



Winnebago County Emergency Rental Assistance Policy

March 30, 2021/Revision 4

Disclaimer

The Winnebago County Emergency Rental Assistance (WCERA) Policies are a reference guide to the Winnebago County's implementation of the Federal Emergency Rental Assistance program, as established by the United States Department of the Treasury. The policies are designed to provide procedure for tenants, landlords, and any party or agency assisting a tenant or landlord seeking to participate in the WCERA. Use or reliance upon any of the provisions contained herein does not, expressly or impliedly, directly or indirectly, suggest, represent, or warrant that an application that has been rendered for assistance will be approved to receive WCERA funding.

Publication

Winnebago County, in its sole discretion reserves the right to, and from time to time, amend these policies for any reason, including to assure compliance with applicable federal, State or local laws and regulations thereunder which may be amended and/or enacted, to reflect changes in the allocation of WCERA funding, needs, fair market rental rates, or to terminate the program. An amended Policy will be released periodically, as necessitated by a change in any of the items indicated above or to reflect updated WCERA policies, procedures, or guidance. The newest edition of Policy will override all previous editions, except where otherwise noted.

Section 1: Winnebago County Emergency Assistance Program Introduction

The WCERA was created using the funding allocation from the recently enacted Emergency Rental Assistance Program, as established by the United States Department of the Treasury. The economic crisis caused by the novel coronavirus disease (COVID-19) pandemic has created a continuing need for rental and utility assistance to households affected by the pandemic with the goal of promoting housing stability.

1.1 Program Overview

WCERA may provide up to fifteen (15) months of rental assistance and utility/home energy assistance to eligible Winnebago County, Illinois renter households (defined in Section 3.1 and 3.2) to increase housing stability and prevent evictions.

Section 2: Program Requirements

2.1 Rental Assistance

Each household is eligible for up to twelve (12) months of assistance, with three (3) additional months, if needed to ensure housing stability for a maximum of fifteen (15) months of assistance, including a combination of previous months (arrears) and future months (rental assistance). The maximum monthly rental assistance cannot exceed the amount specified in the tenant’s lease or the amount specified in Chart 1.

Chart 1

Winnebago County, IL ERAP Maximum FMRs By Unit Bedrooms

ZIP Code	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom	Two-Bedroom FMR Basis
60146	\$620	\$700	\$900	\$1,300	\$1,530	SAFMR
61008	\$530	\$610	\$800	\$1,090	\$1,180	SAFMR
61011	\$790	\$910	\$1,200	\$1,630	\$1,770	SAFMR
61016	\$530	\$610	\$810	\$1,100	\$1,190	SAFMR
61019	\$580	\$670	\$880	\$1,190	\$1,300	SAFMR
61020	\$527	\$606	\$799	\$1,085	\$1,178	FMR
61024	\$527	\$606	\$799	\$1,085	\$1,178	FMR
61039	\$527	\$606	\$799	\$1,085	\$1,178	FMR
61047	\$527	\$606	\$799	\$1,085	\$1,178	FMR
61052	\$620	\$700	\$900	\$1,300	\$1,530	SAFMR
61063	\$560	\$640	\$850	\$1,150	\$1,250	SAFMR
61072	\$527	\$606	\$799	\$1,085	\$1,178	FMR
61073	\$690	\$790	\$1,040	\$1,410	\$1,530	SAFMR
61077	\$560	\$640	\$850	\$1,150	\$1,250	SAFMR
61079	\$527	\$606	\$799	\$1,085	\$1,178	FMR
61080	\$527	\$606	\$799	\$1,085	\$1,178	FMR
61084	\$640	\$740	\$970	\$1,320	\$1,430	SAFMR
61088	\$527	\$606	\$799	\$1,085	\$1,178	FMR

