

# ST. JOSEPH COUNTY EMERGENCY RENTAL ASSISTANCE PROGRAM (ERA)



St. Joseph County's Emergency Rental Assistance (ERA) is designed to decrease evictions, increase housing stability, and prevent homelessness by helping tenants whose income has been negatively impacted by COVID-19 with rent and utility payments.

ERA can provide eligible tenants with up to twelve (12) months of rental assistance. Utility assistance may also be provided to qualifying applicants for past due utilities (electric, gas, water, sewer, and trash) and home energy (fuel oil, wood, coal, pellets, and propane) expenses.

# ELIGIBILITY

- The St. Joseph County Emergency Rental Assistance (ERA) program may provide temporary rental and utility assistance for applicants who meet **all** of the following;
  - ▶ Are currently a resident of St. Joseph County;
  - ▶ Name appears on the rental lease;
  - ▶ Income is less than 80% of the median household income in St. Joseph County; **and**
  - ▶ Demonstrate housing instability or risk of homelessness due to COVID-19
- Applicants **MUST** meet one of the following three requirements **and** provide documents as proof.
  - ▶ A member of the applicant's household has received unemployment benefits since April 1, 2020
  - ▶ The applicant's household has experienced a reduction in household income due to an involuntary job layoff, reduced work hours, or reduced pay
  - ▶ The applicant's household incurred significant costs or experienced a financial hardship due to COVID-19



ST. JOSEPH COUNTY

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# INCOME GUIDELINE

Income Regulation for Emergency Rental

Assistance Program

St. Joseph County, Indiana

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Persons

80% (Moderate)

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1	41,200
2	47,050
3	52,950
4	58,800
5	63,550
6	68,250
7	72,950
8	77,650

# DEMONSTRATE HOUSING INSTABILITY OR RISK OF HOMELESSNESS DUE TO COVID-19

- Current housing-cost burden (household pays 30% or more of total household income on rent) as defined by HUD; or
- Doubling or tripling up with other households creating an unsafe or unhealthy living condition, or
- Accumulation or expectation of back rental or utility payments, or
- Other evidence of risk such as;
  - ▶ (1) informal rental arrangements with little or no legal protection;
  - ▶ (2) evidence the household is forgoing or delaying the purchase of essential goods or services in order to pay rent or utilities, such as food, prescription drugs, childcare, transportation, or equipment needed for remote work or school;
  - ▶ (3) evidence the household is relying on credit cards, payday lenders, or other high-cost debt products, or depleting savings, to pay for rent or utilities, rather than wages or other income.
- This is not an exhaustive list of factors that demonstrate a household is at risk of experiencing homelessness or housing instability. The applicant will be able to provide additional information through the Partner Agency for consideration.



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# Rental Assistance

- The full amount of monthly rent may be paid up to the published limits
- Arrears/Back-owed rent after April 1, 2020, not to exceed 12 months
- Forward facing rent, up to 3 months to ensure housing stability.

Number of Bedrooms	Allowable Monthly Rent	Twelve Month Maximum Assistance	Fifteen Month Maximum Assistance
Efficiency	\$616.00	\$7,392.00	\$9,240.00
One-Bedroom	\$706.00	\$8,472.00	\$10,590.00
Two-Bedroom	\$851.00	\$10,212.00	\$12,765.00
Three-Bedroom	\$1,100.00	\$13,200.00	\$16,500.00
Four-Bedroom	\$1,154.00	\$13,848.00	\$17,310.00
Five-Bedroom	\$1,250.00	\$15,000.00	\$18,750.00

# Utility Assistance

- Utility arrears/back-owed payments can cover only past due utilities that accumulated on or after April 1, 2020
- Current month balance cannot be included.

Number of Bedrooms	Households Above 50% but Below 80% AMI	Households At or Below 50% AMI
Efficiency	\$2,000.00	\$2,500.00
One-Bedroom	\$2,200.00	\$2,750.00
Two-Bedroom	\$2,400.00	\$3,000.00
Three-Bedroom	\$2,600.00	\$3,250.00
Four-Bedroom	\$2,800.00	\$3,500.00
Five- Bedroom	\$3,000.00	\$3,750.00

# INTERNET ASSISTANCE

- Participating tenants may request internet assistance from ERA for **past due** payments commencing on April 1 of 2020, not exceed twelve (12) months of assistance
- Internet assistance will be provided as a one (1) time assistance payment of \$300 per qualifying household for internet companies working with the St. Joseph County ERA program.
- Eligible Internet Expenses
  - ▶ To be eligible for internet assistance an applicant must attest to at least one of the following conditions:
    - A minor between the ages of five (5) to eighteen (180, inclusive, lives in the household and attends school full time.)
    - A member of the household works remotely from home at least twenty (20) hours a week;
    - A member of the household is currently actively receiving unemployment at the time of application; or
    - A member of the household has a health insurance policy that permits TelaDoc, TeleMed, or TeleHealth services.



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# HOW TO APPLY

Online Applications at [www.sjcindiana.com/era](http://www.sjcindiana.com/era)

Need help applying? Contact one of our partner agencies.

<p>St. Vincent de Paul Society 520 Crescent Ave. South Bend, IN 46617 Phone: 574-234-6000 Web: <a href="https://www.svdpsb.org">https://www.svdpsb.org</a></p>	<p>Catholic Charities of the Diocese of Fort Wayne-South Bend, Inc. 1817 Miami Street, South Bend, IN 46613 Phone: 574-234-3111 Web: <a href="https://www.ccfwsb.org">https://www.ccfwsb.org</a></p>
<p>REAL Services, Inc. 1151 S. Michigan St. South Bend, IN 46601 Phone: 574-284-2061 Web: <a href="https://realservices.org">https://realservices.org</a> Email: <a href="mailto:rentalassist@realservices.org">rentalassist@realservices.org</a></p>	<p>United Religious Community of St. Joseph County 501 N. Main Street, South Bend, IN 46601 Phone: 574-282-2397 x 2 Web: <a href="https://www.urcsjc.org/">https://www.urcsjc.org/</a> Email: <a href="mailto:urcsjc@gmail.com">urcsjc@gmail.com</a></p>
<p>Indiana Parenting Institute of St. Joseph County 215 W. Madison St. South Bend, IN 46601 Phone: 574-404-6170 Web: <a href="https://ipi-sjc.org/">https://ipi-sjc.org/</a></p>	



**COREY SZCZYPKA**  
*ERA ADMINISTRATOR*

ST. JOSEPH COUNTY  
ESTABLISHED 1830

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(574) 800-6242

[SJCERA@SJCINDIANA.COM](mailto:SJCERA@SJCINDIANA.COM)

**Please Note: Submission of an Application does not guarantee approval; applications will be approved based upon eligibility criteria in the enabling statute. The program will be administered in a manner that treats all applicants equally regardless of race, color, national origin, sex, familial status, age, and disability, and in a manner compliant with federal, state, and local laws. This project is being supported, in whole or in part, by CFDA 21.023 awarded to St. Joseph County, Indiana by the U.S. Department of the Treasury.**

**ILS**



**EQUAL  
ACCESS  
TO JUSTICE**

## How To Apply:

- Phone: Mon – Fri 10a.m. – 2p.m.
  - 1-844-243-8570
- Internet:  
[www.indianalegalservices.org](http://www.indianalegalservices.org)
  - Select Apply for Help