



KAUAI'S 2021 CORONAVIRUS RENTAL AND UTILITY ASSISTANCE PROGRAM

FREQUENTLY ASKED QUESTIONS DATE LAST UPDATED: MAY 20, 2022

For Renters

1. Do I need to be a Kauai FCU member to apply?
 - No, membership of Kauai FCU is not required to apply for the program
2. Can the applicant be a homeowner paying a mortgage or is this only for renters paying a landlord?
 - Unfortunately, homeowners are **not** eligible for the program
3. Documentation requirements for the program during initial application are as follows:
 - Proof of applicant identity:
 - i. Hawai'i Driver's License of Hawai'i State ID, or valid government issued ID
 - Proof of Kaua'i County Residency*:
 - i. Valid and current tenancy at **primary** residence in the County of Kaua'i; or
 - ii. Copy of current and valid lease/rental agreement; or
 - iii. Copy of recently expired lease/rental agreement if landlord approved month-to-month tenancy; or
 - iv. Proof of expenses requested, which can include but is not limited to an invoice, screenshot of rental management agency's payment portal with rent amount, or
 - v. Notice of Rent Change
 - Proof of applicant and household income, which can include, but is not limited to:
 - i. 2020 Income Tax Return for all adults in the household; or
 - ii. Other evidence of income at the time of application, including but not limited to:
 1. Two most current pay stubs from all employers, if employed
 2. Unemployment with weekly benefit amount (if unemployed)
 3. Social security benefit letter, public benefit statement, retirement statement, disability statement, etc.
 - iii. For Rental Assistance requested:
 1. W-9 tax form from landlord/property owner.
 2. Vendor Verification Form completed **AND** signed by the landlord/property owner. Refer to the "documents" page for a downloadable copy of the form. If your landlord is not willing to sign, please contact us for assistance.
 3. Evidence of any rental arrears requested (past due)
 4. Proof of rental history payments for arrearage (rent receipts not accepted as proof of payment)



iv. For Utility Assistance requested:

1. Current, past due or shut-off utility notice.

4. How many months of assistance can I receive?

- Typically, 15 months of assistance including past due rent and future rent and utilities, though more help may be available depending upon availability of funds and your circumstances.

5. How far back will you assist with my back rent/utilities?

- The CRUA program started on May 10, 2021 with assistance as far back as March 20, 2020. However, any new applicants should you be requesting more than 3 months of rental arrears assistance, reason of why assistance was not sought previously will be requested

6. What is the maximum assistance for rent and utilities?

- Rental assistance cap is currently \$4,500 per month. There is no monthly limit for utilities, however we are not able to pay utilities unsupported by a bill.

7. I am current on rent; can I get assistance for future months?

- Yes, we can help pay up to three (3) months of future rent at a time, provided you are eligible, and funding is available.

8. Will the Federal/State funds I am currently receiving for unemployment be considered reportable income?

- Yes, all taxable income must be considered.

9. Is the income based on your 2020 tax returns?

- Yes. 2020 tax returns can be provided as proof of income if they are available. You are also able to provide 2021 tax returns, or current income paystubs.

10. I am on social security and retired. Do I have to report this, and do I qualify?

- Yes, social security is a form of income, and you would have to report this in the application. If your social security falls below the 80% AMI income levels, and you have hardship during the COVID-19 pandemic, you may qualify.

11. Does everyone in my house have to report income even though they do not pay rent or participate in paying bills, and not on the lease?

- Yes, all adults living in your household would have to report income in the application.

12. How do I submit a W-9?

- A W-9 is needed from your landlord and should be attached at the same time as your application for quicker processing. If your landlord prefers to submit the forms directly



to the program, email documents to rent@kauaicreditunion.org. If your landlord does not want to participate, please contact us for further steps to help you get assistance.

13. Does my ID need to be current? Will you accept an expired ID?

- If your ID has expired within the last 3 months, we are able to accept that.

14. What are acceptable forms of past due notices for rent from a landlord?

- We are able to accept rent ledgers, emails and letters from a property manager or landlord. They are also required to fill out the Vendor Verification form (which is available on our website, under “documents”) verifying past due rent.