Winnebago County, IL ERAP Maximum FMRs By Unit Bedrooms

ZIP Code	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom	Two-Bedroom FMR Basis
61101	\$527	\$606	\$799	\$1,085	\$1,178	FMR
61102	\$527	\$606	\$799	\$1,085	\$1,178	FMR
61103	\$527	\$606	\$799	\$1,085	\$1,178	FMR
61104	\$527	\$606	\$799	\$1,085	\$1,178	FMR
61105	\$527	\$606	\$799	\$1,085	\$1,178	FMR
61107	\$590	\$680	\$890	\$1,210	\$1,310	SAFMR
61108	\$540	\$620	\$820	\$1,110	\$1,210	SAFMR
61109	\$527	\$606	\$799	\$1,085	\$1,178	FMR
61110	\$527	\$606	\$799	\$1,085	\$1,178	FMR
61111	\$550	\$640	\$840	\$1,140	\$1,240	SAFMR
61112	\$530	\$610	\$810	\$1,100	\$1,190	SAFMR
61114	\$640	\$740	\$970	\$1,320	\$1,430	SAFMR
61115	\$610	\$700	\$920	\$1,250	\$1,360	SAFMR
61125	\$527	\$606	\$799	\$1,085	\$1,178	FMR
61126	\$527	\$606	\$799	\$1,085	\$1,178	FMR
61130	\$527	\$606	\$799	\$1,085	\$1,178	FMR
61131	\$527	\$606	\$799	\$1,085	\$1,178	FMR
61132	\$527	\$606	\$799	\$1,085	\$1,178	FMR

The maximum monthly payment is derived from the U.S. Department of Housing and Urban Development's (HUD) published fair market rental rates for the Emergency Rental Demonstration Program https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2021_code/2021summary_erap.odn

Arrears payments can cover only past due rent that accumulated on or after April 1, 2020. If rental arrears exist that were accrued on or after April 1, 2020, arrears of twelve (12) or fewer months will be paid in full. If arrears of fewer than twelve (12) months are paid, the remainder may be paid in three (3) month intervals and Winnebago County will re-certify every three (3) months the household's need for continuing WCERA assistance until the maximum allowable amount of assistance is exhausted. If the arrearage payment is twelve (12) months of past due rent incurred on or after April 1, 2020, the applicant will be eligible for a payment of three (3) months of forward-facing assistance for the

maximum allowable assistance of fifteen (15) months if the assistance is necessary to ensure housing stability.

Households may apply solely for the payment of future rent, if no arrears exist. If rental arrears exist, the arrears must be addressed as stated herein. Future rents may ONLY be approved three (3) months at a time. Household income eligibility must be recertified every three (3) months in order for a household to continue to receive assistance.

Payments will be paid directly to the landlord by Winnebago County on behalf of the household. The tenant is responsible for paying in full, any amount of rental arrears or future rent that is not covered by the WCERA assistance. Such remaining balances that are not waived or forgiven by the landlord must be paid by the tenant.

Winnebago County will make reasonable efforts to obtain the cooperation of landlords and utility/home energy providers to accept direct payments from Winnebago County. A landlord or utility/home energy provider will be deemed to have refused participation in the WCERA program if:

1. A request for participation is sent in writing, by certified mail, to the landlord or utility/home energy provider, and the addressee does not respond to the request within fourteen (14) calendar days after mailing;
2. Winnebago County has made at least three (3) attempts by phone, text or email over a ten (10) calendar-day period to request the landlord or utility/home provider's participation and the landlord or utility/home energy provider has not responded; or
3. The landlord or utility/home energy provider notifies Winnebago County, in writing, via email or direct correspondence that they have elected not to participate in WCERA.

A landlord, utility/home energy provider will be deemed "nonparticipating" regarding a specific applicant if after twenty-one (21) calendar days a specific document request such as a request for a lease or arrearage calculation has not been fulfilled.

A qualified tenant of a nonparticipating landlord may arrange for future rent payment to be made to a new landlord who is willing to participate in the WCERA program. The qualified tenant shall be provided documentation from Winnebago County of the current landlord's refusal to participate.

