

# **TENANT FREQUENTLY ASKED QUESTIONS (FAQ)**

#### **OVERVIEW**

The STAY DC (Stronger Together Assisting You) program is designed to provide financial assistance to households within the District that are unable to pay rent and utilities due to the ongoing COVID-19 pandemic.

#### **ASSISTANCE ELIGIBILITY**

Under this program, eligible households can receive financial assistance to cover housing-related costs incurred after April 1, 2020.

	Covered Expenses	INELIGIBLE Expenses not covered
RENT	Monthly rental payments (future and past due rent) from an eligible rental household Limited Equity Cooperatives**  • Full rental arrears beginning April 1st, 2020  • Future rental costs up to 3 months	<ul> <li>Mortgage payments</li> <li>Maintenance costs</li> <li>Home security</li> <li>Landscaping and lawn care</li> <li>Homeowners association fees</li> <li>Security deposits</li> </ul>
	<b>Note:</b> Utilities included as part of the rental payments to a Housing Provider is considered as rent for the purpose of this program	Please visit <a href="https://coronavirus.dc.gov">https://coronavirus.dc.gov</a> for links to resources that can help with other cost categories not covered by this program
UTILITIES	Eligible utility costs include:	Ineligible utility costs include:

#### **HOW TO APPLY**

If you are interested in participating in the STAY DC program, you can apply at <u>stay.dc.gov</u>. To ensure a smooth application process, it might be helpful to first complete the following on <u>stay.dc.gov</u>:

- Review the eligibility precheck document to see if this program is right for you
- Review the Frequently Asked Questions to learn more about the program's scope and requirements;
- Review the list of required documentation and gather acceptable documents that pertain to your eligibility circumstance; and
- Review the application user guides to help you navigate the online tenant portal

If you are unable to complete the online application, you can have a family member, friend, or a designated Community Based Organization (CBO) assist you in completing the application (all required documentation

must be submitted with application). For immediate question about this application you can contact our Customer Care Center at 833-4-STAYDC (833-478-2932) between 7am and 7pm ET, Monday through Friday.

#### **FREQUENTLY ASKED QUESTIONS**

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#### PROGRAM BACKGROUND

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## What is the STAY DC program?

Authorized under the Consolidated Appropriations Act, 2021 and administered by the U.S. Department of the Treasury, the STAY DC program provides funding to eligible households in the District of Columbia that are unable to pay rent and utilities due to the ongoing COVID-19 pandemic.

## What types of expenses are eligible or ineligible under this program?

The table below provides as list of eligible and ineligible expenses under the STAY DC program:

	ELIGIBLE Expenses	INELIGIBLE Expenses NOT covered
RENT	Monthly rental payments (future and past due rent) from an eligible rental household Limited Equity Cooperatives**  • Full rental arrears beginning April 1st, 2020  • Future rental costs up to 3 months  Note: Utilities included as part of the rental payments to a Housing Provider is considered as rent for the purpose of this program	<ul> <li>Mortgage payments</li> <li>Maintenance costs</li> <li>Home security</li> <li>Landscaping and lawn care</li> <li>Homeowners association fees</li> <li>Security deposits</li> </ul>
UTILITIES	<ul><li>Eligible utility costs include:</li><li>Electricity;</li><li>Natural gas;</li><li>Water and sewer</li></ul>	Ineligible utility costs include:  o Cable o Internet access

#### **APPLICANT ELIGIBILITY**

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### Who is eligible to participate in the STAY DC program?

You are likely eligible to participate in the STAY DC program if you are able to answer YES to ALL of the following:

- You currently reside within the District of Columbia
- You are a renter with a current residential rental, lease, sublease or Limited Equity Co-op (LEC)
  agreement
- Your household currently meets the income guidelines.
- Your Housing Provider is not an immediate family member

In addition to answering yes to all of the above, you are eligible if you or any member of your rental household:

- Has qualified for unemployment at any time since January 1, 2020
- Has experienced a reduction in household income
- Has incurred significant increased costs due to COVID-19 or during the public health emergency since April 1, 2020
- Has experienced financial hardship (e.g., qualify for welfare assistance such as Medicare, SNAP or TANF)
- Can demonstrate a risk of experiencing homelessness or housing instability (e.g. past due notice, proof of non-payment of rent, or eviction notice)

Rental assistance provided to an eligible household cannot be duplicative of any other federally funded rental assistance provided to such household.

