

# Baldwin County Emergency Rental Assistance Program

[www.baldwinALtogether.org](http://www.baldwinALtogether.org)

PROGRAM OVERVIEW



**BALDWIN**  
COUNTY, ALABAMA  
EST. 1809

# Agenda

Part 1: Baldwin County ERAP Overview

Part 2: Required Documentation

Part 3: Applicant Communication

Part 4: Program Materials

# Timeline/ Milestones



**March 30-31:** Begin training and final product preparation



**April 1:** Program opens to new applicants



**September 10:** Deadline for application/documentation submittal



**December 31:** All funding has been allocated



# Program Objectives

- **Countless individuals and families have been impacted by COVID-19**
- **Primary goal of this program is to keep people housed by preventing evictions and homelessness due to an inability to pay rent**
- **Secondary Goals**
  - **Serve maximum number of households as quickly as possible while prioritizing households with greatest need**
  - **Compensate landlords for unpaid rent during eviction moratoria**

An aerial photograph of a flooded residential area, likely in Baldwin County, Alabama. The water is a deep blue-grey color, and several houses are partially submerged. The houses have dark roofs and some have white walls. The water is calm, and the houses are scattered across the landscape. The overall tone is somber and urgent.

# Part One

## Baldwin County Emergency Rental Assistance Overview

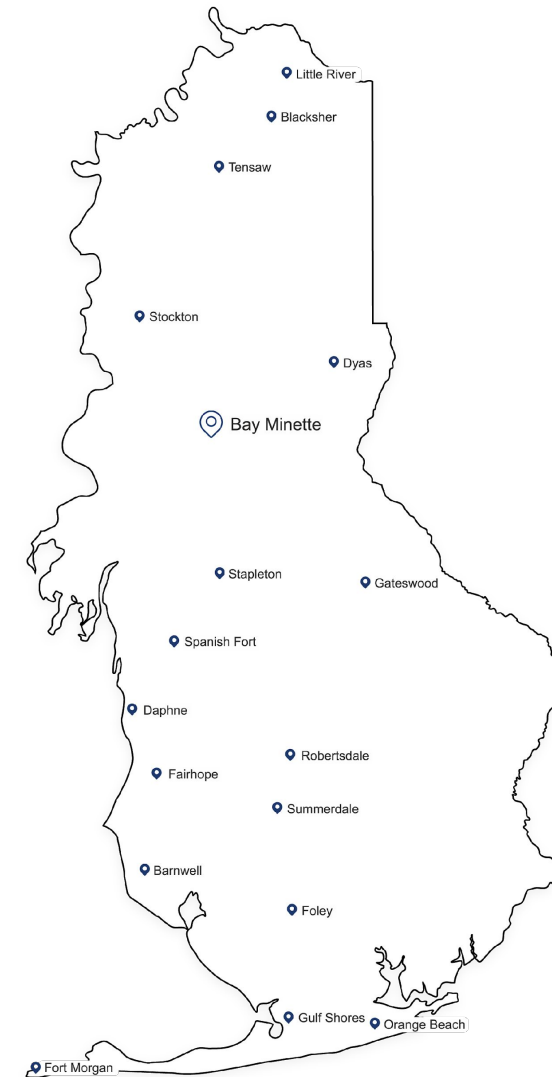
# Baldwin County:

## Baldwin County Rental Assistance Program

- ❑ \$6.6 Million of federal ERA Program funding awarded to Baldwin County for a locally administered program

- ❑ Some Baldwin County Municipalities:

- ❑ City of Bay Minette
- ❑ City of Daphne
- ❑ Town of Elberta
- ❑ City of Fairhope
- ❑ City of Foley
- ❑ City of Gulf Shores
- ❑ Town of Loxley
- ❑ Town of Magnolia Springs
- ❑ City of Orange Beach
- ❑ Town of Perdido Beach
- ❑ City of Robertsdale
- ❑ City of Silverhill
- ❑ City of Spanish Fort
- ❑ Town of Summerdale



