



KAUAI'S 2021 CORONAVIRUS RENTAL AND UTILITY ASSISTANCE PROGRAM

FREQUENTLY ASKED QUESTIONS

DATE LAST UPDATED: MAY 21, 2021*

*Question updated from prior version

For Renters

1. Do I need to be a KGEFCU member to apply?
 - No. Membership of KGEFCU 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:
 - a. Proof of applicant identity:
 - i. Hawaii Driver's License or State ID, or valid government issued ID
 - b. Proof of Kauai County Residency*:
 - i. Valid and current tenancy at **primary** residence in the County of Kauai; 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
 - c. Proof of applicant and household income, which can include but is not limited to:
 - i. A 2020 Income Tax Return; or
 - ii. Other evidence of income at the time of application, including but not limited to:
 1. Unemployment with weekly benefit amount (if unemployed), or PUA benefit letter
 2. Other documents such as most recent tax return, W-2, social security benefit letter, public benefit statement, retirement statement, disability statement, etc.
 3. Two most current pay stubs if employed.
 4. Self-Certification of Income **ONLY** if no other documentation can be provided.
 - d. Proof of applicant income loss or increased expenses related to COVID-19 pandemic, which can include but is not limited to*:
 - i. Layoff, furlough, close of business or hours reduced letter from employer prior to first month of requested assistance, or
 - ii. Schedule(s) showing reduction in hours for each month requesting assistance, or
 - iii. Unemployment certification
 - iv. Pay stubs or bank statements demonstrating loss of income, or significant increase of costs
 - v. Self-Certification of COVID-19 situation **ONLY** if no other documentation can be provided



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- e. For Rental Assistance requested:
 - i. A W-9 tax form from any landlord/property owner. Please note payment will be made directly to the landlord, with the address listed on the W-9, unless otherwise requested by the applicant/landlord. If you are unable to secure documentation from your landlord, we will assist you in securing landlord cooperation. You will not be denied assistance solely because you cannot get your landlord to submit the documentation.
 - ii. Vendor Verification Form completed and signed by the landlord/property owner. Please refer to the "Documents" page for a downloadable copy of the form.
 - iii. Evidence of any rental arrears requested (past due)
 - f. For Utility Assistance requested:
 - i. Past due utility notice
4. What is the specific day to apply in May?
 - We will begin accepting online applications for the CRUA program on Monday, May 10, 2021.
 5. How many months of rental assistance can I receive?
 - Typically, 12 months of assistance including past due rent and future rent, though more help may be available depending upon the availability of funds and your circumstances.
 6. How far back will you pay my back rent/utilities?
 - Assistance can be provided for rent/utility arrearage dating back to March 13, 2020.
 7. What is the maximum assistance for rent and utilities?
 - Rental assistance cap is \$4,500 per month.
 - Utility assistance in arrears, no cap.
 8. I am current on rent; can I get assistance for future months?
 - Yes. We can help pay up to 3 months of future rent at a time, provided you are eligible, and funding is available.
 9. Are the requirements the same as last year?
 - Requirements are similar to last year's program; however, this program accepts utilities so there will be a few other documents required.
 10. I received rental and utility assistance from the Kupa'a CARES Act program last year; can I still apply?
 - Yes, however you cannot receive funds for the same months that were paid out.
 11. Will the federal funds I am currently receiving for unemployment be considered reportable income?
 - Yes, all taxable income must be considered.
 12. Is the income based on your 2020 tax returns?
 - Yes. 2020 tax returns can be provided as proof of income if they are available. Other sources of income can be accepted if they are not.



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13. How do I show proof of income/COVID loss if I do not have documentation?
 - Complete the Self-Certification form (available on KauaiRentHelp.com). You may also provide copies of bank statements starting from time of loss, letter from previous employer, or unemployment determination of compensation screenshot.
 - Loss of income is only one way to qualify; You may also qualify if you have significant increase in costs.
14. 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 can provide verification of COVID-19 hardship, you may qualify.
15. 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.
16. How do you 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.
17. Does my ID need to be current? Will you accept an expired ID?
 - If your ID has expired within the last 6 months, we are able accept that.
18. 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").
19. 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.
 - If you are unable to secure documentation from your landlord, we will assist you in securing landlord cooperation. You will not be denied assistance solely because you cannot get your landlord to submit the documentation.
20. 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.
21. 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.
22. With so many people that did not receive unemployment funds and pending payments, what would be the proof of income be for those applicants?
 - We can accept 2019 and 2020 tax returns, and/or bank statements that show income loss/change. We can also accept your Weekly benefit determination letter from Unemployment showing approved weekly amount.