Assistance shall be obligated for a term of twelve (12) months for each qualifying household. Funds will be de-obligated if an applicant does not re-certify for future assistance. Winnebago County may, if it deems it necessary, obligate an additional three (3) months of assistance, for a total of fifteen (15) months of assistance, to households that continue to face housing instability or risk of homelessness.

2.2 Utility Assistance

Participating tenants may request utility and home energy assistance from WCERA for past due payments commencing on April 1, 2020. The total may not exceed twelve (12) months of assistance.

A utility is defined as:

- 1) Electric, gas, water, wastewater or sewer, trash removal, internet service
 - a. If billed to the tenant; and
 - b. The invoice reflects the address of the application.

Home energy is defined as:

- 1) Fuel oil, liquified petroleum gas (LP Gas), propane, wood, coal, kerosene, pellets, or biofuel used for heating
 - a. If billed to the tenant; and
 - b. The invoice reflects the address of the application.

Utility costs may include the payment of late fees, disconnect fees, or reconnect fees.

Telephone, cable (except for the proration of a bundled internet) are NOT considered to be utilities. In the event that the internet utility is part of a bundled service that includes telephone and cable, then the internet portion and eligibility will be determined by a proration of the total number of bundled services.

Applicants must:

1. Provide a utility or home energy invoice in the name of the tenant or co-tenant reflecting the address of the application for each qualifying utility or home energy expense for which payment is requested; and
2. State whether a notice of disconnection has been received for each utility via a question in the Submittal Application Portal; and
3. Complete and upload an affidavit of home energy exhaustion stating that the household has exhausted its home energy source and is without funds to incur additional home energy resources.

WCERA may pay utility and home arrearages incurred on or after April 1, 2020. WCERA may pay the full amount of utility and home energy arrearages for qualifying units and home energy expenses. The applicant is not required to apply for or receive rental assistance in order to request assistance for utility arrearages.

Utility assistance may be provided for households receiving rental assistance under tenant-based or project-based Section 8, other HUD rental assistance, or a USDA Rural Development rental assistance program, living in a public housing unit, or already receiving emergency rental assistance from another source. This assistance is limited to a term of twelve (12) months.

The twelve (12) months for rent and utility assistance run concurrently.

WCERA will not pay utilities:

1. Reflecting a service address that is not the address on the application or the address of rental building, or rental complex;
2. Billed to a party other than the tenant, co-tenant on the lease, building manager/owner, or complex manager/owner; or billed to the landlord. WCERA, however, may pay the utilities only in those municipalities in which certain utilities are only permitted in the landlord's name for the applicant unit.

Utilities designated on the lease as being included in the rent may be paid through the payment of rental arrears or future rent. Utilities designated as being included in the lease may not be paid outside of a rental payment.

2.3 Internet Assistance

Internet Assistance Participating tenants may request internet assistance from WCERA for past due payments commencing on April 1, 2020. The total may not exceed twelve (12) months of assistance for any combination of rent, utility, and internet assistance. The twelve (12) months for rent, utility/ home energy, and internet/ broadband assistance run concurrently.

Internet is defined for purposes of WCERA as:

1. The infrastructure that allows an individual household to gain access to the internet and the specifically associated cost of the service provider which may provide both equipment and service.
2. Telephone and cable are NOT eligible for payment as internet or utility assistance.

To be eligible for internet assistance an applicant must attest to at least one (1) of the following conditions:

1. A minor between the ages five (5) to eighteen (18), inclusive, lives in the household and attends school full time;
2. A member of the household works remotely from home at least twenty (20) hours a week;
3. A member of the household is currently actively receiving unemployment at the time of application; or
4. A member of the household has a health insurance policy that permits TeleHealth services.

Applicants must:

- a. Provide an internet/ broadband invoice or sub-invoice in the name of the tenant or co-tenant reflecting the address of the application; and
- b. State whether a notice of disconnection has been received for internet/ broadband service.

