

# Rental and Utility Relief Program

## Frequently Asked Questions

The Council for Native Hawaiian Advancement (CNHA) is holding community enrollment events for the Rental and Utility Relief Program (RURP).

**These are for first-time applicants only.**

The first event will be on **Saturday, April 13, and Saturday, April 27, from 9 a.m. to 1 p.m., at CNHA's office in Kapolei, 91-1270 Kinoiki St., Building 1.**

Renters should bring:

- Government ID card for the head of household.
- Signed Social Security cards for everyone over 18.
- Valid rent agreement.
- Proof of financial hardship since March 13, 2020.
- Income documents for every household member.
- Unpaid rent or utility bills or eviction notice.

It's first-come, first-served for applications. There's limited funding, so applying doesn't guarantee a renter will get help.

Keep an eye out for more events on [revitalizeoahu.org/renthelp](https://revitalizeoahu.org/renthelp)

### **Housing Stabilization Services**

- Housing Stabilization Services help renters who have used all their RURP benefits stay in their homes for the long term.
- These services are free and include: mediation to help renters talk with their landlords, eviction prevention, classes about managing money, job training, and help finding a job.

- If you are or were in RURP, talk to your case manager at CNHA or Catholic Charities Hawai'i to see if you can get help from Housing Stabilization Services.

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## 1. For Renters

### What is the Rental and Utility Relief Program?

- It's a City and County of Honolulu program to help Oahu resident households that experienced economic hardship during the COVID-19 pandemic and are struggling to pay their rent, utility bills, or both.
- For new applicants, the program pays up to six months of rent and utility bills. The program can pay for bills going back to March 13, 2020.
  - Payments are up to \$2,000 a month for rent and up to \$500 a month for utilities.
- Payments are made directly to the landlord or utility.

### What are examples of economic harm during the pandemic?

- It can be a loss of income since March 13, 2020, loss of a job or reduced hours since March 13, 2020, or an increase in household costs during the pandemic. Here are a few examples:
  - A renter was laid off after March 13, 2020, for reasons unrelated to the pandemic. The renter experienced economic harm because they had difficulty finding a new job.
  - A household member had surgery and medical issues in September 2020 and was unable to return to work. Surgery/medical complications were not caused by COVID-19.
  - A tenant graduated college in December 2020 and has stated they haven't been able to find a job that supports them adequately.
- These are just a few examples. Once an application is submitted, a care manager will work with the applicant to see if they qualify.

### How many months of help can an eligible renter receive?

- New applicants can get up to six months of help with their rent or utility bills.

### What are Housing Stabilization Services?

- Housing stabilization services help renters stay in their homes after their RURP benefits end.
- Housing stabilization services include: eviction diversion, case management, money management skills, referrals to job training and job placement, and other programs.

### What utilities does the program pay for?

- Electric, natural gas, sewer, and water

**Does the program pay for internet service bills?**

- It can pay for internet bills. Our community partners will help determine the qualifications for paying internet service bills.

**Does the program pay for mortgages?**

- No. Federal regulations do not allow the program to pay for mortgages.

**Do I qualify for rent and/or utility help?**

- The program requires a qualifying household to:
  - Show economic harm during the pandemic, such as a reduction in wages, increase in household expenses, or job loss. See Page 1 for examples of economic harm.
  - Demonstrate that at least one household member is at risk of losing their housing.
  - Be at or below the income limit, currently 80% of the area median income (AMI) for Honolulu County.
- Catholic Charities Hawai'i or the Council for Native Hawaiian Advancement may request additional information and documentation if they are unable to validate a household's situation.

**What is the annual income limit?**

<b>Members of Household</b>	<b>Income Limit</b>
1	Up to \$77,950
2	Up to \$89,100
3	Up to \$100,250
4	Up to \$111,350
5	Up to \$120,300
6	Up to \$129,200
7	Up to \$138,100
8	Up to \$147,000

(See Appendix A on pages 14-15 for help on calculating annual household income and see Appendix B on pages 16-17 for acceptable income documentation.)

### **What is considered a household?**

- “Household” is defined as all persons living at a single residential address.
- However, where tax filings demonstrate that more than one household lives at a single address, the households may be treated separately.

### **I live with roommates, not family. Can I qualify?**

- Generally, one lease equals one application.
- When on a shared lease with non-family members, a person may be able to apply for their portion of the lease.

