid rent or utility bills the renter applies for can go no further back than March 13, 2020.
6. Eligible utilities include electricity, gas, water and home energy costs only. Internet, phone and cable are not eligible.

JEFFERSON COUNTY 2020 AREA MEDIAN INCOME

80% of Area Median Income

Household Size	1	2	3	4	5	6	7	8
Income	\$40,950	\$46,800	\$52,650	\$58,500	\$63,200	\$67,900	\$72,550	\$77,250

Prioritization

For all applications, the City of Birmingham will first review and commit funds to applicants who meet one of the two priority groups below.

1. If the applicant's income is 50 percent or below the city's area median income, OR
2. Households where one or more household members are unemployed as of the date the renter applies for assistance, AND one or more household members (this can be the same household member) were unemployed for 90 days prior to the date the renter applied for assistance.

Useful Tips

- If applying online, it's better to use a desktop or laptop instead of a cell phone.
- The recommended browser is Google Chrome, but this application process will work with any modern web browser (i.e. Internet Explorer v10+, FireFox, Safari).
- Because several documents will need to be uploaded as part of the application process, applicants need to be aware that all documents must be clear and legible when submitted.
- If an applicant encounters problems with the application process, they may contact the call center, which will go live on April 26, 2021.
- Gather all documents in advance before going online to apply in order to have immediate access to what is required.

Legal Disclaimers

- Falsification of documents or any material falsehoods or omissions in an application to this program, including knowingly seeking duplicative benefits, is subject to state and federal criminal penalties. Landlords and tenants are particularly put on notice that 18 U.S.C. §1001 provides, among other things, that whoever knowingly and willingly makes or uses a document or writing containing any false, fictitious, or fraudulent statement or entry, in any matter within the jurisdiction of any department or agency of the United States will be fined not more than \$10,000 or imprisoned for not more than five years, or both.
- This program has specific eligibility requirements and not all households may be eligible.
- Funds may not still be available by the time a household applies.
- Other program limitations may also apply. Once the renter has completed the application and the application has been assigned to a case manager, the renter should follow up with the case manager if there are questions on this topic.