2.4 Ineligible Activities

- WCERA funds may not be used for the following activities:
 - Mortgage assistance for homeowners.
 - Assistance for persons currently experiencing homelessness.
 - Rental assistance for the ASSISTED portion of the rent under tenant-based or project-based Section 8, other HUD rental assistance, or a USDA Rural Development rental assistance program, living in a public housing unit, or already receiving emergency rental assistance from another source.
 - Payment of late fees.
 - Security deposit assistance.
 - Payment of damages, pet deposits, or other fees.
 - Moving expenses.
 - Double rent, in the instance of a tenant “hold-over” (stay in the rental unit after the rental term has expired).

2.5 Tenant Obligations

A household receiving WCERA assistance must execute a WCERA Agreement and acknowledge that the tenant will notify Winnebago County immediately if:

1. The tenant vacates the premises;
2. The tenant is offered another form of assistance or intends to accept an alternate form of rental assistance;
3. The tenant receives a notice of past due rent;

4. The tenant has signed the State of Illinois declaration of inability to pay rent per the State of Illinois Executive Order 2020-72 (“EO 2020-72”) temporarily halting residential evictions to prevent the further spread of COVID-19.
5. The tenant receives a notice of utility disconnection;
6. The tenant believes the WCERA funds have not been correctly applied to the household’s rental arrears or current rent; or
7. The tenant believes that the landlord has engaged in fraud regarding the receipt of or application of WCERA funds to their lease, rental arrears, or current rent.

The tenant must also acknowledge that any direct payment of funds which constitutes an overpayment or erroneous payment of funds must be returned immediately to Winnebago County upon request.

The WCERA Agreement will be executed and the tenant obligations acknowledged through the Submittal Application Portal. The WCERA Agreement and the acknowledgement will be included in the application; a separate form is not required.

2.6 Landlord Obligations

A landlord receiving direct payment of WCERA funds must execute a WCERA Agreement and acknowledge that:

1. The landlord will notify Winnebago County immediately if:
 - a. The tenant vacates the premises.
 - b. The landlord receives a rental assistance payment for the tenant from a different program or entity providing rental assistance.
 - c. The tenant is offered a payment plan or decrease in the tenant’s rental rate.
 - d. The tenant’s rent increases for any reason.
 - e. The tenant receives a notice of past due rent or an eviction notice AFTER WCERA funds have been received and applied to the tenant’s rental account.
 - f. The landlord believes that the tenant has engaged in fraud regarding the application or receipt of WCERA assistance.
2. Any overpayment or erroneous payment of funds must be returned to Winnebago County immediately upon request.
3. A tenant receiving WCERA assistance will not be assessed additional rent or fee charges for participation in the WCERA program.
4. The landlord is the owner, or agent of the owner, of the property.

Section 3: Participant Selection and Eligibility

3.1 Eligible Households

A household must meet the following eligibility criteria:

1. Must be a Winnebago County, Illinois renter household. Assistance can only be provided for a renter's primary residence and the household must have a current written lease. In the absence of a signed lease, evidence of the amount of a rental payment may include bank statements, check stubs, or other documentation that reasonably establishes a pattern of paying rent, a written attestation by a landlord who can be verified as the legitimate owner or management agent of the unit.
2. Must have a household income that does not exceed eighty percent (80%) of the Winnebago County, Illinois Area Median Income (AMI) as calculated to HUD Regulation 24 CFR 5.609 based on the household's income for the 2020 calendar year OR the three (3) months prior to the month extrapolated to a twelve-month period, of application as specified in Chart 2.