15. What should applicants do if they do not have a copy of their lease or simply have a verbal rental agreement?

- Written verification will be required from your landlord on who resides in their rental home, what amount is paid per month in rent, as well as property location
- Your landlord will be required to also complete the vendor verification form and W-9 form
- Note – You will not be denied assistance solely because you cannot get your landlord to submit the documentation

16. What if I do not have a past due notice from landlord?

- The landlord will need to fill out the vendor verification form that will show proof of past due months, if any are requested.

17. If I am related to the owner of the house I am renting from, can I still apply?

- Yes, you are still able to apply. A lease agreement is required, with the W-9 and vendor verification form completed by the landlord.

18. What is needed for self-employment?

- 2020/2021 federal tax documents: 1040 form & Schedule(s) C, E, and/or F if applicable.

19. I have been on unemployment for a year, but recently went back to work. Do I have to be past due on rent to be eligible for rental assistance?

- No, you do not have to be past due on rent to apply. You may apply for 3 months of prospective (future) rent. Approval for future rent is subject to the availability of funds and AMI qualification.

20. Is “financial assistance” (public assistance) considered income and required to be reported?

- Yes, is it required to be reported in the application as part of your household income.

21. How are you implementing the federal priority for less than 50% AMI or unemployed for 90-days prior to application?



- The system will calculate the total household income and prioritize income of 50% or less in AMI.

Household Size 80% AMI Income Limits

Size of Household	Annual Income Limit to Qualify
1	\$63,850
2	\$73,000
3	\$82,100
4	\$91,200
5	\$98,500
6	\$105,800
7	\$113,100
8	\$124,000
9	\$131,500
10	\$139,000

How to Calculate Annual Median Income (AMI) example:

- 2020 or 2021 tax return – add adjusted gross income for each household member
- Add your last two (2) paychecks together, then multiply it by 12 (if paid twice a month) to calculate your AMI.

**If you get paid weekly, add the four (4) paychecks together

Example:

\$500 (1st paycheck) + \$450 (2nd paycheck) = \$950 (monthly income)
 \$950 (monthly income) x 12 months = \$11,400 (annual income)

22. As a business owner, whose monthly income varies based on sales, how do I calculate yearly income if it is different monthly?

- Utilize your 2020 or 2021 tax return, if completed
- Calculate your two (2) most recent pay stubs for you and any other household members. Add the amounts together and multiply 12 to calculate your annual income.

23. I am currently a Section 8 housing recipient. Do I still qualify for this program?

- Yes, for the portion that is not covered by Government subsidy and have rent or utilities in arrears.

**Section 8 recipients are strongly encouraged to report income loss or financial hardship to the Housing and Urban Development (HUD) office for a re-examination of income



24. I paid rent when the pandemic began, but it really exhausted my funds.
- Can this program pay for past rent payments?
 - If a month was paid several weeks late, does that month count?
 - The CRUA program cannot reimburse you for past rental payments already made. This program can help you pay rental arrearage that is still due and, in some instances, future rent.
25. Am I still eligible for assistance if I am behind on rent and moving to a cheaper place?
- Yes, if you meet program requirements and provide correct documentation for past due rent along with the required forms
- **Be advised that we cannot double fund for the same month
26. If I changed rentals and the amount of rent changed, can I still apply for assistance?
- Yes, if you can provide a lease agreement for new residency and meet other requirements
- **Be advised that we cannot double fund for the same month
27. If I live in a household with roommates and one is behind in paying their portion of the rent, do they still qualify?
- Yes, the individual who is applying is required to submit all required documents for themselves and their households only, along with all required landlord or property management documentation.
28. If a person is not behind in rent but is still financially struggling and lost income due to COVID-19, are they eligible?
- Yes. This program is available for those who have hardship during the COVID-19 pandemic. You are eligible for utility assistance if you have any past due utilities. You are still able to apply for assistance for future rent assistance, up to three (3) months, should funding be available.
29. Do roommates count as household members?
- Yes, if they are part of your household. Roommates may apply separately when rental agreements and finances are separate. For example, roommates who sublet a room may apply separately, but only for the portion that they are responsible for.
30. If I select Jan 2022 on my application, will it think that I am wanting all of 2021?
- No, you must select which months you are requesting assistance.