### **I sublease. Can I qualify for the program?**

- Subleasing is allowed. People with a sublease who apply must meet the same standards as other applicants:
  - Show proof of financial harm since March 13, 2020, such as loss of income or an increase in household expenses.
  - Meet income limits.
  - Submit required documents, including a signed lease or sublease agreement, proof of O’ahu residency, most recent tax documents, and other material
- Payments can be made to the tenant or landlord.
- We encourage anyone with a sublease to talk to the leaseholder before submitting their application.

### **Do I need to be receiving unemployment to qualify?**

- No. If a person who lost their job doesn’t have a verification letter from the State of Hawai’i Unemployment Office, they can use other documents such as a termination letter or furlough letter from an employer.
- This will confirm they either are receiving unemployment benefits or may qualify for unemployment benefits.

### **Do I have to be behind on my rent or utilities to qualify?**

- No. A household may apply for rent help (and/or utility help) to cover past rent, upcoming rent, or both.
- A new applicant can apply for six months of rent and utility help.

### **Can I apply for funds to help with utilities, even if I don’t need rent relief?**

- Yes, a household may apply for help paying for utilities even if they do not need help paying for rent.
- Applicants will need to show past and current amounts due by providing a recent statement from the utility company/companies.

### **How do I apply?**

- We encourage people to apply only once at [revitalizeoahu.org/renthelp](https://revitalizeoahu.org/renthelp).
- We know not everyone has reliable internet access. Our community partners can help people apply. See the “For New Applicants” section on page 11.

### **What documents will I need to apply?**

1. Government-issued photo ID for the person applying.
2. Social Security cards and income verification documents for all household members. These can include a household’s most recent tax forms.
3. Proof of hardship. May include pay stubs, documenting-pre/post-COVID-19 income, unemployment approval letter, layoff letter, rent past due notice, or other documents.

### **These documents may be needed based on the assistance requested:**

1. Past-due utility bill (electric, natural gas, sewer, and water).
2. Current utility bill.
3. Rental agreement.
4. Past-due rent notice.
5. W-9 from their landlord.

See Appendix B on pages 16-17 for a complete list of acceptable documents.

### **How long will I have to wait until my application is approved?**

- Many of our friends and neighbors are applying, so it will take a few weeks for our partners to review applications and verify documents.
- People without internet access will have a point of contact with either Catholic Charities Hawaii (CCH) or the Council for Native Hawaiian Advancement (CNHA) who can keep applicants updated on the status of their application.
- Please do not submit multiple applications or prescreening applications. This will only slow the process down.

### **My application was declined. Can I appeal?**

- People who have been declined can appeal by contacting the organization that is managing their application.
- See page 12 for contact information for CCH and CNHA.

**I'm getting help with my rent/utilities from another program. Can I also get help from the Rental and Utilities Relief Program?**

- A household may receive assistance provided that the funds received are not applied to costs already covered or that will be covered by other federally funded programs, such as:
  - The State of Hawai'i Department of Hawaiian Homelands
  - Section 8 housing
  - A Housing Choice Voucher
  - Public Housing
  - Project-Based Rental Assistance

**Will payment be made to me, or to my landlord/utility company?**

- Payments are made directly to the landlord/property manager or utility company, except in cases of unresponsive landlords/property managers.

**Can I be evicted while waiting for these funds?**

- State law for evictions has changed and there are new rights for renters and new responsibilities for landlords.
- If you're worried about eviction, contact one of these organizations:
  - Call the Legal Aid Society of Hawaii at (808) 536-4302. Or visit [legalaidthawaii.org/housing-covid-19.html](http://legalaidthawaii.org/housing-covid-19.html).
  - Call the Mediation Center of the Pacific at (808) 521-6767.
  - Mediation is a way for renters and landlords/property managers to agree on payment plans. It is not part of the legal system and lawyers are not required for mediation.
  - Call the State of Hawai'i Landlord-Tenant Hotline at (808) 586-2634. Or visit [cca.hawaii.gov/blog/category/landlord-tenant-information](http://cca.hawaii.gov/blog/category/landlord-tenant-information).



## 2. For Leasehold Property

### **I own a home on leasehold property. Can I qualify for the program?**

- Leasehold owners can qualify for payment of leasehold fees when they meet eligibility requirements. See Appendix A on pages 14-15 for eligibility.
- Leasehold mortgage payments **are not** eligible RURP expenses.
- Submit documentation of proof of a signed lease agreement, which identifies the lessor and lessee, start and end date of the lease, location of the property, and cost of lease rent.
- CCH and CNHA may contact the owner of the leasehold property to verify lease rent amounts.
- CCH and CHNA may request additional information and documentation if they are unable to validate a household's situation.