# Covered by the Baldwin County ERA Program:

**WHO:** Individual tenants (renters) and landlords can apply for funding

**WHEN:** Rental arrears may not be from before April 1, 2020.

**WHAT:** Applicants may apply for assistance to cover rental arrears, forward payments, or a combination of both

- ❑ For rental arrears and forward payments (alone or combined), the time span may not exceed 15 months.
- ❑ Forward rent can only be used for three months at a time

# **NOT Covered by the Baldwin County ERA Program:**



- ❑ Home energy (Utility) costs and related costs like late fees, penalties, reconnection charges, deposits, etc.
- ❑ Internet/phone costs
- ❑ Mortgage Payments
- ❑ Rental Late Fees in excess of \$300
- ❑ Eviction-Related Court Costs
- ❑ Residents of AHFA funded projects (these residents can apply directly to [eraalabama.com](http://eraalabama.com))



# ERA Program General Overview



## PROGRAM DETAILS/BENEFITS

- ❑ Landlord will provide rental forgiveness to the tenant for the months covered by this program
- ❑ Can cover past due rent payments
- ❑ Protection from eviction past the end of eviction moratorium
- ❑ Funds will be paid directly to the approved landlords in the form of a grant

## ELIGIBILITY REQUIREMENTS

- ❑ Income below 80% Area Median Income (AMI) approx. \$64k in Baldwin County. Current income refers to the household's income following any job loss or income reduction due to COVID-19
- ❑ Loss or reduction of income due to COVID-19 Pandemic and able to demonstrate this

An aerial photograph of a flooded residential area, likely in Baldwin County, Alabama. The image shows several houses and buildings partially submerged in water, with only the roofs and upper floors visible. The water is a deep blue-grey color, and the surrounding landscape is dark and overgrown with trees and vegetation. The overall scene conveys a sense of disaster and the need for emergency assistance.

# Part Two

## Required Documentation

# Required Documentation for Tenants

- ❑ Proof of Financial Hardship and AMI Determination (Monthly Change)
  - ❑ Two most recent months of pay stubs
  - ❑ Signed wage/payment schedule from employer(s)
  - ❑ Unemployment compensation statements
  - ❑ Notification of termination or furlough
- ❑ Proof of Financial Hardship and AMI Determination (Annual Change)
  - ❑ Form Series 1040
  - ❑ W-2 Wage statements (if no 1040)
  - ❑ Unemployment compensation statements
  - ❑ Notification of termination or furlough
- ❑ Proof of Current Housing Instability
  - ❑ Past due rent notice
  - ❑ Bank statement showing savings less than 3 months' rent
  - ❑ Eviction notice
- ❑ Copy of Lease or Rental Agreement
  - ❑ Positive Identification

# Baldwin County ERAP Income Limits

Baldwin County 2020 AMI Report, Average Median Income: \$81,000.00								
Size of Households								
AMI%	1	2	3	4	5	6	7	8
80%	\$45,400.00	\$51,850.00	\$58,350.00	\$64,800.00	\$70,000.00	\$75,200.00	\$80,400.00	\$85,550.00

(Citation: Emergency Rental Assistance Alabama (2020). [https://eraalabama.com/sites/default/files/income\\_limits.pdf](https://eraalabama.com/sites/default/files/income_limits.pdf). Accessed 26 March 2021)



# Required Action/Documentation for Landlords

- ❑ Obtain the signature of the tenant on the Program application (electronic signature permissible) and provide documentation to the tenant that such application was duly submitted.
- ❑ Acknowledge that the funds provided will go only toward rent payments for the tenant, as well as that any monies provided beyond rental arrears will be used towards future rent payments for the tenant.
- ❑ Agree to accept rental payment on behalf of the tenant from the Program. Forward rent will only be issued for up to three months at a time and may not be applied to rental arrears accrued prior to April 1, 2020.
- ❑ Submit applicable lease or proof of ownership of the property.
- ❑ Provide accurate payment information on a W-9.
- ❑ Certify that there are no outstanding building or health code violations against the property.
- ❑ Agree not to pursue eviction for non-payment of rent while receiving rental assistance, and for 60 days after assistance ends.
- ❑ If Late Fees exceed \$300, waive those additional Late Fees.

