



## FREQUENTLY ASKED QUESTIONS

**The New Hampshire Emergency Rental Assistance Program (NHERAP) provides assistance to eligible residents of New Hampshire who cannot pay their rent and utilities due to the COVID-19 pandemic.**

Applications are submitted to the resident's regional Community Action Partnership (CAP) agency. The CAP agency will review the application, check eligibility, and process payments for eligible expenses to landlords and utilities. [Click here to find your CAP agency.](#)

### RENTERS / TENANTS

#### 1. How do I apply to the NH Emergency Rental Assistance Program?

- You may apply online at [www.capnh.org](http://www.capnh.org) where you can find a direct link to your CAP agency or by mailing a paper application.
- Paper applications are available from your CAP agency.
- Call 2-1-1 for assistance in contacting your CAP agency.

#### 2. Who is eligible for the NH Emergency Rental Assistance Program?

***Applicants must meet all 3 of these criteria to be considered:***

- Have household income at 80% or less of the Area Median Income where you live and according to your household size. [Click here for the income limit where you live.](#)
- Had your income reduced, had significant costs, or had other financial hardship because of COVID-19, or qualified for unemployment benefits between March 13, 2020 and the date of your application.
- Show you are at risk of becoming homeless, that you pay more than 30% of your income for rent and utilities, or that you might lose your housing by having a copy of a past-due rent bill, utility bills, and/or eviction notice.

### **3. What does the NH Emergency Rental Assistance Program cover?**

**The program covers past-due and future rent payments; utilities, such as electricity, home heating costs, water, sewer, trash; and other housing-related costs such as internet, reasonable late fees and legal fees, and relocation expenses** associated directly or indirectly with COVID-19. Relocation expenses including rental application fees, utility hook-up fees, and security deposits are eligible.

***Assistance will be available through December 31, 2021, depending on availability of funds.***

Eligible households may qualify for financial assistance for **past-due and future rent payments** beginning April 1, 2020 for a period not to exceed 12 months (or 15 months when necessary to ensure housing stability, subject to funding availability).

Eligible households may qualify for financial assistance for **utility payments** beginning March 13, 2020 for a period not to exceed 12 months (or 15 months when necessary to ensure housing stability, subject to funding availability).

### **4. What is the deadline to apply?**

Applications will be accepted on a rolling basis for rent and utility payments and other housing costs, including internet and relocation expenses through December 31, 2021, if funding is available.

### **5. How much assistance can a household qualify for?**

There is no cap on the amount of rent and utility assistance eligible households may receive. The monthly amount of rent is determined by your lease. Utilities are based on your actual amount owed or an estimate of future payments. However, this program will not provide assistance for expenses if the household has already received assistance for those same expenses from another program, including the Rockingham County Emergency Assistance Program.

### **6. Do I need to be behind on my rent or utilities to qualify?**

No. Eligible households may apply for assistance with rent, utilities, and other housing costs such as internet and relocation expenses up to 3 months in advance at a time. Eligible past-due rent and utilities must be paid first. Households will need to re-qualify every 3 months to receive additional assistance to show that they still meet the program's eligibility requirements.

### **7. If my application is approved, who will receive the funds?**

Payments will be made directly to landlords, property managers, and utility providers whenever possible. If a landlord or utility refuses to participate in the NH Emergency Rental Assistance Program, payments may be made to you. Payments for internet and other housing expenses may also be made directly to you.

**8. Do I have to have been impacted by COVID-19 to be eligible for this program?**

Yes. You must demonstrate a financial hardship due directly or indirectly to the COVID-19 pandemic. To be eligible your household must be unable to pay rent or utilities and meet at least **one** of the following criteria:

- a. Has qualified for unemployment benefits. Note that it is not necessary to be actively receiving benefits – only to have qualified for them.
- b. Has lost income due to the COVID-19 pandemic.
- c. Has incurred significant costs due to the COVID-19 pandemic.
- d. Has directly or indirectly experienced financial hardship due to the pandemic.
- e. Has been or is currently unemployed due to COVID-19.

**Additionally**, you must show you are at risk for becoming homeless, that you might lose your housing, that you are paying more than 30% Of your income on rent and utilities, or that you are living in unsafe or unhealthy housing. Evidence may include past-due rent and utility bills or eviction notices when you apply.

