

# ASSISTANCE EXAMPLES



IndianaHousingNow.org

## INDIANA EMERGENCY RENTAL ASSISTANCE (IERA) PROGRAM

The Indiana Emergency Rental Assistance (IERA) program can provide up to 12 months of rental, utility or home energy assistance to qualified renter households. The 12 months may include both past due and forward-facing rent.

The maximum allowable monthly rent cannot exceed the lesser of the rent amount in the lease or the amount specified below:

Number of Bedrooms	Allowable Monthly Rent
Efficiency	\$678
One-Bedroom	\$781
Two-Bedroom	\$946
Three-Bedroom	\$1248
Four-Bedroom	\$1455

**Note:** 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 State of Indiana in 2021

Below are several examples of how the IERA program can assist Hoosier renters.

- 1. Valerie Smith pays \$700 a month in rent for her one-bedroom apartment. Valerie is four months behind on her rent. She lost her job last summer but has gone back to work. Valerie can pay her current rent but is struggling to catch up on her past due rent. Valerie has not received any rental assistance and wants to apply for IERA. How much assistance could she receive?**

Valerie applied at [IndianaHousingNow.org](https://www.IndianaHousingNow.org) and qualified for rental assistance. IERA can pay up to \$781 for a one-bedroom apartment. IERA will pay the lesser of the monthly rent or the program allowance. Valerie's \$700 monthly rent is less than the \$781 allowed by the program. Valerie's landlord will receive a payment of \$2,800 ( $\$700 \times 4$ ) for the four months of past due rent and the associated late fees.

# ASSISTANCE EXAMPLES

## INDIANA EMERGENCY RENTAL ASSISTANCE (IERA) PROGRAM

- 2. Jeff Jones pays \$980 a month for a two-bedroom apartment. He is two months behind on his rent. He lost his job due to COVID-19 and has not returned to work. Jeff has not received any rental assistance and wants to apply for IERA. How much assistance could he receive?**

Jeff applied at [IndianaHousingNow.org](https://www.IndianaHousingNow.org) and qualified for rental assistance. IERA can pay up to \$946 a month for a two-bedroom apartment. IERA will pay the lesser of the monthly rent or the program allowance. Jeff's \$980 monthly rent is more than the \$946 allowed by the program. Jeff's landlord will receive a payment of \$1,892 ( $\$946 \times 2$ ) for the two months of past due rent. The landlord will also receive payment for the late fees. The outstanding \$68 in past due rent is Jeff's responsibility.

Jeff also qualified for three months of forward-facing rent. The program will pay his landlord an additional \$2,838 ( $\$946 \times 3$ ) in rent.

Jeff has received five months of rental assistance in total. Jeff is eligible to recertify if he needs an additional three months of assistance. Jeff must continue to meet all program criteria to receive an additional three months of assistance. Jeff may continue to recertify every three months until his 12 months of assistance is exhausted.

- 3. Steve Rogers 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 months behind on his gas bill, three months behind on his electric bill and four months behind on his water bill. Steve applied for IERA on May 1, 2021. How much assistance can Steve receive? 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 IERA. All of his past due utilities were incurred after April 1, 2020.

IERA may pay the full amount of Steve's delinquent gas, electric, and water bills incurred after April 1, 2020. The amount paid on Steve's behalf would include late fees. IERA is unable to pay deposits, disconnect, or reconnect fees. Any deposit, disconnect, or reconnect fees that may be owed would be Steve's responsibility.

- 4. Lisa Simpson pays \$1100 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 applies for IERA on April 1, 2021. How much assistance is she eligible to receive?**

Lisa qualified for rental assistance. IERA can pay up to \$1,248 a month for a three-bedroom apartment. IERA will pay the lesser of the monthly rent or the program allowance. Lisa's monthly rent of \$1,100 is less than that allowed by the program. Lisa's landlord will receive a payment of \$5,500 ( $\$1,100 \times 5$ ) for the five months of past due rent and any late fees that may be owed.



# ASSISTANCE EXAMPLES

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Lisa also qualified for three months of forward-facing rent. The program will pay her landlord an additional \$3,300 (\$1,100 x 3) in rent for the months of April, May, and June.

Lisa has received eight months of rental assistance in total.

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 nine total months of assistance: October, November, December, January, February, March, April, May, and June.

If Lisa needs additional assistance, she could recertify to receive an additional three months of assistance. Lisa must continue to meet all program criteria to receive an additional three months of assistance. If Lisa receives an additional three months of assistance, she will have received 12 total months and would have exhausted her IERA assistance.

IERA cannot pay forward-facing utilities; therefore, Lisa would not be eligible to receive additional utility assistance.

5. **Peter Parker 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 IERA. Is he eligible? If so, how much can IERA provide in rental assistance?**

Yes, if Peter meets the IERA eligibility requirements, then he can receive rental assistance even though he has a Housing Choice Voucher. In this case, IERA assistance cannot exceed the lesser of the tenant rent portion or the program allowance. Peter's \$300 a month portion of the rent is less than the \$946 of rental assistance allowed by the program for a two-bedroom unit. The maximum monthly IERA rental assistance amount Peter could receive is \$300. IERA cannot duplicate the \$500 in rental assistance that is already covered by the voucher.

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We encourage and support the nation's affirmative housing program in which there are no barriers to obtaining housing because of race, color, religion, sex, national origin, handicap, or familial status. This project is being supported, in whole or in part, by federal award number ERA0021 awarded to the State of Indiana by the U.S. Department of the Treasury.

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