# Part Three

## Applicant Communication

# ERAP Hotline and General Information Email Address

- ❑ **251-277-9969** is a hotline that will be maintained for incoming information requests. Goal throughout the program will be a 48-hour response time to all calls. Nevertheless, applicants should be encouraged to correspond by email as it will mean a faster response.
- ❑ Purpose of ERAP Hotline
  - ❑ Supporting applicants with the application completion process
  - ❑ Monitoring and responding to all applicant requests received by phone, as well as coordinating contact between applicants and their assigned Case Managers
- ❑ A general info email will be maintained and monitored throughout the program: [info@baldwinALtogether.org](mailto:info@baldwinALtogether.org)
  - ❑ Same purposes as phone line, but goal will be 24-hour response time

# Part Four

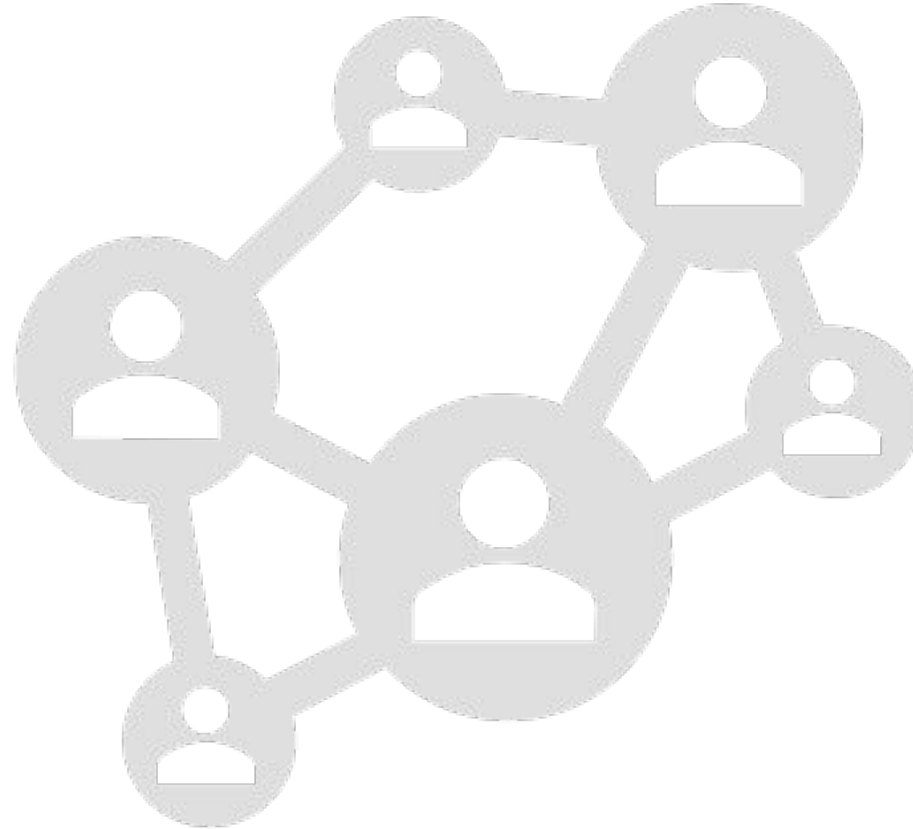
## Program Materials



# Program Materials for Public Distribution

All will be available online at [baldwinALtogether.org](http://baldwinALtogether.org)

- ❑ Program Overview
- ❑ Application Process Journey
- ❑ Printable Paper Application
- ❑ Renter Document Checklist
- ❑ Landlord Document Checklist
- ❑ Program Benefits and Contact Information



# Program Overview

## Overview:

- ❑ How To Apply
- ❑ Who Can Apply
- ❑ Program Goals
- ❑ Baldwin County ERAP contact information

BALDWIN COUNTY, ALABAMA  
EMERGENCY RENTAL ASSISTANCE PROGRAM

NOTE: This program only applies to Baldwin County, Alabama residents, if you live in a county outside of Baldwin, you must apply directly to similar programs provided by your county or the State of Alabama.