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23. What is needed for self-employment?
- If you are self-employed, we are still required to verify your income, and that you experienced hardship due to Covid-19. You can provide your 2020 tax returns, show a reduction of hours, unemployment benefits, and/or bank statements. A self-certification form is also available on www.kauairenthelp.com, under the “documents” tab.
24. I have been on unemployment for a year, but recently went back to work. Do I have to be past due on rent in order 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.
25. Is “Financial Assistance” (Public Assistance) considered income and required to be reported?
- Yes, it is required to be reported in the application as part of your household income.
26. 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	\$57,100
2	\$65,250
3	\$73,400
4	\$81,550
5	\$88,100
6	\$94,600
7	\$101,150
8	\$107,650
9	\$114,200
10	\$120,700

How To Calculate Annual Median Income (AMI) examples:

- 2020 Tax Returns – Add Adjusted Gross Income for each household member.
- Add your last 2 paychecks together, then multiply it by 12 (if paid twice a month) to calculate your AMI.

Example: 1st Paycheck: (\$500) + 2nd Paycheck (\$450) = Monthly Income: \$950
 Monthly Income (\$950) x 12 months = Annual Income: \$11,400

27. As a business owner, who's monthly income varies based on sales; How do I calculate yearly income if it is different on a monthly basis?
- Utilize your 2020 tax returns, if completed
 - Calculate your 2 most recent pay stubs for you any other household members. Add the amounts together and multiply by 12 to calculate your annual income.



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28. 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.

29. Do I still qualify if I receive partial subsidy from HUD section 8?

 - Yes, we can fund the portion that is not paid for by HUD if your rent amount does not fluctuate based on income. Rent must be a fixed amount monthly.

30. (a) I paid rent when the pandemic began, but it really exhausted my funds. Can this program pay for past rent payments? (b) 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.

31. 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.

32. 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.

33. If tenant lives 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.

34. 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 3 months, should funding be available.

35. 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.

36. If I select Jan 2021 on my application, will it think that I am wanting all of 2020?

 - No, you must select which months you are requesting assistance for.

37. What is the lag time between the completion of the application and the landlord receiving funds?

 - 7-10 business days once application is approved.

38. Who receives the check?

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

39. 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



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months. Additional income documents may be required. The recertification form is available online under the documents tab at www.kauairenthelp.com/

For Utility Assistance paid by renters

1. What utilities are eligible for assistance?
 - Electric, water, natural gas, and sewer. This 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 and unpaid.
4. Can you apply for assistance for utilities even if you are not past due?
 - Currently, this program is to assist those who are past due and unpaid utilities.
 - Assistance for future utilities may be made available depending on funds availability.
5. Can utilities be paid for this summer also?
 - This may be possible, depending on the availability of funds.
6. Does internet count as a utility*?
 - As a 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/>
7. If my landlord bills me separately for utilities, will you expect a bill from him, 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.
8. 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, the picture is fine. Please include your account information, location of property and ensure your name is in the screenshot, along with the property address.
9. I am self-employed and my home electricity bill is in the business’ name, what complications does that bring?
 - Unfortunately, we are **not** able to fund business accounts.

For Landlords & Property Managers

1. What do I need from my Landlord?
 - Landlord/Property Manager must complete a “Vendor Verification Form”. These forms will be available on our website, KauaiRentHelp.com for you to send to them prior to applying. 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, property managers do NOT need a W-9 form.



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- If you are unable to secure documentation from your landlord, we will assist you in securing landlord cooperation. You will not be denied assistance solely because you cannot get your landlord to submit the documentation.
2. 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 currently reside in the property and cooperate with the application process.
 3. 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.
 4. At what percent will landlords be taxed on payments received?
 - 1099s are sent at the beginning of 2022 to process with your 2021 taxes.
 - Landlords receiving funding 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 shortly. You can also use a smart phone 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.
 - Spanish
 - Chinese (Mandarin)
 - Tagalog
 - Ilocano
 - Marshallese
 - Pohnpeian
 - Chuukese
 - Thai
2. Where can I watch the April 21, 2021 webinar?
 - As of April 23, 2021 the webinar is available at www.kauairenthelp.com/webinar
3. When will the downloadable forms be ready on website?
 - Downloadable forms are available under the “documents” tab beginning Thursday, April 28, 2021
4. Will there be a program for mortgage assistance?
 - Currently, we are not aware of any mortgage assistance programs.