

# The Birmingham Emergency Rental Assistance Program

## Frequently Asked Questions

Please note that the Birmingham Emergency Rental Assistance Program will not go live until April 26, 2021 at 10 a.m. Until that time, those interested in learning more about the program are encouraged to visit [www.birminghamal.gov/renthelp](http://www.birminghamal.gov/renthelp) for information on who is eligible for the program, what it takes to apply and more.

Several documents are required for the application process. Please use this FAQ to learn what is needed for the application process. Even though applicants cannot upload documents to the online portal until it goes live on April 26, 2021 at 10 a.m., please consider collecting and preparing the necessary documents in advance of the application process. Thank you.

### What is the purpose of the Birmingham 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.

### When does the program begin and what is my deadline to apply?

The online portal for applications will open at 10 a.m. CST on April 26, 2021, and it will remain open until all available funds have been committed. The duration of the program will depend on the number of eligible applicants. A link for the online portal will be available at [www.birminghamal.gov/renthelp](http://www.birminghamal.gov/renthelp) at 10 a.m. CST on April 26, 2021. Please visit [www.birminghamal.gov/renthelp](http://www.birminghamal.gov/renthelp) for details on what type documents applicants will need prior to applying for assistance.

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

The program offers a call center, where operators will be available to help applicants. Applicants who are having problems completing the application will be referred to a case manager, who will call them back and assist them through the process. Assistance will be available in English and Spanish. If another language is needed, the applicant should tell the operator. The call center will go live at 10 a.m. April 26, 2021. Check [www.birminghamal.gov/renthelp](http://www.birminghamal.gov/renthelp) on April 26, 2021 at 10 a.m. for the toll-free number.

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

- Applicants MUST be Birmingham, AL. residents
- Landlords with property in Birmingham, AL. and their renters who have been unable to pay rent because of COVID-19. The landlord may start the application process, but the renter must complete the application process in order to qualify for consideration. To apply, please look for the online application portal at [www.birminghamal.gov/renthelp](http://www.birminghamal.gov/renthelp). The online portal for applications will go live at 10 a.m. CST on April 26, 2021. (See additional information for landlords below.)
- 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. Funding for utilities does not include past due internet or telephone bills.
- 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 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 the applicant's 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 Birmingham city limits.
  5. Any unpaid rent or utility bills the applicant applies for can go no further back than March 13, 2020.
  6. Eligible utilities include: electricity, gas, water and home energy costs only. Internet, cable, phone, etc. 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

## How will the applications be prioritized?

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 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.

## 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:

- Rent
- Past due rent
- • Utilities, including home energy costs, and past due utility and home energy costs

Home energy costs are separately stated expenses related to occupancy of a dwelling like propane and fuel oil.

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

## How do I apply for rental assistance under the program?

Applications will be available via an online portal, which will go live on April 26, 2021 at 10 a.m. CST. Applicants may also call the call center, which will go live on April 26, 2021 at 10 a.m., to apply over the phone. The toll-free number, which offers access to assistance in English and Spanish, will be provided on April 26, 2021 at [www.birminghamal.gov/renthelp](http://www.birminghamal.gov/renthelp).

## Landlord

- By applying online, the landlord can create a landlord profile and list all properties under their management, as well as identify each tenant for whom they are requesting assistance.
- After the landlord profile is complete and submitted, the system will automatically email each identified tenant, prompting them to complete their Tenant Profile.
- For tenants without an email address, the landlord can print the application form, obtain a physical signature, and upload the application and related income documents on the tenant's behalf. If needed, tenants will be contacted by a program representative to assist in gathering necessary information and documents to complete the Tenant Profile.

## Tenant/Renter

- Tenants may apply directly for unpaid or future rent or utilities. If the tenant's landlord is willing to participate, the tenant can either apply directly and their landlord will be contacted for additional information, or the tenant can work with their landlord for them to apply on their behalf, using the landlord application.
- If the tenant's landlord chooses not to participate in the program, the tenant may still apply for rental assistance by completing the online application or by calling the call center to apply over the phone. The call center will go live on April 26, 2021 at 10 a.m. CST. The phone number for the call center will be provided on April 26, 2021 at [www.birminghamal.gov/renthelp](http://www.birminghamal.gov/renthelp).

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

After submitting an application, the tenant will be able to monitor the status of their application through the online dashboard or by calling the call center to speak with a customer service representative. The tenant will be notified if program managers need more information to complete the application. The call center will go live on April 26, 2021 at 10 a.m. CST.

## 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) will be eligible for assistance under the program. Phone, cable, internet, etc. bills are not eligible.

## What is the funding source for the Birmingham 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 City of Birmingham has received approximately \$6.2 million to assist landlords and tenants through the Birmingham Emergency Rental Assistance Program. Additionally, the State of Alabama received an additional \$263 million as direct allocations of these funds.

