



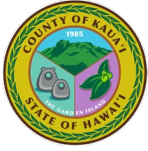
KAUAI'S 2021 CORONAVIRUS RENTAL AND UTILITY ASSISTANCE PROGRAM

FREQUENTLY ASKED QUESTIONS

DATE LAST UPDATED: December 12, 2022 (See **yellow highlights** for questions referring to [Fall 2022 program changes](#).)

For Renters

1. Do I need to be a Kaua'i FCU member to apply?
 - No, membership of Kaua'i 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 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. 2021 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. Proof of applicant income loss or increased expenses related to COVID-19 pandemic, which can include but is not limited to*:
 1. Layoff, furlough, close of business or hours reduced letter from employer prior to first month of requested assistance; or
 2. Schedule(s) showing reduction in hours for each month requesting assistance; or



3. Unemployment certification
 4. Pay stubs or bank statements demonstrating loss of income, or significant increase of costs related to COVID-19
 5. Self-Certification of COVID-19 Hardship situation **ONLY** if no other documentation can be provided.
- iv. 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.
 3. Evidence of any rental arrears requested (past due)
 4. Proof of rental history payments, rent receipts not accepted as proof of payment
 - v. For Utility Assistance requested:
 1. Past due or shut-off utility notice
4. How many months of rental assistance can I receive?
 - Typically, 15 months of assistance including past due rent and future rent, 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, should you be requesting more than 12 months of rental arrears assistance, reason of why funding was not sought previously will be requested.
 6. What is the maximum assistance for rent and utilities?
 - Rental assistance cap is currently \$1,500 per month as of November 1, 2022. Subject to change without notice.
 - Rental assistance in arrears is subject to new cap. Cannot have accrued prior to March 20, 2021.
 7. Why was the cap lowered on November 1, 2022?
 - In conjunction with our county government, programmatic changes were made to extend the program to the most vulnerable populations of Kauaʻi. By lowering the rental maximum cap, we can serve more people as the island as we transition into post-pandemic times. Starting December 1, the AMI limit will also be lowered to 50% AMI or below.
 8. If I submitted my application before October 31, 2022, will I be eligible for the former rental maximum (\$4,500 per month)?
 - The CRUA team is actively reviewing all applications for completion and processing at the former cap. We are doing everything in our power to approve applications, but will



not be able to process *incomplete* applications, especially those missing required documents.

9. 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.

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

- Yes, all taxable income must be considered.

11. Is the income based on tax returns?

- Yes. 2021 tax returns are acceptable. Updated income (in the form of recent, current paystubs...) may also be requested if continued hardship is selected for additional funding.

12. 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 50% AMI income levels, and you can provide verification of COVID-19 hardship, you may qualify.

13. 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.

14. 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

15. 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.

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

- We can 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").

17. 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 the property location.



- Your landlord will be required to also complete the Vendor Verification Form and W-9 form.

18. 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.

19. 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.

20. What is needed for self-employment?

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

21. 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.

22. 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.

23. **[No longer applicable after December 1, 2022 Program Update]** 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)

NOTE: Starting December 1, 2022, the AMI qualification will be brought down to 50% AMI or less to qualify for CRUA. New limits are listed in the below table:

Household Size 50% AMI Income Limits

| Size of Household | Annual Income Limit to Qualify |
|-------------------|--------------------------------|
| 1 | \$39,900 |
| 2 | \$45,600 |
| 3 | \$51,300 |
| 4 | \$57,000 |
| 5 | \$61,600 |
| 6 | \$66,150 |
| 7 | \$70,700 |
| 8 | \$75,250 |

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

- Utilize your 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.

25. 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.



26. 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.

27. 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.

28. 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.

29. 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.

30. If a person is not behind in rent but is still financially struggling and lost income due to COVID-19, are they eligible?

- 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.

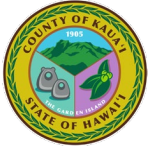
31. Do roommates count as household members?

- 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.

32. 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.

33. 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. Please note that application processing can only be commenced once all documentations is received and reviewed.

34. Who receives the check?

- Payments will be mailed to the landlord/property manager and/or utility company listed on the application directly.

35. 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. Additional income documents may be required. The recertification form is available online under the “Documents” tab at www.kauairenthelp.com.

36. 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, if funding is available. You can reach back out to us to submit a Recertification form for your current rent situation.

37. I have received 15 months of rent assistance; can I reapply for the program to get more funding?

- 15 months is the maximum time allowed for rent assistance through our program. We encourage residents still needing assistance to please contact the Kaua’i Financial Opportunity Center run by Hawaiian Community Assets. They provide HUD-certified counselors and work with residents to find financial solutions that fit their needs. To contact them, please call 808-784-3841 or email kauaifoc@hawaiiancommunity.net.

For Utility Assistance paid by renters

1. What utilities are eligible for assistance?

- Electric, water*, natural gas, and sewer.

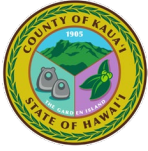
* Program excludes agriculture water usage payments

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, 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 with unpaid utilities.
 - Assistance for future utilities may be made available depending on funds available.
 - This is NOT an autopay program.
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.
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.
4. 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 their tenants. However, the tenant must currently reside in the property and cooperate with the application process.
 5. 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.
 6. At what percent will landlords be taxed on payments received?
 - 1099s are sent at the beginning of 2023 to process with your 2022 taxes
 - 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?
 - As of April 23, 2021 the webinar is available at www.kauairenthelp.com/media-and-resources/.
3. When will the downloadable forms be ready on website?
 - Downloadable forms are available under the “documents” tab now.