31. What is the lag time between the completion of the application and the landlord receiving funds?
- Based on funding availability, checks will be cut 7-10 business days after application approval and then mailed through USPS to the landlord.
32. Who receives the check?
- Payments will be mailed to the landlord/property manager and/or utility company listed on the application directly.
33. Is the continued hardship form sent in the mail or email?
- A recertification form would be required after the initial application has been completed and approved. The recertification form will be required when requesting assistance towards future months beyond your initial application. Additional income documents may be required. The recertification form is available online under the documents tab at www.kauairenthelp.com
34. I applied a year ago, can I still receive rent now?
- Yes. If you qualify based on your AMI levels, and are still experiencing hardship due to the COVID-19 pandemic you may qualify. You can reach back out to us to submit a recertification form for your current rent situation.

For Utility Assistance paid by renters

1. What utilities are eligible for assistance?
 - Electric, water*, natural gas, and sewer

* Program excludes agriculture water usage payments
2. What is the maximum assistance for utilities?
 - Utility assistance has no cap per month and is for past due and current unpaid bills.
3. How is an “approved applicant” with utilities in arrears defined?
 - Utilities in arrears means past due, current unpaid, and potentially in disconnect status.
4. Can you apply for assistance for utilities even if you are not past due?
 - This program is to assist those who are past due/currently due with unpaid utilities. We can't project your future utility usage and can only fund what has been billed.
 - This is NOT an autopay program. We do not have the ability currently to obtain your utility bills directly, and do need your assistance in supplying that to us monthly for payment.
5. Does internet count as a utility?



- As result of the recent announcement of the EMERGENCY BROADBAND BENEFIT PROGRAM, internet costs are no longer going to be considered as part of this program. Please refer to the following website for more details. <https://broadband.hawaii.gov/ebb/>
6. If my landlord bills me separately for utilities, will you expect a bill from them, or does it have to be from the company?
 - Payment would be totaled with your rental assistance portion. We cannot pay utilities to the landlord. We would need verification from landlord stating you pay him separately for utilities.
 7. I am behind on my utility bill; would I just take a picture of the bill and send it as an attachment with the application?
 - Yes, a clear picture of the utility bill that includes the applicant's name, account information, and amount due is acceptable.
 8. I am self-employed and my home electricity bill is in the business' name, what complications does that bring?
 - Unfortunately, business accounts do not qualify for this program.

For Landlords & Property Managers

1. Do I need to be a Kauai FCU member to apply?
 - No, membership of Kauai FCU is not required to receive funds from this program
 - If you are a member of Kauai FCU and would prefer to have rent funds direct deposited to your Kauai FCU account, let your tenant's Intake Specialist know. We will require an ACH authorization form filled out.
2. Can the applicant be a homeowner paying a mortgage or is this only for renters paying a landlord?
 - This program is specifically for renters paying a landlord or property manager.
3. What do you need from me as a landlord/property manager?
 - Landlord/Property Manager must complete a "Vendor Verification Form". These forms will be available on our website, www.kauairenthelp.com. Landlords also need to fill out a W-9 form (blank form available on our website) and you must submit both with your application. Note – established property managers do NOT need a W-9 form.
 - Being unable to secure participation or cooperation from the landlord/property manager does not automatically disqualify an applicant from the program



My tenant left without paying for the last few months, can I as a landlord apply to have their rental obligation fulfilled? Landlords may apply on behalf of tenants. However, the tenant must cooperate with the application process

4. As a property manager, can I apply on behalf of multiple households?
 - Yes, you will need to ensure there is consent given and submit all required documents at time of application.

5. At what percent will landlords be taxed on payments received?
 - 1099s are sent at the beginning of 2023 to process with your 2022 taxes. You may call us at any time to verify the rental reported income, or to have a detail sent to you of the breakout of the income.
 - Landlords receiving funds through the CRUA program will receive the same tax rate as they would if receiving payment from a tenant. There is no increase in rate.
 - For more specific tax information, please see your tax consultant.

Accessibility Assistance

We will have a calendar of outreach dates on our website at www.kauairenthelp.com. You can also use a smartphone or tablet to fill out your application.

1. Translation services available for these languages and more. Please call our office at 808-482-3777 if translation assistance is required when applying.
 - Chuukese
 - Ilocano
 - Mandarin
 - Marshallese
 - Pohnpeian
 - Spanish
 - Tagalog
 - Thai

2. Where can I watch the April 21, 2021 webinar?
3. As of April 23, 2021 the webinar is available at www.kauairenthelp.com/media-and-resources/When will the downloadable forms be ready on website?

Downloadable forms are available under the “documents” tab now