



Harford County, Maryland

Emergency Rental Assistance Phase 2

Guidelines, Policies, and Procedures

Revised by the Department of Housing and Community Development

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Overview

Harford County, Maryland, through the Department of Housing and Community Development (HCD) is providing temporary emergency rental assistance for tenants who are struggling to recover from the coronavirus pandemic. The County aims its efforts at continued eviction prevention through paying rent arrears and assisting with upcoming rent. Assistance will allow low-income individuals and families to save funds for stability as rents continue to rise, and will also help landlords stay current on their mortgages and other property related expenses.

United States Emergency Rental Assistance program (ERA2) funds were established by section 3201(a) of the American Rescue Plan Act of 2021, Pub. L. No. 117-2 (March 11, 2021), which authorizes the Department of the Treasury (“Treasury”) to make payments to certain eligible grantees to be used to provide emergency rental assistance. Guidelines are similar to those outlined for the ERA1, established by section 501 of Division N of the Consolidated Appropriations Act, 2021, Pub. L. No. 116-260 (Dec. 27, 2020). Assistance amounts per household are cumulative through both ERA1 and ERA2.

Eligible residents of Harford County can apply for **up to 18 months* of assistance not exceeding \$10,000** through HCD’s online application at www.harfordhousing.org. Of the 18 months allowed, up to three (3) may be allotted to upcoming rent payments (instead of arrears). If total arrears and 3 months assistance do not exceed 18 months or \$10,000 (whichever comes first), households may qualify for assistance up to an additional 3 months of upcoming payments. HCD will review applications for duplication of benefits from previous ERA1 and ERA2 payments as well as rental assistance from other federal, state, and county programs prior to making an award. Applicants accepted to the program must participate in case management during the rental assistance period, and are eligible for additional assistance only if case management goals are met in the timeframe.

*18 months must include any and all assistance from ERA1 and ERA2 funds.

Eligibility

Eligible Activities

Funds disbursed under this award may only be used for the purposes set forth in subsection (d) of section 3201 of the American Rescue Plan Act of 2021, Pub. L. No. 117-2 (March 11, 2021) (“Section 3201”) and any guidance issued by Treasury regarding the Emergency Rental Assistance program established under Section 3201 (the “Guidance”). Harford County will use funds to provide financial assistance to households for:

1. Rent
2. Rental arrears **no later than February 1, 2023**
3. Security deposits (when applicable)

Harford County will also provide Housing Stability Services to recipients through coordinated Case Management during program tenure.

Ineligible Activities

Harford County will not provide utility assistance with ERA2 funds.

Client Eligibility

Harford County may only use the funds provided in the ERA to provide financial assistance and housing stability services to eligible households **currently residing in Harford County**. To be eligible, a household must be obligated to pay rent on a residential dwelling and the grantee must determine that:

1. one or more individuals within the household has qualified for unemployment benefits or experienced a reduction in household income, incurred significant costs, or experienced other financial hardship during or due, directly or indirectly, to the coronavirus pandemic;
2. one or more individuals within the household can demonstrate a risk of experiencing homelessness or housing instability; and
3. the household is a low-income family (as such term is defined in section 3(b) of the United States Housing Act of 1937 (42 U.S.C. 1437a(b))).

Landlord Eligibility

Landlords receiving direct ERA2 funds must meet the same requirements outlined in the Harford County Housing Choice Voucher (HCV) program. Those landlords not currently part of the HCV program must certify compliance with HCV policies & procedures prior to receiving ERA2 funds.

Income and Rent Requirements

HUD Low Income

ERA2 is limited to renters who receive at or below eighty percent (80%) of area median income as defined by the U.S. Department of Housing and Urban Development (HUD). Priority will be given to renters who receive at or below fifty percent (50%) of area median income. See below.

FY 2022 Income Limit Area	Median Family Income	FY 2022 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Baltimore- Columbia- Towson, MD MSA	\$116,100	Very Low (50%) Income Limits (\$)	40,650	46,450	52,250	58,050	62,700	67,350	72,000	76,650
		Extremely Low Income Limits (\$)*	24,400	27,900	31,400	34,850	37,650	40,450	43,250	46,630
		Low (80%) Income Limits (\$)	62,600	71,550	80,500	89,400	96,600	103,750	110,900	118,050

HUD Fair Market Rent

Eligible units must charge monthly rent no higher than the HUD Fair Market Rate. See below.

Final FY 2023 & Final FY 2022 FMRs By Unit Bedrooms					
Year	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
FY 2023 FMR	\$1,082	\$1,254	\$1,548	\$2,009	\$2,298
FY 2022 FMR	\$953	\$1,124	\$1,395	\$1,809	\$2,075

Acceptable Documentation

Along with the online application, applicants must submit the following:

Required

- Last three (3) paystubs or other proof of income for household members aged 18 and over
- Copy of current, fully executed lease and/or prospective lease when moving into new unit signed by tenant and landlord. If a household does not have a signed lease, documentation of residence may include evidence of paying utilities for the residential unit, an attestation by a landlord who can be identified as the verified owner or management agent of the unit.
- Most recent bank statement(s).
- Verification of benefits within the last 30 days (unemployment, food stamps, etc.)
- W-2/1099 tax forms for 2022 and/or self-certification
- Notice of past due rent or eviction notice with amount of arrears
- Photo ID for all household members aged 18 and over

Recommended

- Documentation of increased housing costs during the last two (2) years (e.g. utility bills)
- Proof of termination of employment during the last two (2) years
- Documentation of status or receipt of other County, State, or Federal assistance for low-income households
- Documentation of veteran status or disability

Application Process

Online Application

Applicants must visit www.harfordhousing.org to download an application. Completed applications should be uploaded with required documents to commdev@harfordcountymd.gov. Hard copies will be available at the HCD office and can be submitted to:

Emergency Rental Assistance Program – Harford County HCD
15 S Main St
Bel Air, MD 21014

Funding Availability

Applications will be available at www.harfordhousing.org until funds are exhausted on or before June 30, 2025. Funds will be awarded on a first-come, first-served basis based on the prioritization outlined below.