Chart 2

Family Size	Annual Income Limit (80%)	Annual Income Limit (50%)
1 person	\$39,000	\$24,400
2 persons	\$44,600	\$27,850
3 persons	\$50,150	\$31,350
4 persons	\$55,700	\$34,800
5 persons	\$60,200	\$37,600
6 persons	\$64,650	\$40,400
7 persons	\$69,100	\$43,200
8 persons	\$73,550	\$45,950

3. Must meet the following requirements:
 - a. One or more individuals within the household has qualified or received unemployment benefits, experienced a reduction in household income, incurred significant costs, or experienced a financial hardship due, directly or indirectly, to the COVID-19 public health emergency.
 - b. One or more individuals within the household can demonstrate a risk of experiencing homelessness or housing instability; and
 - c. The household has a household income at or below 80% of area median income.

4. Must demonstrate a risk of experiencing homelessness or housing instability, due to the accumulation or expectation of back rental or utility payments.
5. May not receive another source of emergency rental assistance as part of a COVID-19 response for any month for which the household is receiving WCERA assistance.
6. Applicants may provide proof of income eligibility by providing documents that may include but are not limited to the following:
 - a. Wage statement.
 - b. Unemployment benefit statement.
 - c. Pay stubs evidencing income before and after a reduction in salary or hours.
 - d. Form 1040 for 2020.
 - e. Benefits letter for program such as SSI or SSD.
 - f. Self-certification as defined in Section 5.
7. Applicants may provide proof of housing instability or risk of homelessness by providing documents that may include but are not limited to the following:
 - a. Statement of past due rent;
 - b. Eviction Order;
 - c. The tenant has signed the State of Illinois declaration of inability to pay rent per the State of Illinois Executive Order 2020-72 (“EO 2020-72”) temporarily halting residential evictions to prevent the further spread of COVID-19.
 - d. Notice of past due utility; and/or
 - e. Notice of utility disconnection.
 - f. Self-certification as defined in Section 5.
8. Owners, or agents of owners, may provide proof of ownership using the following:
 - a. A copy of a recorded deed; or
 - b. A copy of a current tax bill;
 - c. When an agent applies on behalf of an owner, a copy of a management agreement with the owner is also required.

Due to the reporting requirements of the United States Department of the Treasury, tenants will need to report their gender, race, and ethnicity as they identify.

3.2 Other Eligible Units

1. Winnebago County may provide financial assistance to applicants that are renting their residence under a “rent-to-own” agreement, under which the renter has the option (or obligation) to purchase the property at the end of the lease term, provided that a member of the household:
 - A. Is not a signor or co-signor to the mortgage of the property;
 - B. Does not hold the deed or title to the property; and
 - C. Has not exercised the option to purchase.
2. Winnebago County may provide rental payment for either the manufactured home and/or the parcel of land the manufactured home occupies.

3.3 Ineligible Households

Winnebago County may not approve a household if the landlord and the tenant are married or the landlord is the parent, child, grandparent, grandchild, sister or brother of the tenant.

1. Winnebago County may approve such household on a case-by-case basis. For such approval, Winnebago County may request further legal documentation to ensure that all owner and tenant requirements are met.
2. Winnebago County may approve such household as a reasonable accommodation of tenancy if the tenant is disabled as defined by the Social Security Act, the tenant requires a specially-modified unit and such a unit is only available from a relative. When requesting this reasonable accommodation, the landlord must provide proof that they do not live in the unit.

3.4 Application Submission

Applications will be accepted only between the first (1st) day and the fifteenth (15th) day of each calendar month. Applications will be closed after the fifteenth (15th) day through the final day of each calendar month.

Section 4: Priority Review

Applicants will be assigned for review in the order of the time and date the application is received, except as prioritized below:

A preference will be provided as applicable for applicants with one or more of the following:

1. Applicants that agree to take part and accept the decision of the eviction mitigation program of the Seventeenth Judicial Circuit Court will be given priority review. Applicants will be assigned one point on the WCERA intake list.
2. Households with one or more members that have been unemployed for at least ninety (90) days will be given priority review. Applicants will be assigned one point on the WCERA application intake list.
3. Applicants at or below 50 percent (50%) of the area median income will be given priority review. Applicants will be assigned one point on the WCERA application intake list. Winnebago County will dedicate staff as necessary to solely perform this intake priority.