### Struggling to Pay Rent Due to COVID-19?

Baldwin County is launching the U.S. Treasury Emergency Rental Assistance Program to provide emergency rental assistance to Baldwin County residents who are at risk of experiencing homelessness or housing instability due to the COVID-19 pandemic.

The program is funded through the federal Coronavirus Response and Relief Supplemental Appropriations Act, 2021 (H.R. 133). This relief package includes \$25 billion for emergency rental assistance, of which \$6.6 million has been allocated to the county of Baldwin.

**Both landlords and renters may apply.**

The program can provide assistance with past-due rent, late fees, and forward rent payments for applicants.

#### HOW TO APPLY?

**Baldwin County Program**

Baldwin County is administering the program within the 16 municipalities.

Detailed information on how to apply can be found at [www.baldwincountyALtogether.org](http://www.baldwincountyALtogether.org), you may also contact us by email: [info@baldwinALtogether.org](mailto:info@baldwinALtogether.org) or by phone: 251-277-9969 (note email and phone responses will be returned as soon as possible based on volume, usually within 48 hours).

Tenants and landlords strongly encouraged to submit their application via the Application Portal website for fastest processing. Paper applications are also available for pickup/download, go to [www.baldwinALtogether.org](http://www.baldwinALtogether.org) for more info.

#### WHO CAN APPLY?

Tenants	Landlords
<p><b>Tenants may be eligible for rental assistance under the program if the following requirements are met:</b></p> <ul style="list-style-type: none"><li>Tenant resides in a rental unit within Baldwin County</li><li>At least one individual in the household qualified for unemployment benefits or experienced a reduction in household income, incurred significant costs or experienced other financial hardship due directly or indirectly to COVID-19</li><li>Tenant has received a past due rent notice, past due utility notice, or an eviction notice or is experiencing housing instability</li><li>Household income does not exceed 80% of area median income limit (AMI) for the county, as defined by the Department of Housing and Urban Development (HUD)</li></ul>	<p><b>Landlords may also apply on behalf of their tenants and will be required to accept the following conditions to receive payment under the program:</b></p> <ul style="list-style-type: none"><li>Forgive late fees (in excess of \$300), penalties, interest and not charge for court costs incurred during the period for which rent arrears assistance is received, or prior to April 2020</li><li>Not evict a tenant for past due rent prior to April 2020</li><li>Not evict a tenant for at least 60 days after assistance ends unless eviction is for cause other than non-payment of rent</li></ul>

### What Does the Program Cover?

The Baldwin ERAP program provides financial assistance to cover rent costs for Baldwin County renters who are behind on their rent and/or at risk of eviction due to COVID-19. Eligible uses for the program are limited to:


<b>Past-Due Rent</b>	Rental arrears dating back to as early as April 1, 2020	<b>Forward Rent</b>	Forward rent paid in increments of up to three months
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### Program Goals

- ✓ Keep people housed during the COVID-19 pandemic by preventing evictions for failure to pay rent.
- ✓ Prioritize applicants who are in the greatest need
- ✓ Serve the maximum number of households.
- ✓ Compensate landlords for unpaid rent during COVID-19 eviction moratoria.

