

Rental and Utility Relief Program Frequently Asked Questions

This FAQ will help renters and landlords/property managers understand the Rental and Utility Relief Program, who can qualify, the documents needed to apply, how to get help applying, and more essential information.

The program has expanded eligibility to support our neighbors on O'ahu:

- Eligible renters can qualify by demonstrating economic harm **during** the pandemic. See pages 1 and 2 for several examples of economic harm.
- Eligible renters can receive 18 months of support.
- O'ahu households living on leasehold property can qualify for leasehold fees. See page 7 for information.
- People legally living on boats on O'ahu can have their mooring fees paid by the program. See page 7 for information.

1. For Renters

What is the Rental and Utility Relief Program?

- It's a City and County of Honolulu program to help households that are experiencing economic harm during the COVID-19 pandemic and are struggling to pay their rent, utility bills, or both.
- For qualified households, the program pays up to:
 - Past rent and utility bills: \$2,500 a month. The program can pay for bills going back to March 13, 2020.
 - Up to \$2,000 a month for rent and up to \$500 a month for utilities.
- A total of 18 months of support is available.
- Payments are made directly to the landlord or utility.

What are examples of economic harm during the pandemic?

- It can be loss of income since March 2020, loss of a job or reduced hours since March 2020, or an increase in household costs during the pandemic. Here are a few examples:
 - A renter was laid off after March 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 sufficiently.
- These are just a few examples. Once an application is submitted, a care manager will work with the applicant to see if they qualify.

What utilities does the program pay for?

- Electricity, water and sewer, and gas.

Does the program pay for phone or internet service bills?

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

Does the program pay for mortgages?

- We know owning a home is a big investment.
- Unfortunately, federal regulations do not allow the program to pay for mortgages.
- The State of Hawai'i has a homeowner support program that can help cover mortgages, property taxes, utility payments, homeowner association fees, and other expenses.
- To learn more and apply, visit hawaiiancouncil.org/oahuhome.

Do I qualify for rent and/or utility help?

- The program requires a qualifying household to:
 - Show economic harm during the pandemic, such as reduction in wages, or 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.
- A household can also qualify if at least one member has been unemployed for 90 days or more when applying.

What is the annual income limit?

Size of Household	Annual Income Limit
1 person	\$67,700 a year or less
2 people	\$77,350 a year or less
3 people	\$87,000 a year or less
4 people	\$96,650 a year or less
5 people	\$104,400 a year or less
6 people	\$112,150 a year or less
7 people	\$119,850 a year or less
8 people	\$127,600 a year or less

(See Appendix A on page 10 for help on calculating annual household income and see Appendix B on page 12 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 from the pandemic, 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

- We encourage anyone with a sublease to talk to the leaseholder before submitting their application.

Do I need to be on 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 on 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 household can apply for rent back to March 13, 2020, and up to three months of future rent at one time.
- A total of 12 months of support is available.

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.
- Only renters can qualify for this program. Homeowners seeking utility assistance will not qualify for RURP.

How do I apply?

- We encourage people to apply one at oneoahu.org/renthelp.
- We know not everyone has reliable internet access. Our community partners can help people apply. See FOR APPLICANTS section on page 9.

What documents will I need to apply?

1. Government-issued photo ID for the person applying.
2. Income verification documents for all household members. Can include most recent tax forms.
3. Proof of hardship. May include pay stubs, documenting-pre/post-OVID-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, 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 page 12 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.
- When a person applies, they will get a receipt for their application and a tracking number to check the status of their application online.
- People without internet access will have a point of contact with one of our community partners 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 community partner that is managing their application.
- See page 10 for contact information for our community partners.

What happens if the program runs out of money while my application is being processed?

- The \$2,000 a month limit for rent and \$500 a month limit to cover utility payments will help the City stretch the funding to help as many people as possible.
- In the future, it is possible that the funds will run out before we can cover all the rental and utility arrears. We will keep applicants informed about the status of their application.

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

If I'm approved, will I stay enrolled in the program or will I have to reapply to pay future bills?

- Approved households will receive up to three months of future payments.
- Households will have to recertify every three months so we can verify their financial situation.
- In total, a household can qualify for 18 months of help, as long as they requalify every three months and for as long as funds are available.