Prioritization

Eligible applicants will be awarded funds as they are available, with priority (in order) to:

1. Households with 50% or lower than the HUD Area Median Income
2. Households with one or more individuals that have not been employed for the 90-day period preceding the date of application
3. Households with one or more veterans, persons with disabilities, or seniors
4. Households with documentation of increased financial hardship or instability during or due to, directly or indirectly, the coronavirus pandemic

HCD staff will review applications with respect to these priorities first.

Application Period

The application will be available beginning March 6, 2023, and may close at HCD's discretion based on application volume and available funding. HCD will reopen the application periodically as funds are available until funds are exhausted.

Outreach

Harford County will notify the public of the application process by sending information and the application web link to local homeless and at-risk service providers through the Local Homeless Coalition. Notice will be sent to this group regarding any closure or reopening of the application.

Review Process

HCD staff will submit each ERA2 application for internal review to determine eligibility and if there is any duplication of benefits. Internal review includes a search of previous ERA1 and ERA2 funding lists as well as CDBG-CV, Rapid-Rehousing, and other available rental assistance program lists. Any recorded Harford County ERA1 and ERA2 assistance, regardless of whether it is reported by the applicant, will count toward the maximum of 18 months.

The statute establishing ERA provides that grantees may determine income eligibility based on either (i) the household's total income for calendar year 2022, or (ii) sufficient confirmation of the household's monthly income at the time of application, as determined by the Secretary of the Treasury (Secretary).

If a household submits monthly income to determine eligibility, Harford County will review the monthly income information provided at the time of application and extrapolate over a 12-month period to determine whether household income exceeds 80 percent of area median income. If a

household qualifies based on monthly income, Harford County will redetermine the household income eligibility if a household applies for additional assistance.

Duplication of Benefits

In its best efforts to prevent fraud, Harford County will review each application to determine any past ERA funding and/or other government, nonprofit, or private assistance. An application may be denied if it requests assistance for expenses previously reimbursed by these programs, as Harford County will not duplicate rental assistance payments. Applicants must certify that all information submitted is true, accurate, and complete, including reporting and documentation of previous assistance.

Award/Denial

Applicants will be notified of their status within 30 days of application. Those considered for an award may be required to submit additional documentation or participate in an interview to confirm eligibility. Applicants will receive an award or denial letter with further instructions via email and by mail.

Case Management

Any recipient of ERA2 assistance under this program must participate in Case Management focusing on housing stability. **Recipients must participate in client intake within one (1) week of receiving assistance**, interview for monthly reporting during their forward rent payment assistance period, and perform an exit interview when the period ends. Recipients who complete housing stability interviews, continue to meet ERA2 eligibility requirements, and have not yet received 18 months in total ERA assistance or \$10,000 in Harford County ERA2 assistance (whichever comes first), may be recommended to apply for additional assistance of no more than (3) months, or when the 18 months or \$10,000 total is met (whichever comes first).

HCD will maintain paper client files with their housing goals and monthly reporting, which will be used to evaluate eligibility for additional assistance. Once the Case Manager completes a recipient's exit interview, they will submit a client file back to the ERA Analyst for final closeout.

Reporting

Harford County will report progress to Treasury per the guidelines established in [Emergency Rental Assistance Program: Reporting Guidance V3.4](#).

Roles and Responsibilities

ERA Analyst

The ERA Analyst will receive applications and determine eligibility and funding amounts based on established criteria documented in the ERA2 Eligibility Checklist. They may also speak with tenants, landlords, and HCD staff regarding additional measures required to ensure eligibility and that funding is appropriately allocated. The ERA Analyst is responsible for all landlord and tenant correspondence regarding awards/denials as well as any follow-up prior to awarding funds, and will submit all applications recommended for funding to the final reviewer.

Pre-Application Reviewer

HCD will designate within its staff a Pre-Application Reviewer who will audit previous ERA1 and ERA2 program files for client information. They will enter an applicant's information and report any previous assistance before submitting the application to the ERA Analyst.

Final Reviewer

HCD will designate within its staff a Final Reviewer who will check award recommendations for accuracy, eligibility, and compliance with ERA2 guidelines. They will either approve a recommendation by creating a new record in HCD's housing record software and notify finance of an award, send back an application to the ERA Analyst for further review, or deny an application.

Case Manager

After an applicant receives an award, a case file will be submitted to the Case Manager who will perform client intake. The Case Manager will record housing stability goals and keep detailed notes of the recipient's progress. They will perform monthly interviews throughout the rental assistance period (up to 3 months) with the recipient either by phone or in person. The Case Manager is also responsible for a recipient's exit interview when the funding period is complete.

Appeals

If an applicant is denied or has a grievance throughout the program, they can submit a complaint in writing within 14 days of receiving a denial letter to the Pre-Application Reviewer at commdev@harfordcountymd.gov or hard copy to:

Emergency Rental Assistance Program – Harford County HCD
15 S Main St
Bel Air, MD 21014

The Reviewer will respond to a grievance within 14 days of receiving the grievance, either by email or in writing, notifying the applicant of any actions taken (if any) in response to their complaint as well as an explanation of their eligibility status.

Documents

- Application for Assistance
- Award Letter
- Case File Checklist
- Client Exit Form
- Client Intake Form
- Denial Letter
- Eligibility Checklist
- Landlord Certification
- Monthly Client Report
- Prior Assistance Received