#### Do I have to be a U.S. citizen or a legal resident alien to apply for assistance?

**No.** This program is open to all rental households in the District regardless of current citizenship status.

### What if I already receive rental assistance through another program?

You **MAY** still be eligible. STAY DC program funds may only be used to pay for the rent and utility costs that are NOT already paid by you or paid for by other rental assistance programs.

# I'm a homeowner who needs assistance with paying my mortgage, can this program provide assistance?

**No.** However, the DC Council passed emergency legislation, currently in effect through May 2021, creating a mandatory 90-day mortgage deferment program for residential and commercial mortgage holders who request one. No late fees or penalties would accrue, and repayment of the deferred amount may be done via payment plan, not through a lump payment.

Click the below FAQ for more information or contact the <u>DC Department of Insurance, Securities and Banking.</u>

<u>FAQs and Guidance: Residential Mortgage and Commercial Mortgage Deferment Program What Banks Are Doing to Support Homeowners</u>

<u>Foreclosure Prevention During Coronavirus</u> The District of Columbia Housing Finance Agency (DCHFA) recognized an opportunity to provide financial assistance to those impacted by the effects of COVID-19. Through the DC MAP (Mortgage Assistance Program) COVID-19, qualified borrowers can receive a loan up

to \$5,000 monthly toward their mortgage, condo or homeowner's association fees for up to six months. Borrowers must be applying for financial assistance for their primary residence, which must be located in the District of Columbia. DC MAP COVID-19 relief commences with April 1, 2020 payments associated with monthly mortgages. Interested applicants are asked to take the <u>survey</u> on DCHFA's website to confirm if they're eligible to apply. <u>Click here to review the full list of borrower qualifications</u> and to apply to the program.

# What if I have paid my rent so far but I have struggled to do so and I worry I won't be able to in the future?

You MAY still be eligible for assistance with future rent payments based on your income and situation.

## Can I apply for assistance if I sublet or live with roommates?

**Yes.** ONLY if your name is on the lease or sublease or if you are applying for assistance for the portion of rent for which you are responsible. A roommate named on the lease may also apply for assistance for the portion of rent for which the roommate is responsible. All other eligibility criteria must also be met for each applicant and you will be asked for documentation of this responsibility or past payments.

# I have received unemployment benefits, am I eligible for assistance? Yes.

### I have a pending eviction notice; can this program help me with assistance?

**No.** However, you can read a summary of all tenant rights and resources during the COVID-19 public health emergency, <u>follow this link to the Office of the Tenant Advocate's website</u>. To speak to someone at the OTA, call them directly at (202) 719-6560.

D.C. Bar Pro Bono Center's Housing Provider Tenant Resource Network phone number, 202-780-2575, is a general resource for all tenants facing eviction and small Housing Providers, where attorneys are available to help those in need. This phone number will serve as a central gateway to access all six Civil Legal Counsel Projects Program (CLCPP) providers, which we are naming the Housing Provider Tenant Legal Assistance Network (LTLAN).

# I need assistance with internet services to support distance learning for my children. Can this program help?

**No. However**, households with students enrolled in grades PK3 - 12 currently receiving Supplemental Nutrition Assistance Program (SNAP) or Temporary Assistance for Needy Families (TANF). Depending on the internet coverage in the households area, the two programs available are <u>Comcast Internet Essentials</u> or <u>RCN Internet First</u>. Both services provide up to 50/5 Mbps access speeds for approximately \$10/month.

Eligible households will receive a call, text message, or email from DC Government asking if they'd like to join the program and for consent to share their name, address, phone number, and email with the internet provider that will be providing their service, either Comcast or RCN. If you are an eligible family, please reach out to OCTO at 202-266-6328.