## LANDLORD FAQs

### What documentation will I need to complete my application if I am submitting on behalf of my tenants?

As part of the program application, the landlord must submit the following documentation to confirm eligibility:

- Verification of rental arrears and the total amount
- Government-issued ID (if individual); Corporate Resolution listing the individual or individuals authorized to execute documents (if incorporated entity)
- Rent or lease agreement (or rent receipt if no current agreement). History of rental payments
- If applying on behalf of a condominium, authorized representative proof completed IRS form W-9
- Household certification form (if not being provided by the tenant)
- Household income documentation, as listed above (if not being provided by the tenant)
- Itemized bill outlining months past due, fee, etc.

### I don't have a blank copy of a W-9. What do I do? Where can I get one?

Copies of a W-9 and other blank eligibility support documents may be found at [www.birminghamal.gov/renthelp](http://www.birminghamal.gov/renthelp). Applicants who do not have eligibility support documents, may want to check out the attachments on the website, print out a copy or copies, complete the form and upload it to the online portal as part of the application process.

### I'm having trouble logging into the online portal, what do I do?

Please call the call center, where a case manager will be available to assist. The call center and online portal will go live on April 26, 2021 at 10 a.m.

### How will payments be made?

Payments will be made using ACH deposit. As part of the application process, the landlord will be asked to provide bank routing information to complete the payments.

### If my tenant received rental assistance from this program to cover past due rent, can they also apply for additional assistance?

If a tenant has already received assistance for a specific time period, the program cannot provide assistance for that same time period.

### What housing programs or certain types of tenant assistance are not eligible?

Units in which the household's portion of the monthly rent paid to the landlord can be adjusted based on a change in household income are ineligible. More specifically this would mean:

- Most project-based assistance (including project-based Section 8 or project-based rental assistance [and RAD units that are subject to those rules], USDA rental assistance,) and tenant-based vouchers (Section 8, USDA housing voucher) are not allowed to receive the Birmingham Emergency Rental Assistance Program assistance for rent or rental arrears. Neither income-based nor flat rent public housing is eligible to be assisted.
- A few limited types of project-based or tenant-based assistance operate with rent to tenants set at a flat rate and are not able to be adjusted based on a tenant's income. If the applicant's property has this type of situation, the landlord will be asked to provide documentation of the flat rate nature of the subsidy from the subsidy provider. In these cases, once acceptable documentation has been received, the household may be able to be assisted solely for the tenant-paid portion of the rent for the same time period as the other assistance.
- Units that have land use restrictions for serving certain income levels, but do not adjust tenant rent in interim recertifications, such as Housing Tax Credits, Mortgage Revenue bond, HOME, or NSP loan, etc. can receive Emergency Rental Assistance Alabama Program assistance (as long as that unit within the property is not also receiving prohibited project-based or tenant based assistance for the same time period as payment is requested).

## Tenant/Renter FAQs

### What if my landlord refuses to enroll into the program?

If a landlord refuses to enroll in the program, the renter can still apply directly. In order to provide direct payments, the program is required to attempt to reach the landlord to confirm their unwillingness to participate.

### 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 program organizers to confirm eligibility:

- Government or current public school-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 (or head and/or co-head of household if all members are under 18) must be provided from one of the two options below:

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

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 a self-employment form, an income certification form, the utility info release authorization form and the self-certification of assets form for renters may be found at [www.birminghamal.gov/renthelp](http://www.birminghamal.gov/renthelp). Applicants who do not have these forms, which are known as eligibility support documents, may want to check out the attachments at [www.birminghamal.gov/renthelp](http://www.birminghamal.gov/renthelp), print out a copy, complete the form and upload it to the online portal as part of the application process. The website also has a blank W-9 form for landlords. Please remember that applicants cannot upload documents to the online portal until it goes live on April 26, 2021 at 10 a.m. Until then, it’s good to go ahead and start getting documents prepared.

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.