Section 5: Verification

In order of priority, the forms of verification that Winnebago County will use are:

- Written Third-Party Verification (may be provided by applicant)
- Self-Certification

Applicants may provide photocopies or digital photographs of documents, e-mails or self-certification. The self-certification must include attestation from the applicant that all information is correct and complete.

When relying on a declaration for verification, the applicant's file must be documented to explain why third-party verification was not available.

- When information cannot be verified by a third party or by review of documents, the applicant will be required, under penalty of perjury, to submit self-certifications attesting to the accuracy of the information they have provided.
- Winnebago County may require an applicant to certify that a family member does not receive a particular type of income or benefit.
- The self-certification must be made in a format acceptable to Winnebago County and must be signed by the family member whose information or status is being verified.

Section 6: Reporting Requirements

Winnebago County is required to maintain and may be required to report the following data to the United States Department of the Treasury:

- A. Address of the rental unit.
- B. Gender, race, and ethnicity for the primary tenant.
- C. For landlords and utility providers, the name, address, social security number, tax identification number, or DUNS number.
- D. Amount and percentage of monthly rent covered by WCERA assistance.
- E. Amount and percentage of separately stated utility and home energy costs covered by WCERA assistance.
- F. Total amount of each type of assistance (i.e. rent, rental arrears, utilities and home energy costs, utilities, and home energy cost arrears, and other expenses related to housing incurred due directly or indirectly to the COVID-19 outbreak) provided to each household.
- G. Amount of outstanding rental arrears for each household.
- H. Number of months of rental payments for which WCERA assistance is provided.
- I. Number of months of utility and home energy cost payments for which WCERA assistance is provided.
- J. Household income for each household.
- K. Number of individuals for each household.

Applicants will be required to report the information necessary for Winnebago County to be compliant with this reporting requirement.

Section 7: Appendix

Rental Assistance will be available to all qualifying residents of Winnebago County.

If you are a Tenant, please read the quick facts below on how to apply:

First, you should know: The Illinois Housing Development Authority (IHDA) will be administering its own program for the entire State of Illinois. Applicants may receive only the IHDA or the Winnebago County program assistance and that accepting assistance from both programs for your home would be an act of fraud with such penalties as may be applicable.

To help prepare for application, please gather the following documents.

- Active lease or other proof of tenancy;
- Landlord information;
- Proof of rent owed since 04/01/20;
- Photo ID with Proof of Address;
- Other Proof of Address if ID is not current;
- Proof of Income;
- Utility Bills (if applying for utility assistance);
- Explanation of COVID-19 Hardship;
- Household income must be under 80% Area Median Income for household size (Section 3).

Rental Assistance will be available to all qualifying residents of Winnebago County.

This includes:

- Market Rate Renters;
- Public Housing Tenants;
- Households with Vouchers (such as Section 8 and the Rental Housing Support Program);
- Subsidized Housing Renters; and
- Low Income Housing Tax Credit property tenants.

Households who receive housing subsidies will only be assisted with their monthly out-of-pocket expenses and household portion of the rent.

To participate in the program, you should:

- Go to renthelp.wincoil.us to apply
- Apply using an email address that can be accessed easily and frequently
- Check your email often after applying and respond to requests as quickly as you can
- Work with WCERA staff to provide requested documentation including, but not limited to, proof of income and COVID-19 impact

What should I do now?

STEP 1: Speak to your landlord and let them know you intend to apply for assistance.

STEP 2: Review the WCERA FAQ and Assistance Examples information documents available at renthelp.wincoil.us.

STEP 3: Access the link and apply for assistance at renthelp.wincoil.us. If you are unable to complete the application online, please call (815) 972-RENT to get assistance with applying over the phone.

If you are a Landlord, please read the quick facts below on how to apply:

A landlord should know: The Illinois Housing Development Authority (IHDA) will be administering its own program for the entire State of Illinois. Applicants may receive only the IHDA or the Winnebago County program assistance and that accepting assistance from both programs for the same tenant would be an act of fraud with such penalties as may be applicable.

