



Rutherford County COVID-19 RRP Tenant Application:

How To Apply Program Summary:

The Rutherford County COVID-19 Rent Relief Program will be used to support renters who are or have been struggling to pay rent, utilities or other home energy costs due to loss of wages/income as a result of the pandemic.

Applications may be submitted using desktop, laptop, tablets and mobile devices. Please call the Hotline number 615-334-4777 with any questions throughout the application. Visit the Community Resource page http://rutherfordcountytn.gov/covid-community-resources for agencies that can provide one on one help with the application process or computer access.

Beginning an Application:

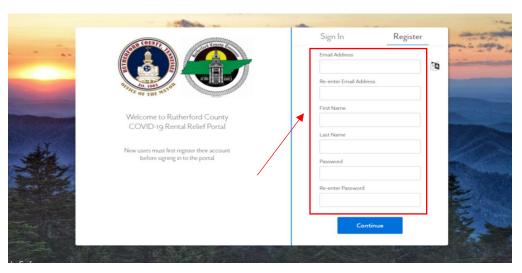
To begin an application, prospective applicants will first go to
 http://rutherfordcountytn.gov/rental-relief-program and Click through the red box with the text "Click here to Access the Rutherford County Rental Relief Program Portal."



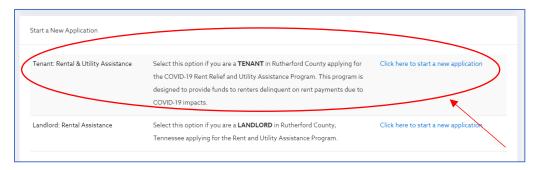
Once on the program site, prospective applicants will be required to register. This step will
create an account where prospective applicants can begin the process of submitting an
application. Once an applicant has registered, they will receive a confirmation email.
NOTE: If you do not receive an email, please check your Spam folder.





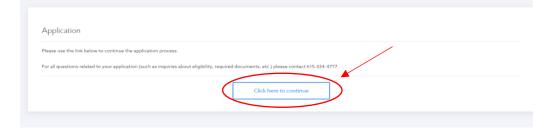


3. Once logged into the program site a tenant may begin their application my selecting "Tenant: Rental & Utility Assistance" and entering their first and last name (i.e.. Alex Smith).



Application Process:

To begin the application the applicant will click continue on the application pop up shown below.







The Program Overview will be the first page of the application. Applicants are encouraged to review all sections of the overview. Once all sections have been reviewed applicants will click the "Complete & Continue" button at the bottom of the page. Once selected the applicant will arrive at the eligibility section.



A. Eligibility:

- 1. The Eligibility section of the tenant application contains nine questions. Tenants are required to answer all the listed questions below.
 - a. Are you seeking assistance for Rent and/or Utilities for your primary residence, located in Rutherford County, Tennessee?
 - b. Is your household income at or below the 80% area median income level for your county? The chart below will provide this by household size.

Household Size	1	2	3	4	5	6	7	8
Income 80%	\$46,100.00	\$52,700.00	\$59,300.00	\$65,850.00	\$71,150.00	\$76,400.00	\$81,700.00	\$86,950.00

- c. Can anyone in the household demonstrate that they are either at risk of homelessness or housing instability (this includes past due utility/rent notice(s), eviction notice)?
- d. Has anyone in the household experienced any of these financial impacts related to COVID-19:
 - i. Reduction/loss of income
 - ii. Increased expenses
 - iii. Other financial hardship
 - iv. Qualified for unemployment benefits since March 13, 2020?
- e. Have you received court papers about an eviction?
- f. Has your Landlord given you a letter (or told you) that you have to move out?
- g. Are you worried your Landlord will cut off your lights, water, heat, or air conditioning?
- h. Is any household member currently unemployed and has been unemployed for the 90 days prior to the application date?
 - i. If yes, this income must be documented in the household Income Section

