

# MOBILE COUNTY TREASURY EMERGENCY RENTAL ASSISTANCE PROGRAM (TERA2) FREQUENTLY ASKED QUESTIONS



## THE PROGRAM

### Q: What is the TERA2 Program?

**A:** The Treasury Emergency Rental Assistance (TERA2) Program is a U.S. Treasury funded program providing financial assistance to support Mobile County renters who have experienced a financial hardship during or due directly or indirectly to the coronavirus pandemic and need assistance with payment of rent and/or utilities. This program is similar to TERA1, but has slightly different program requirements. TERA2 also includes funding for housing stability (i.e., legal assistance and case management related to eviction prevention).

### Q: What does the assistance include?

**A:** Assistance can include:

- a. Eligible late (arrears) payments made directly to your landlord, property management agent, or utility provider for rent or utilities accrued after March 13, 2020; and/or
- b. Eligible future rent payments made directly to the landlord or property management agent, for 3 months at a time (to ensure housing stability), up to a maximum of 18 months.

### Q: How do I apply?

**A:** Go to <https://www.mobilecountyal.gov/rental-and-utility-assistance> to complete your application. Note that applications previously submitted for TERA1 will automatically be considered for funding under TERA 2. There is no need to submit a new application.

### Q: Who receives the payment?

**A:** Payments will be made to the landlord, property management agent, or utility providers. Where efforts to secure cooperation have been exhausted with landlords and/or property management agents (as required by County policies), rental payments may be made directly to the household.

### Q: I am a tenant; do I need to get my landlord to participate?

**A:** Yes. Contact your landlord and ask your landlord to complete an application at <https://www.mobilecountyal.gov/rental-and-utility-assistance>.

### Q: I am a tenant; my landlord has not responded to me about participating in this program. What do I do?

**A:** Document the communication between you and your landlord (emails, texts, letters, certified mail) showing that you have tried to communicate without a response. You must try to communicate with them at least 3 times in a period of 5 calendar-days. Program staff will also attempt to communicate with the landlord, as the landlord is requested to notify the program that they do not wish to participate before payments can be made directly to a tenant.

### Q: Once approved, how long does it take before funds are sent?

**A:** On average, it will take 2-3 weeks for the funds to be approved, and another 1-3 weeks for the checks to arrive by mail. The checks are mailed (direct deposit and ACH transactions are not available). As with any program using Federal dollars, the program must confirm and document compliance with applicable guidelines. Additional information (above that required by the application) may be requested so as to ensure program integrity and to provide sufficient documentation for future audits. Each case is reviewed twice before a funding recommendation can be made to ensure that all program guidelines are met.

## ELIGIBILITY

### Q: What is an "eligible household"?

**A:** A household of one or more people (related or unrelated) who are obligated to pay rent on a residential dwelling unit located in Mobile County and have qualified for unemployment benefits, experienced a reduction in income, incurred significant costs, or experienced other financial hardships during or due directly or indirectly to the coronavirus pandemic. The household will also need to demonstrate risk of experiencing homelessness/housing instability and meet income requirements.



**Q: What are the income requirements?**

**A:** To receive assistance, household income (for all adults combined, including children 18 and older) can be no more than 80% of the HUD area median income for Mobile County, as shown on the following chart.

| 80% Income Threshold Requirements |          |          |          |          |          |          |          |          |
|-----------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|
| Number of Persons in Household    | 1        | 2        | 3        | 4        | 5        | 6        | 7        | 8        |
| Annual Household Income           | \$32,700 | \$37,400 | \$42,050 | \$46,700 | \$50,450 | \$54,200 | \$57,950 | \$61,650 |

**Q: What documents do I need to prove that I'm eligible?**

**A:** Mobile County requires the following documents to complete the TERA application:

- a. Current Driver's License or other government-issued photo ID for applicant and co-applicant
- b. Signed lease agreement or other documentation reflecting an agreement to pay rent for a residential unit
- c. Proof of financial hardship during or due directly or indirectly to the coronavirus pandemic COVID-19
- d. Proof of income for all adult household members (every income source needs to be documented)
- e. For rental assistance, eviction notice or late rental payment notice / landlord ledger
- f. For utility assistance, utility invoices showing unpaid utilities in a household member's name at the rented address
- g. Documentation of risk of experiencing homelessness or housing instability (eviction or rent-due notice/ ledger, utility past due/shut off notice, or rent-burdened based on having rent/utility costs at 50% of income)
- h. Documentation of source and amount of any other payment (regardless of the source) for rent / utilities

## FINANCIAL HARDSHIP

**Q: How do I prove that my household has experienced financial hardship during or due directly or indirectly to the coronavirus pandemic?**

**A:** You must provide documents and/or self-certify that one or more individuals within the household:

- a. Has qualified for unemployment benefits; or
- b. Has experienced a reduction in household income, incurred significant costs or experienced other financial hardship during the COVID-19 pandemic (from March 13, 2020 to the present).

