

MOBILE COUNTY TREASURY EMERGENCY RENTAL ASSISTANCE PROGRAM (TERA1) FREQUENTLY ASKED QUESTIONS



THE PROGRAM

Q: What is the TERA1 Program?

A: The Treasury Emergency Rental Assistance (TERA1) Program is a U.S. Treasury funded program providing financial assistance to support Mobile County renters who are unable to pay rent or utilities due to the COVID-19 pandemic.

Q: What does the assistance include?

A: Assistance can include:

- 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
- Eligible future rent payments made directly to the landlord or property management agent, for 3 months (to ensure housing stability) up to a maximum of 15 months.

Q: How do I apply?

A: Go to <https://www.mobilecountyal.gov/rental-and-utility-assistance> to complete your 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 from 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 days.

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 due to the COVID-19 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 chart below.

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: Does my household qualify for priority assistance?

A: During the first 75 days of program implementation, priority was given to renter households that qualified as very low income (less than 50% of the area median income in your area) and/or households in which one or more members is unemployed and has been unemployed for 90 days. Since May 15, 2021 (subject to availability of funding), application review shifted to the order of submission with priority given to those cases which include rent and/or rent and utility payments, rather than utility payments only.



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 due to COVID-19
- d. Proof of Income (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
- h. If prior assistance received, documentation of the source and amounts

FINANCIAL HARDSHIP

Q: How do I prove that my household has experienced financial hardship due to COVID-19?

A: You must provide documents that show 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 due, directly or indirectly, to the COVID-19 pandemic

Q: What documents are acceptable to prove direct or indirect financial impact of COVID-19?

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

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

RISK OF EXPERIENCING HOMELESSNESS OR HOUSING INSTABILITY

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

A: You must provide documents that show:

- a. A past due utility or rent notice (including landlord ledger) or eviction notice.
- b. Being overly rent-burdened which means having housing 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.
- d. Self-attestation that the effects of the COVID-19 pandemic have increased the risk for one or more individuals within the households.

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 required notice
- b. Documentation showing current housing costs
- c. Any other evidence supporting risk
- d. Written attestation of risk, if other criteria cannot be met



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 AT <https://www.mobilecountyal.gov/rental-and-utility-assistance>.