Additional information about the county rental assistance program, can be found at [www.baldwinALtogether.org](http://www.baldwinALtogether.org)

Email: [info@baldwinALtogether.org](mailto:info@baldwinALtogether.org) Phone: 251.277.9969

 **BALDWIN**  
COUNTY, ALABAMA

Subject To Change |

# Process Overview

## Applicant Journey:

- ❑ Profile Creation
- ❑ Complete the Application
- ❑ Submission of Application
- ❑ Review of Eligibility
- ❑ Notification of Approval or Denial
- ❑ Rental Assistance Funding

BALDWIN COUNTY, ALABAMA  
EMERGENCY RENTAL ASSISTANCE PROGRAM

### Applicant Journey

- 1 CREATE A PROFILE**

Visit [baldwinALtogether.org](#) and click APPLY NOW to access the Application Portal. You will then be prompted to register with a unique username and password. Once created, you can begin the application process and access your application at any time to check on its status.
- 2 COMPLETE THE APPLICATION**


The online application allows you to quickly enter information about you and your household, your rental unit, your household income sources, and the COVID-19 financial impact to your household. For a list of documents, required and recommended in support of your application, refer to the checklist available on [baldwinALtogether.org](#). Either a renter or a landlord can start the application process, but both must submit information in order to be eligible.
- 3 SUBMIT**

Once your required documentation is uploaded and your application indicates it is 100% complete, the system will prompt you to submit your application. You will receive a confirmation email following submission. Your landlord will also receive an email (if their email has been provided) notifying them of your application and inviting them to complete the requirements necessary to process your application.
- 4 ELIGIBILITY REVIEW**

Your application will be assigned to a case manager for review to ensure completeness and accuracy of all required eligibility documentation. Case managers will contact both renters and landlords via application portal, emails, or phone to obtain any additional documentation required to complete processing.
- 5 APPROVAL NOTIFICATION**

When your rental assistance is approved, you will receive an email confirmation detailing the amount to be paid to your landlord on your behalf.
- 6 FUNDING**

Your landlord will be paid rental assistance on your behalf in the form of a check.



# Renter Documentation Checklist

## Document Checklist:

- ☐ Income Documents
- ☐ Proof of Obligation to Pay Rent
- ☐ Proof of Housing Instability

BALDWIN COUNTY, ALABAMA  
EMERGENCY RENTAL ASSISTANCE PROGRAM

Renter Document Checklist

**INCOME DOCUMENTS** (Required For All Applications)

Renters must provide documentation to substantiate income for all household members age 18 or older. Renters should provide income documentation on an ANNUAL basis. If not available, the MONTHLY option is available. If a renter has no income documentation, select option #3 Income Self-Certification.

<b>Option 1.</b> Renter must provide one (1) of the following for annual income: <ul style="list-style-type: none"><li><input type="checkbox"/> IRS form series 1040 (preferred)</li><li><input type="checkbox"/> W-2 wage statements for 2020</li><li><input type="checkbox"/> Interest statements</li><li><input type="checkbox"/> Unemployment compensation statements</li></ul>	<b>Option 2.</b> Renter must provide one (1) of the following for monthly income: <ul style="list-style-type: none"><li><input type="checkbox"/> Two most recent months of pay stubs (or 8 consecutive weeks)</li><li><input type="checkbox"/> Signed wage/payment schedule from employer(s)</li><li><input type="checkbox"/> Unemployment compensation statements</li></ul>	<b>Option 3.</b> Income Self-Certification <ul style="list-style-type: none"><li><input type="checkbox"/> If you are unable to provide income documentation, select the appropriate box within the application</li></ul> <p>Note: Option 3 requires additional verification steps which may require more time for processing</p>
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**PROOF OF OBLIGATION TO PAY RENT** (Required for all applicants)

Renters will be required to provide a valid agreement detailing monthly rent amounts and additional terms

The applicant is requested to provide one (1) of the following to establish eligibility:

<input type="checkbox"/> Copy of current lease (preferred)	<input type="checkbox"/> Other documentation detailing rental agreement between landlord /
<input type="checkbox"/> For Motorhomes: county registration sticker	renter these may include cancelled checks, money orders, etc.

**PROOF OF CURRENT HOUSING INSTABILITY** (Requested To Expedite Processing)


Renters will be requested to provide documentation detailing the risk of experiencing homelessness or housing instability.