- Any unpaid rental obligation, including rent exceeding the published limit, is the responsibility of the renter household
- WCERA is unable to pay legal fees, pet fees, or deposits
- Utility assistance may not be provided for utilities included in the lease. WCERA however, may pay the utilities only in those municipalities in which certain utilities are only permitted in the landlord's name for the applicant unit.

To participate in the program, a landlord should:

- Encourage renters to apply for assistance at renthelp.wincoil.us using an email address they can easily access on a regular basis
- Work with participating agencies to provide requested documentation, including but not limited to, leases and rental ledgers
- Provide requested information and documentation as quickly as possible

What should I do now?

STEP 1: Speak with renters who have fallen behind on their rent. Share with them our renter flyer and encourage them to visit renthelp.wincoil.us and apply for the WCERA program. You can also review our FAQ and Assistance Examples with perspective applicants.

STEP 2: Offer your assistance in helping tenants apply for the program using their email address.

Below are several examples of how the WCERA program can assist Winnebago renters.

1. Valerie pays \$700 a month in rent for her one-bedroom apartment. Valerie is four (4) months behind on her rent. She lost her job last summer when her employer cut back on hours and then closed, but she has gone back to work. Valerie can pay her current rent but is struggling to catch up on her past due rent.
2. Jeff pays \$980 a month for a two-bedroom apartment. He is two (2) months behind on his rent. He lost his job due to COVID-19 and has not returned to work.
3. Steve lives in a two-bedroom apartment. Steve had his hours reduced at work due to the pandemic. He is currently working and has kept his rent current. Steve is two (2) months behind

on his gas bill, three (3) months behind on his electric bill and four (4) months behind on his water bill. Steve can apply for the WCERA program. Steve does not need rental assistance at this time but would like help with his past due utilities. Steve's application has been reviewed and he qualified for WCERA. All of his past due utilities were incurred after April 1, 2020. WCERA may pay the full amount of Steve's delinquent gas, electric, internet and water bills incurred after April 1, 2020 and before he filed his application. The amount paid on Steve's behalf would include late fees.

4. Lisa pays \$1,100 for a three-bedroom apartment. She had her hours reduced due to COVID-19 and is still working reduced hours. She has not been able to pay her electric bill since October of 2020 and has not been able to pay her rent since November of 2020. Lisa may apply for the WCERA program. Lisa was also unable to pay her electric bill due to her reduction in hours. She has been unable to pay her bill since October of 2020. As of April 1, 2021, when Lisa applied, she owed \$1,200 and late fees. A benefit of \$1,200 and outstanding late fees will be paid to Lisa's electric provider. Lisa received rental assistance for November, December, January, February, March, April, May, and June. Lisa received utility assistance for October, November, December, January, February, and March. This means Lisa has received the assistance for the back rent due. If Lisa needs additional assistance, she could recertify to receive an additional three (3) months of assistance. Lisa must continue to meet all program criteria to receive an additional three (3) months of assistance. WCERA cannot pay forward-facing utilities; therefore, Lisa would not be eligible to receive additional utility assistance.
5. Peter receives federal rental assistance through the Housing Choice Voucher (tenant-based Section 8) program. He lives in a two-bedroom unit and his full contract rent, as defined in the lease, is \$800 a month. His voucher pays \$500 and he pays the remaining \$300 a month. Due to increased expenses related to COVID-19, Peter is struggling to pay his \$300 monthly tenant portion of the rent. Peter has applied to WCERA. Is he eligible? If so, how much can WCERA provide in rental assistance? Yes, if Peter meets the WCERA eligibility requirements, then he can receive rental assistance even though he has a Housing Choice Voucher. In this case, WCERA assistance cannot exceed the lesser of the tenant rent portion or the program allowance. WCERA cannot duplicate the \$500 rent portion that is already covered by the voucher.