**9. Do I have to be receiving unemployment benefits to qualify?**

No, you do not need to be receiving unemployment benefits to qualify. You must show how COVID-19 has impacted your household and that you meet other program requirements.

**10. I am currently employed and have income. Am I still eligible to apply?**

Yes, as long as you meet the other eligibility requirements. Funds will be available to renters statewide with household incomes of no more than 80% of Area Median Income (AMI). Area Median Income (AMI) is calculated by the U.S. Department of Housing and Urban Development (HUD). [Click here to find the income limit where you live.](#)

**11. I receive federally funded assistance for rent and/or utilities through another program. Can I still apply for rent relief?**

Yes, but you may not receive assistance more than once for the same expenses.

**12. I live in a mobile/manufactured home and rent the land I'm on. Can I apply for the NH Emergency Rental Assistance Program?**

Yes. The lot rent will be covered, but the park fees will not be covered.

**13. May a renter subject to a "rent-to-own" agreement with a landlord be eligible for NHERAP assistance?**

Applicants in a "rent-to-own" agreement with a landlord are eligible to receive rent assistance provided that a member of the household:

- Is not a signer or co-signer to the mortgage on the property,
- Does not hold the deed or title to the property, **and**
- Has not exercised the option to purchase.

#### **14. May rental assistance be provided to temporarily displaced households living in hotels or motels?**

Residents of an efficiency unit or room at a hotel or motel can qualify for assistance under some circumstances. In addition to the eligibility requirements that apply to all households seeking NHERAP assistance, households residing in a motel or hotel must:

- Have been temporarily or permanently displaced from their primary residence **or** not have a permanent residence elsewhere.  
**AND**
- Provide a written attestation that they have been displaced from their primary residence and/or they do not have a permanent residence elsewhere.
  
- Provide documentation listing weekly or monthly rental/occupancy charges for which the household is seeking NHERAP assistance.
  - These charges may be retrospective, prospective, or both, depending on the type of assistance the household is requesting.
  - There is no requirement to have been living in the hotel or motel for any certain amount of time.
  - Standard room occupancy charges are allowed including taxes and service fees, but charges for amenities and food are not eligible
  
- OR**
- If the owner/operator of the hotel is unwilling to complete a Tenant at Will form or provide other documentation of long-term rental, the household may submit a written statement that the household has lived, or intends to live, at the hotel or motel for a total of 30 days or longer.

If the household is unable to submit documentation listed above to demonstrate program eligibility, a CAP may still reimburse hotel or motel expenses of less than 30 days if they were incurred as relocation expenses in order for a household to move into stable housing.

If a CAP determines that a household is eligible and can access other programs that can provide similar assistance such as the Emergency Solutions Grant to pay for a hotel or motel stay, the CAP should provide assistance under that program before disbursing NHERAP assistance.

## 15. What information do I need to apply?

The following documents may be required to apply. We also encourage tenants and landlords to talk to each other about participating in the program because both will need to provide information when applying.

<b>INCOME VERIFICATION</b>	
<b>You will need to provide information based on one of these options:</b>	
<b>2020 Annual Income Option Items</b>	<b>Current Monthly Income Option Items</b>
<ul style="list-style-type: none"><li>• Your household's annual income for 2020.</li><li>• 2020 IRS Form 1040s for all household members 18 years old or older <b>OR</b></li><li>• Wage statements, pay stubs, IRS Form W-2, IRS Form 1099 and Schedule C if self-employed, interest statements, Form 1099 G or benefit statements from NHES account if unemployed, and other income proof for all household members 18 years old or older</li></ul>	<ul style="list-style-type: none"><li>• Your household's monthly income as of the application date.</li><li>• The last month of wage statements, pay stubs, interest statements, unemployment benefit statements from NHES account, and other income proof for all household members</li><li>• If you are unable to obtain all of the required income documentation, the CAP agency will assist you with providing alternative documentation.</li></ul>
<p><b>If you qualify based on annual income</b> you will not need to provide income information again unless you request more than 3 months of assistance for the future.</p> <p><b>If you qualify using the Current Monthly Income Option</b> you will need to provide your monthly household income every 3 months.</p>	

## UTILITY, HEATING, INTERNET, RELOCATION AND OTHER HOUSING COSTS

### 16. Can I apply for assistance to pay utilities even if I don't need assistance with rent?

Yes, renters who meet program eligibility requirements may apply for assistance in paying only utilities, heating costs, and other housing-related costs.

