

ASSISTANCE EXAMPLES



IndianaHousingNow.org

INDIANA EMERGENCY RENTAL ASSISTANCE (IERA) PROGRAM

The Indiana Emergency Rental Assistance (IERA) program can provide up to 15 months of rental, utility or home energy assistance to qualified renter households. The 15 months may include both past due and/or 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	15 Month Maximum Rental Assistance
Efficiency	\$822	\$12,330
One-Bedroom	\$842	\$12,630
Two-Bedroom	\$981	\$14,715
Three-Bedroom	\$1369	\$20,535
Four-Bedroom+	\$1662	\$24,930

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. Steve Rogers lives in a two-bedroom apartment. Steve's rent is \$900.00 a month. Steve had his hours reduced at work due to the pandemic. He is currently working but is two months behind on his rent, gas bill, electric bill, and water bill. Steve applied for IERA on October 1, 2021. How much assistance can Steve receive?**

Steve's application has been reviewed and he qualified for IERA. His rental obligation and all of his past due utilities were incurred after April 1, 2020. IERA may pay the lesser of the monthly rent or the program limit. Steve's monthly rent is \$900.00. The rental limit for a two-bedroom apartment is \$981.00. Steve's rent is less than the rental limit which means he will receive a rental benefit of \$900.00 per month. Steve

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will receive a payment for two months of past due rent for \$1800 ($\900×2) and three months of forward-facing rent \$2700.00 ($\900×3). This means Steve will receive five (5) months of rental assistance with his initial payment. IERA could also pay late fees associated with the two months of delinquent rent.

Steve also requested assistance with his gas, electric, and water bills. Steve will receive the monthly allocation for all three service types for a two-bedroom unit: gas \$43, electric \$65, and water \$46. Steve will receive the full allocation for each utility multiplied by the number of months of rental assistance. This means the total gas payment will be \$215.00 (43×5). The total electric payment will be \$325 (65×5). The total water payment will be \$230 (46×5). Any deposit, disconnect, or reconnect fees associated with Steve's past due utilities would be his responsibility.

Steve has utilized 5 of his 15 months of assistance. If he needs additional assistance, he could recertify to receive additional assistance in three-month increments.

2. **Lisa Simpson pays \$1100 for a three-bedroom apartment. She had her hours reduced due to COVID-19 and is still working reduced hours. Her rent and electric are six months past due. Lisa's electric service provides both power and heat for her apartment. Lisa applied for assistance on October 2, 2021. Lisa qualified for rental and utility assistance. How much assistance is she eligible to receive?**

IERA can pay up to \$1,369 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 \$6,600 ($\$1,100 \times 6$) for the six months of past due rent in addition to any reasonable late fees that may be owed. Lisa also qualified for three months of forward-facing rent. The program will pay her landlord an additional \$3,300 ($\$1,100 \times 3$) in rent for the three months of forward-facing rental assistance. Lisa has received 9 months of rental assistance in total.

Lisa has requested assistance with her electric bill. The electric utility allowance for a three-bedroom apartment is \$123 per month for heat and \$73 per month for general electric service. The total monthly benefit is \$196 for electric service. Lisa's electric provider will receive a total benefit of \$1,764 (196×9).

Lisa has utilized 9 of her 15 months of assistance. If Lisa needs additional assistance, she could recertify to receive an additional 3 months of assistance. Lisa must continue to meet all program criteria to receive an additional 3 months of assistance. If Lisa receives an additional 3 months of assistance, she will have received 12 total months and would have 3 months of assistance remaining.

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3. **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 \$981 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.

4. **Giselle Philip lives in the Enchanted Acres Mobile Home Park. She pays \$325 per month in lot rent and an additional \$575 to rent a two-bedroom mobile home. She had to quarantine four times for COVID exposure and missed two months of work. Giselle has returned to work. She is three months behind on rent. Her water and sewer bills are also three months past due. Giselle applied for assistance on October 2, 2021. Giselle qualified for rental and utility assistance. How much assistance is she eligible to receive?**

IERA can pay up to \$981 a month for a two-bedroom apartment. Giselle's mobile home and lot rent together total \$900. IERA will pay the lesser of the monthly rent or the program allowance. Giselle's monthly rent of \$900 is less than that allowed by the program. Giselle's landlord will receive a payment of \$2700 ($\900×3) for the three months of past due rent in addition to any reasonable late fees that may be owed. Giselle also qualified for three months of forward-facing rent. The program will pay her landlord an additional \$2700 ($\900×3) in rent for 3 months of forward-facing rental assistance. Giselle has received 6 months of rental assistance in total.

Giselle has also requested assistance to pay her water and sewer bills. The water allowance for a two-bedroom rental unit is \$46 per month. Giselle's water provider will receive a benefit of \$276 (46×6). The sewer allowance for a two-bedroom rental unit is \$62 per month. Giselle's sewer provider will receive a benefit of \$372 (62×6).

Giselle has utilized 6 of her 15 months of assistance. If Giselle needs additional assistance, she could recertify to receive an additional 3 months of assistance. Giselle must continue to meet all program criteria to receive an additional 3 months of assistance. If Giselle receives an additional 3 months of assistance, she will have received 9 total months and would have 6 months of assistance remaining.

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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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