The applicant is requested to provide any of the following that apply:

<input type="checkbox"/> Past Due Rent Notice	<input type="checkbox"/> Past Due Utility Notice	<input type="checkbox"/> Eviction Notice
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Note: If the above is not available, documentation demonstrating the following will be acceptable:

<input type="checkbox"/> Rent Cost is 50% or more of monthly take home pay/income; AND
<input type="checkbox"/> Less than 3 months of rent in liquid savings

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# Landlord Documentation Checklist

## Document Checklist:

- ☐ Proof of Authority to Rent Property
- ☐ Proof of Taxpayer Identification
- ☐ Identity Verification
- ☐ Lease Documentation

BALDWIN COUNTY, ALABAMA  
EMERGENCY RENTAL ASSISTANCE PROGRAM

Landlord Document Checklist

PROOF OF AUTHORITY TO RENT PROPERTY (Required For All Applications)

Landlords must supply documentation detailing authority for rental property and obligation for rent amount

The landlord must provide one (1) of the following to establish ownership of property:  
☐ Lease or Proof of Ownership      ☐ Other documentation establishing authority to rent the property

PROOF OF TAXPAYER IDENTIFICATION (Required For All Applications)

Landlords must supply social security number or taxpayer identification number on Form W-9

The landlord must provide the following to establish eligibility:  
☐ Form W-9\* (PAYMENTS WILL ONLY BE SENT TO THE ADDRESS PROVIDED ON THE W-9)  
\*Instructions for completing the W-9 form will be on the application portal

IDENTITY VERIFICATION (Required For All Applications)

Landlords must provide a government-issued photo ID as part of the digital signature verification process

The landlord must provide the following to establish eligibility:  
☐ Photo ID


LEASE DOCUMENTATION (Required For All Applications)

Landlords are requested to provide a valid agreement detailing monthly rent amounts and additional terms

The landlord is requested to provide one (1) of the following to establish eligibility:  
☐ Copy of current lease (preferred)      ☐ Other documentation demonstrating a rental agreement between landlord and renter which may include copies of rental checks, money orders, ledgers, etc.

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# Outreach Handouts




BALDWIN COUNTY, ALABAMA  
EMERGENCY RENTAL ASSISTANCE PROGRAM

## Struggling to Pay Rent Due to COVID-19?

ASSISTANCE AVAILABLE, APPLY NOW:


[www.baldwinALtogether.org](http://www.baldwinALtogether.org)

For additional questions, call 251.277.9969  
*Both landlords and renters may apply.*

 **BALDWIN**  
COUNTY, ALABAMA  
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COVID-19

## Emergency Rental Assistance Program




**WHO**

Baldwin County **landlords and tenants** whose income has been affected by COVID-19.




**WHAT**

Landlords can apply for **months of past due rent assistance per unit.**




**WHEN**

Funding now available.  
*Don't wait apply today!*



**HOW**


Visit **baldwinALtogether.org** for more information.

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[www.baldwinALtogether.org](http://www.baldwinALtogether.org)

COVID-19

## Emergency Rental Assistance Program



*Baldwin County landlords & tenants whose income has been affected by COVID-19.*


**PROGRAM BENEFITS**

- Landlord will provide rental forgiveness to the tenant for the months covered by this program
- Can provide past due rental assistance per unit.
- Protection from eviction past the end of eviction moratorium
- Funds will be paid directly to the approved landlords in the form of a grant

**ELIGIBILITY**

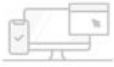
- Tenants current income must be below 80% Area Median Income (AMI). Current income refers to the household's income following any job loss or income reduction due to COVID-19
- Demonstrate loss or reduction of income due to COVID-19 Pandemic
- Provide proof that rent was current as of April 1, 2020

**WHEN**




Funding now available.  
*Don't wait apply today!*

**HOW**



Visit **baldwinALtogether.org** for more information.

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[www.baldwinALtogether.org](http://www.baldwinALtogether.org)

# Questions? Comments? Concerns?



For any questions about the program you can email us: [info@baldwinALtogether.org](mailto:info@baldwinALtogether.org)