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

- Payments are made directly to the landlord or utility company.

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 Hawai'i at (808) 536-4302. Or visit legalaidthawaii.org/housing-covid-19.html.
 - Call the Mediation Center of the Pacific at (808) 807-0080. Or visit mediatehawaii.org/sempp.
 - 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.

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](#) (page 10) for eligibility.
- Leasehold mortgage payments **are not** eligible RURP expenses.
- They should submit documentation of proof of their signed lease agreement, which identifies the lessor and lessee, start and end date of lease, location of property, and cost of lease rent.
- Our community partners may contact the owner of the leasehold property to verify lease rent amounts.

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](#) (page 10) 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](#) (page 10) for eligibility.
- They should also submit their 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.
- Our community partners 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.

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](#) (page 10) for eligibility.
- They should also submit their 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.
- Our community partners 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 prior to applying. A landlord will need to compile the same documentation outlined in [Appendix B](#) (page 12). This includes the W-9 tax form.
- As a landlord, enter information into the screening portal at oneoahu.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.
- One of our community partners will contact an applying landlord to help them through the rest of the process.

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?

- State law for evictions has changed and there are new rights for renters and new responsibilities for landlords.
- We encourage you to contact your attorney to learn about the new responsibilities for landlords.
- You can also contact these organizations:
 - The Mediation Center of the Pacific at (808) 807-0080 or visit mediatehawaii.org/sempp.
 - The Legal Aid Society of Hawaii at (808) 536-4302 or visit legallaidhawaii.org/i-cant-pay-my-rent-mortgage.html.
 - State of Hawaii's landlord-tenant hotline at (808) 586-2634 or download the Landlord-Tenant Handbook at <https://cca.hawaii.gov/blog/category/landlord-tenant-information>.
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5. For 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.
- Don't apply if anyone in your household has already completed an application.
- Gather needed documents. See the required documents on page 8.
- Don't apply for mortgage help. The program cannot pay for mortgages due to federal guidelines.

When applying:

1. Complete the eligibility prescreener on oneoahu.org/renthelp.
2. The prescreener will ask for an email address. Use an email that is unique. 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 one of our community partners, 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. The City's community partners must verify if an applicant qualifies, including confirming income limits, leases, residency on O'ahu, and validate 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.

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

Catholic Charities Hawai'i Applicant	Council for Native Hawaiian Advancement Applicant (CNHA)
To check status of application, https://rurp.catholiccharitieshawaii.org/	To check the status of your application, log into your account with CNHA.
Call: 808-521-4357 option 1. Call center open Monday to Friday, 8 a.m. to 5 p.m.	Call: 808-596-8155 option 1. Call center open Monday to Friday, 8 a.m. to 8 p.m.

6. APPENDIX A: ELIGIBILITY

Eligible Households Must Meet All of the Following Criteria

- One or more member of the household has qualified for unemployment benefits, or experienced a reduction in household income, incurred significant costs, or experienced other economic harm during the coronavirus pandemic (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 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

Size of Household	Annual Income Limit
1 person	\$67,700 a year or less
2 people	\$77,350 a year or less
3 people	\$87,000 a year or less
4 people	\$96,650 a year or less
5 people	\$104,400 a year or less
6 people	\$112,150 a year or less
7 people	\$119,850 a year or less
8 people	\$127,600 a year or less

What qualifies as income?

- You can use either 2020 or 2021 tax documents to calculate annual income (see Appendix B on page 12 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 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.

7. Appendix B: Required Documents

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

- Hawaii 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, gas, water/sewer)

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

8. Appendix C: Language Access

Translation Services and General Information only

We Are Oceania

For interpretation services, in the languages below, call 808-768-2489

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

Document Scanning

Kalihi Union Church (Kosraean Language Assistance)
 2214 N King Street
 Honolulu, HI 96819
 (808) 841-7022

Safe Haven (Marshallese Language Assistance)
 94-132 Pupupuhi St.
 Waipahu, HI 96797

(808) 392-5946

We Are Oceania *Please call in advance to set-up appointment*
720 N King Street
Honolulu, HI 96817
(808) 913-1364