What if I am not eligible to receive any assistance under the STAY DC program but I still need help? There may be other programs that can help you. Visit the <a href="https://coronavirus.dc.gov">https://coronavirus.dc.gov</a> for a list of resources that can assist you.

#### **ELIGIBILITY DETERMINATION**

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### What income requirements apply?

To qualify, your total annual household income should be **equal to or less than 80% of the Area Median Income (AMI)** in the District as illustrated in the table below:

Household Size	Total household income is less than or equal to
1	\$57,650
2	\$65,850
3	\$74,100
4	\$82,300
5	\$88,900
6	\$95,500
7	\$102,100
8	\$108,650

### How is my household income determined?

Household income is determined using one of the two following methods:

- 2020 ANNUAL INCOME: Sum of all your rental household members' income for calendar year 2020 using the Adjusted Gross Income (AGI) as noted on your Internal Revenue Service (IRS) Form 1040 series for individual Federal annual income tax purposes; or
- RECENT ANNUAL INCOME: Sum of all your household members' income in the last two months and multiplied by 6. If this method is used to determine income eligibility, applicants will need to recertify their income every 3 months for any award extensions applied for by the applicant.

# What are eligible source of household income?

Eligible sources of income include: salary, wage, tips, commissions, business income, interest, dividend, social security benefit, annuities, insurance, Social Security, insurance policies, retirement funds, pensions, disability or death benefits, unemployment and disability compensation, worker's compensation and severance pay, and welfare assistance payments.

# Will there be any preferences provided for applicants?

Yes. In addition to meeting the aforementioned program eligibility requirements, funding will be allocated based on the following criteria:

- Households with total annual incomes at or below 50% of area median as illustrated in the table below
- Households with individuals currently unemployed for 90 more
- Households with a valid eviction notice that puts them at risk of homelessness

<b>Household Size</b>	Total household income is less than or equal to
1	\$45,150
2	\$51,600
3	\$58,050
4	\$64,500
5	\$69,700
6	\$74,850
7	\$80,000
8	\$85,150

#### **PROGRAM TIMELINE**

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### What are the key program dates?

The program will open on Monday, April 12, 2021, and we anticipate that applications will be accepted through September 31, 2021 for payment through the end of November 2021.

## How will I know if there are any updates to the program?

Any changes to the program will be posted on the STAY DC program website at <u>stay.dc.gov</u> Please check this website periodically to see if any updates have been posted.

#### **PROGRAM SUPPORT RESOURCES**

#### What resources are available to help me with the application process?

The following applicant resources are available to you on the STAY DC program website at <a href="stay.dc.gov">stay.dc.gov</a>

- An Application User Guide and videos provides instructions for navigating the online application portal
- Required Documents list outlines the documents and information you need to complete the application process.
- In-person application completion and drop-off location are available through select Community Based Organizations
- A toll-free contact center at **833-4-STAYDC** (**833-478-2932**) for you to call with questions. Contact Center agents will be available between **07:00** am and **07:00** pm ET Monday through Friday

#### **FUNDING COVERAGE**

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## For how many months may I apply for rental assistance?

You may potentially apply for up to 12 months of back rent (no earlier than April 1, 2020) and up to three months of future rent from the date of application submission. Once your initial application is approved, you may apply for extensions in the future but cannot receive more than a total of 15 months of assistance.

#### How much rental assistance will I be eligible to receive?

At this time, applicants are eligible to receive rental assistance up to verifiable amounts. No maximum amounts have been set as long as requested amounts can be proved to be valid and due. In the future, however, additional prioritization of funds or funding limits may be instituted to ensure that there is equitable distribution to those disproportionately affected by the pandemic or those demonstrating greater than average need for assistance.

#### How much rental and/or utility assistance should I request?

You can only apply for the amount of back rent or utilities that are owed and up to three months of future rent. You will need to provide evidence of owed amounts for your request to be approved.