**Q: What documents are acceptable to prove financial hardship?**

**A:** Acceptable documents include, but are not limited to the following (specific to the eligible pandemic period from March 13, 2020 to present):

- a. Documentation showing eligibility for unemployment benefit
- b. Notice of workplace closure or reduced hours, including lay-off, termination, loss of working hours, income reduction resulting from business closure;
  - If self-employed, a signed self-certification that includes name of household member, name and nature of business, and narrative confirming economic impact
- c. Documentation of sickness with COVID-19 or of caring for household/family member sick with COVID-19;
- d. Documentation of extraordinary out-of-pocket childcare expenses due to school closures, medical expenses or health care expenditures stemming from COVID-19 infection;
- e. Documentation of compliance with a recommendation from a governmental health authority;
- f. Documentation of reasonable expenditures stemming from government-ordered emergency measures; or
- g. Documentation of any additional factors relevant to the tenant's reduction in income during the COVID-19 emergency, inclusive of a self-attestation regarding unemployment and or financial hardship.

## RISK OF EXPERIENCING HOMELESSNESS OR HOUSING INSTABILITY

**Q: How do I demonstrate that my household is at risk of experiencing homelessness or housing instability?**

**A:** You must provide documents that show:

- a. A past due/shut off utility or rent notice (including landlord ledger showing rent arrears) or eviction notice.
- b. Being overly rent-burdened which means having rent/utility costs equal to or in excess of 50% of income.
- c. Any other evidence of risk, as may be determined by the County on a case-to-case basis.

**Q: What documents are acceptable to prove risk of experiencing homelessness or housing instability?****A:** Acceptable documents for each criteria noted above:

- a. Copy of one or more required notice(s)
- b. Documentation showing current rent/utility costs
- c. Any other evidence supporting risk, including a written attestation as to the factors

**EVICTION PREVENTION PROGRAM (EPP)**

The TERA program has partnered with Legal Services of Alabama (LSA) to provide limited legal representation for qualifying Mobile County tenants facing court dates for eviction proceedings. The TERA program will prioritize these cases in an effort to provide funding for rental arrears, so as to prevent evictions. The EPP program can also assist with eviction cases that have been filed, but do not yet have a court date.

**Q: Can I apply even if I am already involved in court case for eviction?**

**A:** Yes, and you are encouraged to apply. If you are already being evicted and have a court date, apply immediately and call the TERA hotline at 855-209-4970 and tell them you are requesting assistance from the Eviction Prevention Program. A TERA Case Manager will review your application for program eligibility and required documents, and contact you if additional information is needed. To qualify for assistance, you must still meet the eligibility criteria set forth above, noting that the eviction proceedings are sufficient to document the risk of homelessness / housing stability.

**Q: If I am accepted into the TERA program, am I automatically registered for legal representation?**

**A:** No. All cases are reviewed for eligibility under the TERA program; however, only cases with active court dates scheduled are considered for the legal representation, depending on LSA attorney availability. However, if you are in the early stages of a court case (filed, but without a court date yet), TERA will prioritize the processing of your case to facilitate funds approval for qualified cases. In most cases, landlords will accept compensation for rental arrears and some future rent instead of continuing with eviction proceedings in court; however, it is important to promptly communicate your eviction risk and provide documentation so that your case can move forward as quickly as possible.

**Q: Can I register directly for the Eviction Prevention Program?**

**A: No.** Each case that meets the criteria for TERA eligibility and has an eviction filed in the district or circuit court is automatically considered for the Eviction Prevention Program. There is no separate application or additional paperwork required. You can be in the Eviction Prevention Program and get priority case processing from TERA even if your case does not have a court date, or you do not have legal representation yet.

**DIFFICULTY APPLYING****Q: How do I apply if I don't have access to the Internet?**

**A:** If you do not have Internet access or have a friend or family member who can assist you, you can apply at your local library or by phone at 855-209-4970. However, hold times may be lengthy particularly on Monday mornings. Apply online if at all possible for the fastest application review and results.

**Q: If I am denied assistance, can I appeal the decision?**

**A:** Yes. You will receive a denial letter which will outline the process for appealing the denial.

**APPLY USING <https://www.mobilecountyal.gov/rental-and-utility-assistance>.**