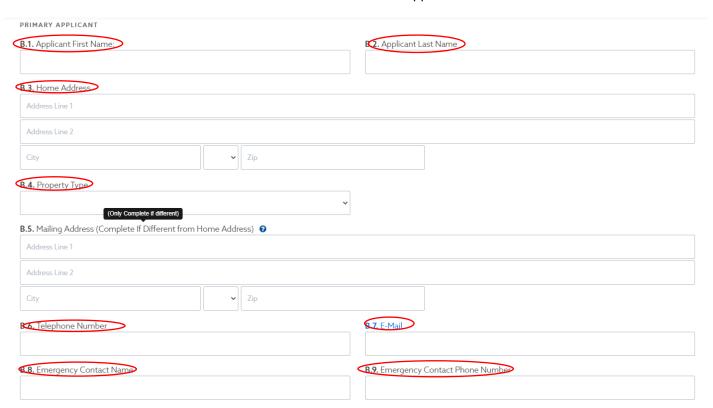




- i. How did you hear about us? Please list here how you were made aware of the program.
- 2. Once all questions are answered, the applicant will click the "Complete & Continue" button to continue to the next section.

B. Applicant Information:

- 1. In the Applicant information section, the applicant must provide the following required information:
 - a. First & last name, home & mailing address, property type, telephone number, email, emergency contact information.
 - b. See where to enter this information on the application below:



- 2. There will also be two questions at the bottom of the page:
 - a. Do all individual(s) listed on the lease reside in the household?
 - b. Does the individual(s) listed on the utility bill(s) reside in the household?
- 3. Once this information is provided click the "Continue & Complete" Button.



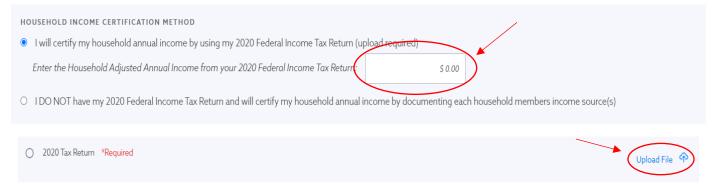


C. <u>Household Members:</u>

- 1. The Household Members section of the application is where the applicant must list all members of their household. The applicant will provide the following information:
 - a. Household Member's first, middle, and last name.
 - b. Birthdate
 - c. Social Security Number (those who wish not to provide SSN may enter zeros)
 - d. Whether Household Member is employed (The applicant may provide Employer information)
- 2. Once the above listed information is listed for all household members, click "Continue & Complete."

D. Income Verification form:

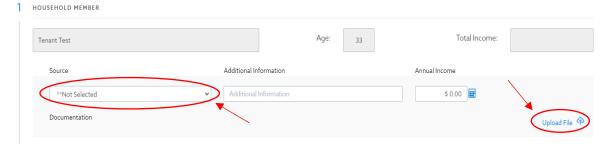
- 1. Applicants have two options for reporting/entering your household income.
- 2. Enter the "adjusted gross income" from your 2020 tax return (IRS Form 1040 Line 11) filed with the IRS. The tax return must be signed, and all pages must be uploaded.



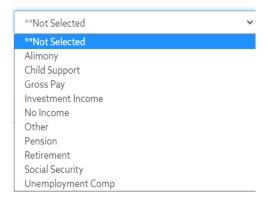
- 3. Enter income information for every household member for each type of income following the instructions below. Note: You will need to upload supporting documents for each type of income for each household member.
 - a. The applicant will need select an income source and upload the corresponding required documentation.







b. The income source list is shown below:



- c. The Required Documentation for the income source are as follows
 - i. Alimony: Court ordered Alimony statements
 - ii. Child Support: Court ordered Child Support statements
 - iii. Gross Pay: Two (2) months of most recent paystubs and Tax Returns
 - iv. Investment Income: Documentation supporting Investment Income
 - v. No Income: Certification of No Income Form (download this form from the site, enter required information, sign and upload completed form)
 - vi. Other: Any documentation which supports additional / other income
 - vii. Pension: Pension Award Letter
 - viii. Retirement: Documentation supporting Retirement Income
 - ix. Social Security: Social Security statement
 - x. Unemployment Compensation: Documentation supporting Unemployment Compensation
- 4. Once all of this is completed click the "Complete & Continue" button at the bottom of the page.