#### Can late fees be included in the requested assistance?

**No.** Current DC law prevents renters from being charged late fees for the duration of the public health emergency.

However, at any time after the expiration of the public health emergency period, late fees will be limited to no more than 5% of approved rent paid, so long as the total assistance per household does not exceed the maximum assistance available.

If I receive funding now through this program, can I be eligible again if housing challenges persist? You may apply multiple times as long as you have not exceeded the limits of 15 months of assistance.

#### **APPLICATION PROCESS**

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## How can I determine if I am eligible to apply?

A Tenant Eligibility Pre-Check form is available online at the STAY DC program website at <a href="stay.dc.gov">stay.dc.gov</a> to help you check if you may be eligible to complete an application. This eligibility pre-check tool is meant to help you identify the right resource for you; however, it does NOT automatically qualify you for those services. Upon submitting this form, you will receive information regarding the resources that might be best suited to meet your needs, as well as information on how to apply for those services.

#### How can I complete the online application form?

Applicants may access the online application form from the STAY DC program website at <a href="stay.dc.gov">stay.dc.gov</a>

#### Can I fill out the application and submit the documents using my mobile device?

Yes, the application portal is mobile friendly. The application and supporting documents can be submitted electronically using your phone or other mobile device.

## Do I need an email address to initiate the online application?

Yes. An email address will be required to apply.

# I currently do not have an email address. How can I sign up for an email account? *Creating a Gmail account:*

- 1. Open a web browser and go to the <u>Google Account creation page</u> (<a href="https://accounts.google.com/signup">https://accounts.google.com/signup</a>)
- 2. Follow the steps on the screen to set up your account.
- 3. Use the account you created to sign-in to Gmail.

#### Creating an Outlook account:

- 1. Open a web browser and go to the Outlook.com sign-up screen (<a href="https://signup.live.com">https://signup.live.com</a>) and select create free account
- 2. Follow the steps on the screen to set up your account.
- 3. Use the account you created to sign-in to Outlook

## What if I don't have access to a computer to complete the application online?

There are several places that have available computer access, including your local public library, a local church, or a human service agency. If you have a case worker, they may be able to help as well.

## What if I can't complete the application myself?

Third parties such as family members and friends are allowed to help complete an application on your behalf.

## Will the application process be available in other languages?

Yes. The online application itself will be in English, Spanish, and Amharic.

## Can my Housing Provider initiate the application?

Yes. Your Housing Provider can initiate the application process by using a separate Housing Provider application. However, upon completion, you will receive a system generated email with a unique 7-digit code and a link for you to apply on the Tenant application portal. Please retain this code as you will be required to enter this 7-digit code at the start of your application to link your responses to the application initiated by your Housing Provider.

To minimize any processing issues, please work to provide your valid and correct email address to your Housing Provider so that you can receive the notification email.

### What supporting documentation do I need to complete an application?

A list of required and acceptable supporting documentation is available on the STAY DC program website at <a href="stay.dc.gov">stay.dc.gov</a>

#### What if I am unable to locate or provide certain required documents?

In select circumstances, the program allows for written attestations to be accepted in lieu of supporting documentation. Please refer to the STAY DC website and complete the applicable sections of the Self Attestation Form.

#### Are there any terms or conditions to which I have to agree to participate in this program?

Yes. Acknowledging that you have read, understand, and agree to the requirements and conditions is a step in the approval process. This includes but not limited to:

- Certifying that all information given to the STAY DC program is accurate and complete to the best of applicants' knowledge and belief.
- Understanding that false statements or information will be grounds for denial of our application, termination of rental or utility assistance and/or debarment from participating in other current or future assistance programs.
- Understanding that this is an application for assistance and signing this application does not bind the STAY DC program to offer rental or utility assistance nor does it bind the tenant to accept any assistance offered.

#### **APPLICATION STATUS UPDATES**

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#### How will I know my application has been received and can I check the status?

Please refer to the Application User Guide at <u>stay.dc.gov</u> for instructions on how to check your application status online. You will receive email notifications at various stages, including: (1) account creation; (2) application submission; (3) application decision; and, (4) fund disbursement.