### **I rent a home on leasehold property. Can I qualify for the program?**

- Yes, when the renter meets income and eligibility requirements. See Appendix A on pages 14-15 for eligibility.

### **3. For Boat Dwellers**

#### **I own a boat and legally live on it. Can I qualify for the program?**

- Boat owners can qualify for mooring fees and utility payments when they meet eligibility requirements. See Appendix A on pages 14-15 for eligibility.
- Submit the permit number, registration/docking number, slip/berth number, location of slip/berth, name of the vessel, and names of authorized persons allowed to reside onboard.
- CCH and CNHA may contact the owner of the slip/berth to verify costs.
- Mortgage or loan payments for the vessel itself are not eligible expenses. Only slip/mooring fees and utility payments are eligible.
- CCH and CNHA may request additional information and documentation if they are unable to validate a household's situation.

#### **I rent a boat and live on it. Can I qualify for the program?**

- Yes, when the renter meets income and eligibility requirements. See Appendix A on pages 14-15 for eligibility.
- Submit the permit number, registration/docking number, slip/berth number, location of slip/berth, name of the vessel, and names of authorized persons allowed to reside onboard.
- CCH and CNHA may contact the owner of the slip/berth to verify costs.

## **4. For Landlords/Property Managers**

### **I'm a landlord/property manager. Can I apply on behalf of my tenants?**

- Yes, however, landlords must receive written consent from tenants before applying. A landlord will need to compile the same documentation outlined in Appendix B on pages 16-17. This includes the W-9 tax form.
- As a landlord, enter information into the screening portal at [revitalizeoahu.org/renthelp](http://revitalizeoahu.org/renthelp).
- That will take a landlord to the online application. Complete as much of the online application as possible and press the submit button.
- Catholic Charities Hawai'i (CCH) or the Council for Native Hawaiian Advancement (CNHA) will contact an applying landlord to help them through the rest of the process.
- CCH or CNHA may request for additional information and documentation if they are unable to validate a household's situation.

### **What do I need to do if my tenants are applying?**

- Landlords can support the process by working with tenants to ensure all necessary documentation is prepared to complete an application.

### **Is there a limit to how many of my tenants can get help from the program?**

- No, but only one tenant from each household can qualify.

### **If my tenants qualify, how will I get paid?**

- Depending on what information was provided on the application and agreement, funds will be delivered by Direct Deposit or check.

### **If a tenant does not qualify for the funding and is behind in their rent, can they be evicted?**

- It depends on the situation. Contact these organizations to ask about your situation:
- The Mediation Center of the Pacific at (808) 521-6767.
- The Legal Aid Society of Hawaii at (808) 536-4302.
- State of Hawai'i's landlord-tenant hotline at (808) 586-2634 or download the Landlord-Tenant Handbook at <https://cca.hawaii.gov/blog/category/landlord-tenant-information>.

## 5. For New Applicants

### To get ready to apply:

- Have only one person per household apply. Multiple applications from the same household will be disallowed and delay processing applications for other households in need.
- **Make sure you have an active email account that you frequently check AND that you have the password for.**
- Don't apply if anyone in your household has already completed an application.
- Gather needed documents. See the required documents on pages 15-16.
- Don't apply for mortgage help. The program cannot pay for mortgages due to federal guidelines.

### When applying:

1. Complete the eligibility prescreener on [revitalizeoahu.org/renthelp](http://revitalizeoahu.org/renthelp).
2. The prescreener will ask for an email address. Some community members are helping family and friends to apply. In that case, make sure there is a unique email address for each application. Using the same email address with more than one application will delay processing.
3. After the pre-screener, you will receive a confirmation email or a link to start the application.
4. Upload your documents and complete your application.
5. Work with a case manager from CCH or CNHA, if needed.
6. Double-check your application. Errors will delay processing.

### After applying, people should expect that:

- Being accepted into the program does not mean immediate payment to a landlord or utility. CCH and CNHA must verify if an applicant qualifies, including confirming income limits, leases, residency on O'ahu, and validating documents.
- For households that qualify for rent help, their landlord will have to submit a signed W-9 tax document. Landlords who delay submitting a W-9 will delay the payment process.
- CCH or CNHA may request for additional information and documentation if they are unable to validate a household's situation.