E. COVID-19 Impact:





- The COVID-19 Impact section is where applicants provide information on how COVID-19
 has impacted their life. <u>The applicant must complete all three questions and provide</u>
 documentation that supports their claim. The three questions an applicant must answer
 are listed below:
- 2. Has the applicant or other members of the applicant's household qualified for unemployment benefits, experienced a reduction in household income, incurred significant costs, or experienced other financial hardship due to the COVID-19 pandemic?
- 3. Please check each condition that applies to the applicant or other members of applicant's household who have lost income or incurred significant costs due to the COVID-19 pandemic. The applicant may check all instances that apply to their situation.

REDUCTION IN INCOME
Laid off-Receiving unemployment assistance.
Laid off-Not receiving unemployment assistance
Place of employment has closed
Reduction in hours of work
Must stay home to care for child/children due to closure of daycare or school
Are self-employed, and their business is no longer supplying them with income or such income has been reduced.
Unwilling or unable to participate in their previous employment due to their high risk of severe illness from COVID-19
INCURRED SIGNIFICANT COSTS
Reduction or elimination of child or spousal support
☐ I had an unexpected COVID related medical or funeral expense
Child or Adult dependent care expenses increased due to COVID-19
Other reduction in household income or financial hardship experienced due to the COVID-19 pandemic. (Please describe below.)

- 4. Please provide a short description of your COVID-19 Income Loss or Costs Incurred.
- 5. Once all information is entered click the "Continue & Complete" button.

F. Rent Assistance Requested:

1. The Rent Assistance Requested section of the application is where applicants begin to fill out the amount that they are requesting for each month of housing payments that you require assistance for due to your household's COVID-19 impact. Applicants must provide information and answers to the following questions/fields:





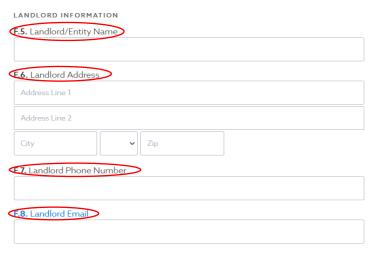
- 2. Has your household received a past due utility or rent notice or an eviction notice from your landlord?
 - a. If yes you must upload the eviction notice in the required documents section. See below, where to upload this information:



- 3. What is your current monthly rent?
 - a. Here the applicant will enter their monthly rent expenses. This must match the amount listed on the lease or rental agreement.
- 4. Rent request by month. This portion of the rental assistance section is where applicants will list by month where rental payments were missed or only partially paid.
 - a. Note: Assistance for March 2020 will only be provided for the period March 13-31, 2020.
- 5. Total Late Fees/Penalties. Applicants will enter the total of all their late fees or penalties here (see below).



6. Parts F5-F7 of this portion of the Rent Assistance Request section are crucial. The applicant must enter the landlord information shown below. The landlord will be notified that an application has been submitted. The Landlord will be required to submit an application as well.







G. Utility Assistance:

1. If the applicant is requesting utility assistance, they will need to provide which type of utility they are requesting assistance for and select/enter which utility provider they are a customer of. There are drop down menus that list local providers. If you do not see your provider on the drop down, you will need to select "other" and list in the box below.

G. Utility Assistance

If you are requesting utility assistance, provide the type of utility assistance below for which you are seeking payment. Late fees or penalties should be entered in G.4, G.9 and G.14.

WATER/SEWER/ TRASH REMOVAL ASSISTANCE
REQUESTED
G.1. Water Company

If other, enter gas/propane Company

If other, enter water/sewer provider name

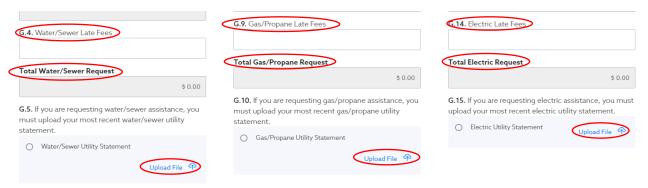
If other, enter water/sewer provider name:

G.1. Gas/Propane Account Number

G.1. Electric Account Number

G.1. Electric Account Number

- 2. Water/Gas/Propane/Electric Assistance Request. This portion of the Utility assistance section is where applicants will list by month where utility payments were missed or only partially paid.
 - a. Note: Assistance for March 2020 will only be provided for the period March 13-31, 2020.
- 3. After entering utility assistance requests, the applicant will need to enter any late fees associated with their account and then upload their account statement(s).