**To request assistance with utilities, heating, internet, relocation and other housing costs, you will need to provide:**

- Bills or notices for utilities, heating, and other housing costs, such as internet and relocation expenses
- The name, phone number, mailing address, and email address for your landlord or property management company who will receive the payment, if approved. You can notify your landlord that they will need to provide a W-9 form. The Community Action Partnership (CAP) also can contact your landlord for this information, as the W-9 is necessary for the landlord to receive rent payments. If your landlord refuses to provide the required information, the CAP agency will assist you with providing alternative documentation.

**17. How does my landlord get paid?**

After you and your landlord submit all necessary documents the CAP agency reviews the application. You will be notified when your application is approved. Then the payment will be sent to the landlord as soon as possible via check or direct deposit.

**18. How can I apply if I don't have a lease?**

You and your landlord can complete and sign a Tenant at Will agreement or provide written attestation regarding your rental arrangement. The CAP agencies can provide you with a Tenant at Will form in English or Spanish.

**19. What happens if my landlord will not participate in the program?**

You can still apply. The Community Action Partnership (CAP) will help you with the process to receive the rental assistance directly.

**20. Can I apply for this program if I applied for the CARES Act Rent Relief Program?**

You can apply to the NH Emergency Rental Assistance Program as long as your request for assistance is for expenses for which you have not already received funding assistance.

**21. After I apply, how does the process work?**

Once you submit an application it will be assigned to a CAP staff member and processed in the order it was received. The assigned staff will contact you to review the information that you provided to ensure your application is complete and ready to be processed. When your application has been processed you will receive an email containing information about the assistance you are eligible to receive. This email will include the payments made on your behalf, the vendor name, amount paid, and date of payment. While CAPs will make every effort to process each application as quickly as possible, times will vary according to volume.

**22. What if I am denied a request for assistance, or approved for less than I believe I am eligible for?**

If a CAP agency notifies you that your request is denied or approved for less than you applied for, you may request reconsideration in writing from the agency. It will act quickly on your request. If you still feel that your application was wrongly denied or your grant was incorrectly calculated, you may appeal in writing to New Hampshire Housing, which will act quickly on all such appeals.

### **23. How will the CAPs determine if I am at risk of homelessness, housing instability, or live in unsafe or unhealthy housing?**

The CAP will ask you for documentation that you are at risk of homelessness or housing instability. This could include any of the following documentation:

- Past due rent or eviction notice
- Past due utility notice
  - While trash removal and internet service can be eligible for payment under the NHERAP, past due notices for trash removal or internet service by themselves do not provide an adequate basis for determining that a household is at risk of experiencing housing instability.
- Documentation or self-attestation that you are paying more than 30% of household income for rent and utilities.
- If you cannot provide any of these documents, you can provide a written, signed statement that you are living in, or are at risk of living in, unsafe or unhealthy living conditions as described below.
  - Housing which does not meet minimum standards, and local minimum requirements for use and occupancy, including [NH RSA:48-A:14](#)
  - Presence of mold or lead paint hazards
  - Utilities not in service
  - No heat
  - City or town notice of code violation(s)
  - Overcrowded (more than two persons per bedroom) or temporarily staying with friends or relatives due to an emergency or homeless situation.

### **24. I'm not a renter, I have a mortgage. Is there assistance available for me?**

Unfortunately, under federal law the NH Emergency Rental Assistance Program is only available to renters. If you have a mortgage loan, please contact your loan servicer and ask how to get help. [Click here](#) for foreclosure intervention information and counseling provided statewide by AHEAD.

### **25. Where does the NH Emergency Rental Assistance Program money come from?**

The NH Emergency Rental Assistance Program is funded by the U.S. Treasury Department. The program is administered by New Hampshire Housing in partnership with New Hampshire's Community Action Partnership (CAP) agencies.