#### Will I be able to make changes to my application after I have submitted?

**No.** Once an application has been submitted an applicant will not be able to make any edits. Please review the user guide in its entirety before you begin your online application and ensure you have the required documentation for submission. If there are questions regarding your application you will be contacted.

### How will I be notified if I am awarded funding?

Award decisions will be announced via email. Please ensure the email address you provide in your application is entered correctly.

## If my application is not approved, will I be able to know the reason?

Yes, the notification email on application decisions will tell you the reason(s) your application was not approved.

### Will I be able to appeal a decision?

Yes. Under limited circumstances, you may be able to request a Third-Party Review of your denial decision. Instructions on how to request a post-decision third party review may be found in the Application User Guide on the STAY DC program website at <a href="mailto:stay.dc.gov">stay.dc.gov</a>

#### **TAX IMPLICATIONS**

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#### Will the awarded amounts I receive be considered taxable income?

According to the Internal Revenue Service (IRS), Emergency Rental Assistance payments, including payments for utilities or home energy expenses, made to eligible households are NOT considered income to members of the household. See <a href="https://www.irs.gov/newsroom/emergency-rental-assistance-frequently-asked-questions">https://www.irs.gov/newsroom/emergency-rental-assistance-frequently-asked-questions</a>

#### **CONTACT CENTER SUPPORT**

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# What kind of assistance will be available to me during and after the application process? I expect there will be questions that cannot be answered in this FAQ.

Applicants may call **833-4-STAYDC (833-478-2932)** from 07:00am - 07:00pm ET, Monday through Friday. Contact Center Agents will answer your questions during the call, or in some cases may need to call you back. Please be prepared to leave your name and contact information.

### What languages will the Contact Center support?

Contact center will support the following languages: English, Spanish, French, Cantonese/Mandarin, Korean, Vietnamese, and Amharic.

#### **POST-AWARD / FUND DISBURSEMENT**

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## To whom does the rent or utility assistance payment go?

The rental assistance payment will be mailed directly to the Housing Provider or utility provider. If a Housing Provider does not wish to participate, funds may be paid directly to the eligible household, if approved.

# What should I do if I or my Housing Provider or utility provider have not received a check but have been notified that I was awarded funding?

Payments to awarded applications will be processed on a weekly basis and will continue through the end of the program. Applicants are encouraged to log-in and check the status of their application on the online portal.

### How will I know when my Housing Provider or utility provider has been paid?

Email notifications are sent at each phase of the application process to include when a payment has been processed for an approved award. Applicants are encouraged to log-in and check the status of their application on the online portal.

## What are the compliance requirements?

Housing Providers and renters agree that they will comply with all applicable program requirements and that they will be subject to oversight monitoring and/or audit from the District Columbia and/or the Treasury Office of Inspector General and their designees. Confirmed instances of non-compliance may result in recoupment of funds and/or suspension from participating in current and future assistance programs.

## Will I be required to pay the money back in the future?

No, as long as you comply with the terms and conditions of the program.

## Am I guaranteed to get an award if I am eligible?

No, awards are made based on fund availability in addition to eligibility.

#### **DATA SHARING**

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### What information about me will be made publicly available?

The STAY DC program values your privacy and the confidentiality of the information you provide. As such, you can expect that none of your personal information will be deliberately disclosed to the public. Any public disclosures regarding program performance will be limited to the summary reporting of total assistance and impact made in the District. Although the DC will issue public reports on the use of funds, no personally identifiable information on the renters or Housing Providers participating in this program will be published.

## Will any of my information be shared with other agencies or entities?

In order to assess the potential for fraud and to expedite the review of applications, data regarding individual identity and assistance received from federal, state, and local governments will be transmitted for independent validation. Any individual or organization, including any governmental agency may be asked to release information. Information may be requested from but is not limited to courts, law enforcement agencies, Housing Providers, past and present employers, Social Service Agencies, utility companies, and other reasonably deemed commercial, non-profit and governmental third parties.