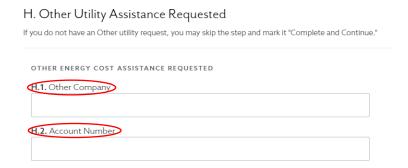
4. Once all information is entered and uploaded the applicant click the "Complete & Continue" Button.





H. Other Utility Assistance Requested:

- 1. <u>If the applicant is requesting utility assistance that was not listed in the previous section</u> they will enter that information here. Note: Internet/Cable expenses are not eligible.
- 2. The applicant will need to provide the name of the utility company and account number (see below).



- 3. Other Assistance Request. This portion of the Other Utility assistance section is where applicants will list by month where other utility payments were missed or only partially paid.
 - a. Note: Assistance for March 2020 will only be provided for the period March 13-31, 2020.
- 4. After entering other utility assistance requests, the applicant will need to enter total other energy assistance costs and upload their account statement.



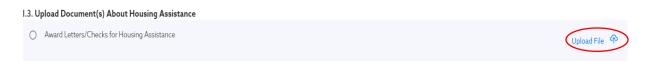
I. Prior Assistance Received:

- The applicant must list all other sources of rent or utility assistance received from local governments, the State, non-profit organizations, faith based organizations, or friends and family.
- 2. The applicant must answer the following question.
 - a. Has anyone in your household applied for, or received any rental and/or utility assistance from any source (local, state, federal, private) FOR THE MONTHS YOU ARE APPLYING TO THE RUTHERFORD COUNTY COVID-19 RENTAL RELIEF PROGRAM?



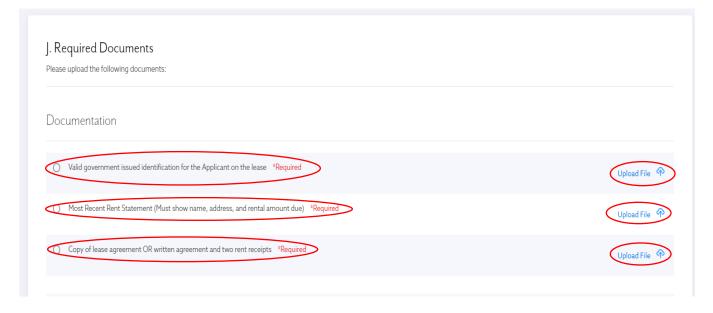


- 3. If yes the question above, the applicant must proceed with section 2.
 - a. List the housing assistance that you have already received each month, where applicable. List all of the sources of financial and/or housing assistance (the name of the local, state, federal or private organization) FOR ONLY THE MONTHS YOUR ARE APPLYING TO THE RUTHERFORD COUNTY COVID-19 RENTAL RELIEF PROGRAM.
- 4. Once prior assistance is entered, the applicant must upload supporting document showing the support they received (see below).



J. Required Documents:

 Applicants must upload the following documents: Valid Government Issued ID, Most Recent Rent Statement, and Copy of Lease Agreement or written Agreement and two rent receipts.



Submission Section:

1. The submit page of the application is the last page of the application. Applicants are encouraged to review all sections of the application.





2. Once all sections have been reviewed applicants will have to check the two boxes shown below and electronically sign their application.



I further acknowledge that falsification of documents or any material falsehoods or omissions in the Application, including knowingly seeking duplicative benefits, is subject to state and federal criminal penalties. I understand that I am particularly put on notice that Title 18, Section 1001 of the United States Code states that a person is guilty of a felony for knowingly and willfully making false or fraudulent statement to any U.S. Department or Agency. Further, Title 13, Chapter 23, Section 133 of the Tennessee Code Annotated states that it is unlawful for any person to knowingly make, utter, or publish a false statement of substance for the purpose of influencing the agent to allow participation in any of its programs and such violation is a Class E felony.



- 3. After this the applicant can click the "Complete & Submit" button at the bottom of the page to submit their application.
- 4. Once an applicant has submitted their application, they will receive an email confirmation from Neighborly. (NOTE: Please check your SPAM folder)