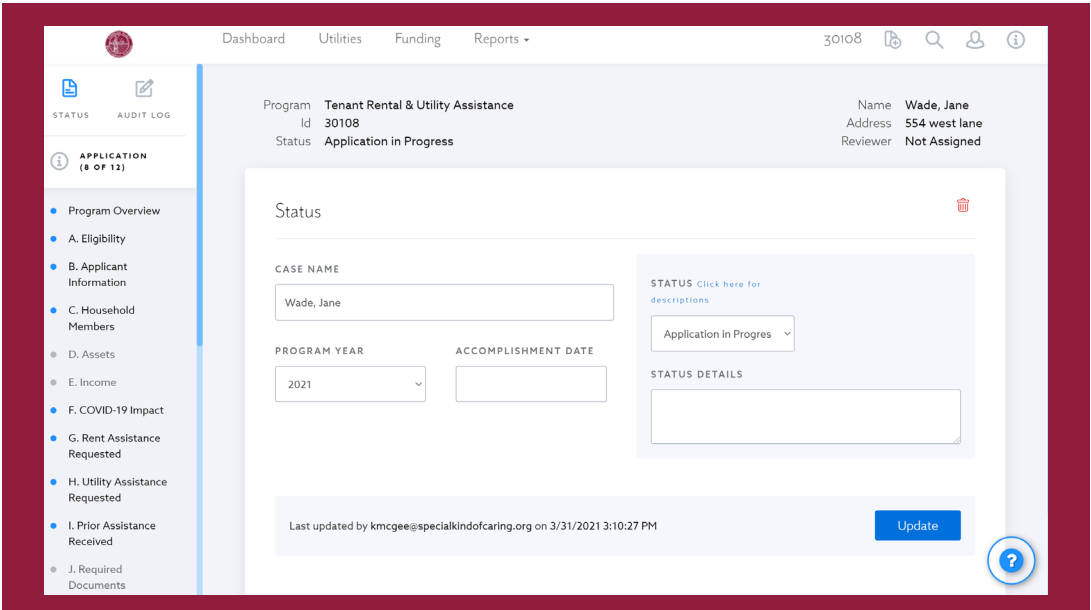
I don’t have all of the documents required for the application. When I am applying in the portal, will I be able to “skip” a section and come back to complete it when I do get the documents?

Yes, you will. However, you will NOT be allowed to “submit” a complete application until all documents are uploaded.

If I try to submit my application and I’m missing something, will the online portal tell me what I’m missing?

Yes. On the left-hand side of the online application, are the application steps. The color of the sections turn blue when that section is fully completed. If you submit your application and have NOT uploaded all required items or finished a section, it will notify you at the end which sections need to be completed.

See below as an example.



### **How will my household income be calculated?**

Income for all household members 18 years of age or older will be considered when calculating annual household income. A household is defined as all persons occupying the same housing unit, regardless of their relationship to each other. The occupants could consist of a single family, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

Household income will be calculated based on the adjusted gross income as defined for purposes of reporting under Internal Revenue Service (IRS) Form 1040 series for individual federal annual income tax purposes. When determining the number of household members and annual household income, keep in mind:

- Minor children are considered household members. Earned income of minor children is not considered as part of total annual household income.
- Minor children who are subject to shared custody agreements may be counted as household members if the minor child lives in the residence at least 50% of the time.
- Temporarily absent family members are considered household members and their income is considered in calculation of household income, regardless of how much the temporarily absent family member contributes to the household.
- Paid, non-related, live-in aides, whether paid by the family or through a social service program, are not considered household members. Income of live-in aides is not considered in the calculation of household income. Related persons do not qualify as live-in aides.

### **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.

### **How will payments be made?**

Payments will be made directly to the landlord or utility 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 Birmingham 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.

### **Which utilities are eligible for financial assistance under the program?**

Eligible utilities include electricity, gas, water and sewer, and energy costs, such as fuel oil. Telecommunication services, such as telephone, cable, and internet service costs are NOT eligible for assistance.

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

The applicant's landlord can still apply for assistance on the renter's behalf, or the renter can apply directly. The process is the same whether an eviction proceeding has started or not.

### **I'm having trouble logging into the online portal, what do I do?**

Please call the call center, where a case manager will be available to assist. The call center and online portal will go live on April 26, 2021 at 10 a.m. The toll-free number will be available at [www.birminghamal.gov/renthelp](http://www.birminghamal.gov/renthelp).

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

No. For this program, only those who rent their homes are eligible. Mortgage payments and utility expenses for homeowners who live in homes with a mortgage impacted by COVID-19, are not eligible for financial assistance under this program. Homeowners who may need help with their mortgage payments or utility bills, should visit: <https://www.fhfa.gov/Homeownersbuyer/MortgageAssistance>

## **Questions?**

**Call the call center, which will go live at 10 a.m. CST on April 26, 2021.  
24 hours a day, 7 days a week**

**The call center phone number will be provided at 10 a.m. on April 26, 2021 on [www.birminghamal.gov/renthelp](http://www.birminghamal.gov/renthelp).  
People may also submit questions to the program email address, which will be provided on April 26, 2021 on [www.birminghamal.gov/renthelp](http://www.birminghamal.gov/renthelp).**

**Help is available in English and Spanish. If another language is needed, the applicant should tell the operator.  
For additional questions on the program, please send emails to [rentalassistance@specialkindofcaring.org](mailto:rentalassistance@specialkindofcaring.org).**