

**Penobscot Nation
ERA Program
Eligibility Criteria**

A household will qualify for the Program if they are obligated to pay rent on a residential dwelling, which is their primary residence, and meet each of the following criteria:

1. Penobscot Nation Tribal Member resides in the household.
2. The total household income is at or below 80% Area Median Income (AMI) for the area where they live. AMIs are established and published by HUD on an annual basis. Income limits are also adjusted for household size.
3. One or more of the members of the household has experienced one of the following:
 - qualified for unemployment benefits any time after March 13, 2020; or
 - experienced a reduction in income due to COVID-19; or
 - experienced a financial hardship due to COVID-19; or
 - incurred significant costs due to COVID-19 (e.g. medical expenses, Internet, transportation, childcare)
4. The household is at risk of becoming homeless or is experiencing housing instability, such as:
 - having past due utility or rent notices or eviction notices; or
 - unsafe or unhealthy living conditions; or
 - any other evidence of risk as determined by the ERA program.

Financial Difficulty

You must have had your income reduced, had significant costs, or had other financial hardship because of COVID-19 OR qualified for unemployment benefits between March 13, 2020 and the date of your application.

(You need to meet income requirements, have increased costs because of COVID-19, and have a hard time paying your rent or utilities).

Financial Hardship

- Evidence household is forgoing or delaying purchase of essential goods in order to pay rent or utilities, such as food, prescription drugs, childcare expenses, transportation costs, or equipment needed for remote work or school

- Payments for rent or utilities or made by credit card, payday lenders, high-cost debt products to avoid homelessness or housing instability.

Significant Increased costs

- Higher or new utility bills because you are home more
- Higher or new internet costs because you have to telecommute or your child needs Internet for remote learning
- Higher grocery bills
- Medical bills because of COVID-19
- Higher or new childcare costs
- Higher or new household costs
- Healthcare costs, including care at home for individuals with COVID 19;
- Purchases for Personal Protective Equipment (PPE);
- Penalties, fees, and legal costs association with rental or utility arrears;
- Moving costs for households that relocated to avoid homelessness or housing instability; Childcare costs;
- Internet access and computer equipment required to work or attend school remotely;
- Alternative transportation for households unable to use public transportation during the pandemic

Housing Instability

You must show you are at risk for becoming homeless OR that you might lose your housing. This could include:

- Overcrowding
- Moving frequently
- borrowing money to pay housing costs
- having past-due rent or utility bills, or eviction notices.
- staying with relatives
- Spending the bulk of household income on housing.

(If you are current on rent, but need help for the next few months, you can sign a document saying you need help for the next few months. We cannot pay future utility bills because we have to have the current statement to pay the utility company.

Unsafe and unhealthy living conditions: This could be because the poor conditions: affect your health seriously; put you at risk of physical harm or injury

- Heat is working improperly or not at all
- No electricity or gas supply
- Inadequate or insufficient electrical outlets or lighting in common areas
- Unsafe or no water supply
- No working toilet or sewage disposal system
- Inadequate exits or obstruction of exits
- Inadequate or lack of locks for entry doors
- Accumulation of garbage or filth that may provide food or shelter for rodents, insects or other pests; or that results in mold or other pestilence
- Lead paint that a child under 6 can reach