**How do I check the status of my application or contact a representative for assistance?**

<b>Catholic Charities Hawai'i (CCH) Applicant</b>	<b>Council for Native Hawaiian Advancement (CNHA) Applicant</b>
To check the status of your application, <a href="https://rup.catholiccharitieshawaii.org/">https://rup.catholiccharitieshawaii.org/</a>	To check the status of your application, log into your account with CNHA.
Call: (808) 521-4357 option 1.  Call center is open Monday to Friday, 8 a.m. to 4:30 p.m.	Call: (808) 596-8155, option 1.  Call center is open Monday to Friday, 9 a.m. to 5:30 p.m.

## I. APPENDIX A: ELIGIBILITY

### Eligible Households Must Meet All of the Following Criteria

- One or more member of the household have qualified for unemployment benefits, or experienced a reduction in household income, incurred significant costs, or experienced other economic harm since March 13, 2020;
- One or more individuals within the household can demonstrate a risk of experiencing homelessness or housing instability; and
- Household has a household income at or below 80% of area median income.

Priority will be given to **new applicants** who qualify:

- With a household income at or less than 80% of the area median income for Honolulu County.
- OR if a household member has been unemployed for at least 90 days at the time of application AND is still unemployed at the time of application.

### What is the annual income limit?

- Household income meets the limits below

Members of Household	Income Limit
1	Up to \$77,950
2	Up to \$89,100
3	Up to \$100,250
4	Up to \$111,350
5	Up to \$120,300
6	Up to \$129,200
7	Up to \$138,100
8	Up to \$147,000

### **What qualifies as income?**

- Renters can use their most recent tax documents to calculate annual income (see Appendix B on pages 16-17 for acceptable forms of income documentation).
- You can determine your annual household income by adding the adjusted gross income amounts for each member of your household using their 1040 forms (look for box 11 on the 1040 form).
- If you don't have these forms you can manually calculate household income by using applicable tax documents (W-2 or 1099).
- Alternatively, you may use two months of wage statements, such as pay stubs, and multiply the gross pay amounts (which is the amount before taxes are taken out) by six to account for one year of income.
  - If you are manually calculating income, be sure to include all sources of taxable income.
- After your pre-screen application has been assigned for processing, an intake specialist will work with you to ensure that you submit acceptable income documentation.

## II. Appendix B: Required Documents

Please note that Catholic Charities Hawai'i (CCH) or the Council for Native Hawaiian Advancement (CNHA) may request additional information and documentation if they are unable to validate a household's situation.

### Photo ID and Proof of Residency (One of the Following)

- Hawai'i ID (Driver's License or State Identification Card)
- Passport, Military, Out-of-State ID, etc.
- With support of O'ahu residency

### Rental and Utility Documentation

- Signed Lease
- Other agreement with a landlord
- Other proof of residency and pattern of rental payment
- Household utility bill for O'ahu residence (electric, natural gas, sewer, and water)

### Documenting Economic Harm (Dated On or After March 13, 2020)

- Acceptable Documents (in order of preference):
  - Unemployment Insurance Eligibility Letter
  - Most recent documents showing a decrease in income or increase in expenses
  - Screenshot of most recent approved Unemployment Insurance payment or receipt on online portal
  - Furlough letter
  - Layoff letter
  - Self-attestation

### Housing Instability Documentation

- Acceptable Documents (in order of preference):
  - Unpaid rent or utility bills
  - Eviction notice or utility shut off notice
  - Unsafe or unhealthy living conditions
  - Self-attestation



## Income Documentation

- You do not need to provide income documentation if you provide proof of the following:
  - Enrollment in Med-QUEST/Medicaid health insurance.
  - Residency in Hawai'i Public Housing Authority (HPHA) housing.
- Acceptable Documents (in order of preference):
  - 2020 or 2021 tax filings: 1040 or W-2
  - Manual calculation with most recent tax documents (W-2, 1099, etc.)
  - Two months of wage statements, such as pay stubs
  - Unemployment insurance statements: Unemployment Insurance, Pandemic Unemployment Assistance, Pandemic Emergency Unemployment Compensation
  - Child support
  - Documents verifying net income from the operation of a business or profession (i.e., Schedule C, 1099)
  - Bank statements demonstrating regular income
  - An attestation from an employer
  - Social Security (i.e., SS, SSI, SSDI)
  - Other income

### **III. Appendix C: Language Access**

*\*Translation Services and General Information only\**

#### **We Are Oceania**

For interpretation services, in the languages below, call Catholic Charities Hawai'i at (808) 521-4357 or the Council for Native Hawaiian Advancement at (808) 596-8155.

- Chuukese
- Marshallese
- Pohnpeian
- Kosraean
- Mokilese
- Ngetikese