FREQUENTLY ASKED QUESTIONS
FOR RENTERS/TENANTS ABOUT NHERAP

The New Hampshire Emergency Rental Assistance Program (NHERAP) provides assistance to eligible residents of New Hampshire who cannot pay their rent and utilities during the pandemic.

Applications are submitted to the resident’s regional Community Action Partnership (CAP) agency. The CAP agency reviews applications, checks eligibility, and processes payments to landlords and utility companies.

Click here to find your CAP agency or go to CAPNH.org, or call 2-1-1.

These NHERAP FAQs for Renters/Tenants are subject to change, and are based on guidance from the U.S. Department of Treasury.

1. How do I apply to the NH Emergency Rental Assistance Program?

   Households may apply online (the most efficient way to apply) at www.capnh.org where you can find a direct link to your CAP.

   Paper applications are available by contacting your CAP agency or by calling 2-1-1.

2. Who is eligible for the NH Emergency Rental Assistance Program?

   Tenant applicants must meet all these criteria to be considered for NHERAP:

   Your household income must be 80% or less of Area Median Income. Limits vary by location and household size. Click here to find the income limit where you live.

   You must have had your income reduced, had significant costs, or had other financial hardship during the covid pandemic, or qualified for unemployment benefits between March 13, 2020 and the date of your application.

   AND

   You must show you are at risk of becoming homeless or that you might lose your housing. Evidence may include submitting past-due rent and utility bills or eviction notices.
3. **What will the NH Emergency Rental Assistance Program cover?**

Eligible households may qualify for financial assistance for past-due and future rent payments beginning April 1, 2020 and utility payments beginning March 13, 2020 for a period not to exceed 12 months or 18 months when necessary to ensure housing stability, subject to funding availability). The program will cover utilities, such as electricity, water, sewer, trash, heat, and other housing costs such as internet and relocation expenses.

4. **How much assistance can a household qualify for?**

There is a cap on the amount of rent and utility assistance eligible households may receive. Assistance is limited to 200% of the [HUD Fair Market Rent](#). The monthly amount of rent is determined by your lease. Utilities are based on your actual amount owed or an estimate of future payments. You may apply for back rent from April 1, 2020 and utilities, heating costs, and other housing costs owed from March 13, 2020 to present and for up to 3 months at a time of future rent, utilities, internet, and other housing costs such as internet and relocation expenses. This program will not duplicate assistance received from another program, including the Rockingham County Emergency Assistance Program.

5. **Do I need to be behind on my rent or utilities to qualify for the NH Emergency Rental Assistance Program?**

No. Eligible households may apply for assistance with rent, utilities, and other housing costs such as internet and relocation expenses up to 3 months in advance at a time. Eligible past due rent and utilities must be paid first. Households will need to requalify every 3 months to receive additional assistance to show that they still meet the program’s eligibility requirements.

6. **If approved for the NH Emergency Rental Assistance Program, will I receive the money directly?**

Payments are made directly to landlords, property managers, and utility providers whenever possible. If a landlord or utility refuses to participate in NHERAP, payments may be made to you. Payments of internet and other housing costs may also be made to you.

7. **Can the financial assistance be used to pay for expenses other than rent and utilities?**

The funds can be used for rent, utility assistance, home heating costs, and other housing costs such as internet and relocation expenses. Relocation expenses including rental application fees, utility hook-up fees, and security deposits are eligible.

8. **Can the financial assistance be used to pay rent owed and/or unpaid utility bills?**

Yes. Funds will be used to first pay eligible unpaid rent beginning April 1, 2020 and utility, and heating bills beginning March 13, 2020. However, funds cannot be applied to past rent or utility bills that are dated before March 13, 2020.
9. If I qualify, how long will I be eligible to receive financial assistance?

The NH Emergency Rental Assistance Program allows for up to 12 months of financial assistance, with the possibility of extended assistance for an additional six months subject to the availability of funds. All past-due rent back to April 1, 2020 and utilities back to March 13, 2020 will be paid first with remaining funds available for future assistance.

10. Do I have to have been impacted by the pandemic to be eligible?

You must demonstrate a financial hardship during the pandemic. To be eligible your household must be unable to pay rent or utilities and meet at least one of the following criteria:

a. Has qualified for unemployment benefits on or after March 13, 2020. Note that it is not necessary to be actively receiving benefits – only to have qualified for them.
b. Has lost income during the COVID-19 pandemic.
c. Has incurred significant costs during the COVID-19 pandemic.
d. Has directly or indirectly experienced financial hardship during the COVID-19.
e. Has been or is currently unemployed during the COVID-19.

AND

You must show you are at risk for becoming homeless, that you might lose your housing, or that you are living in unsafe or unhealthy housing. Evidence may include submitting past-due rent and utility bills or eviction notices when you apply, or that you are paying more than 30% of your household income for rent and utilities.

Self-attestation on the application is allowed if the documents required for verification are not immediately available. However, documentation must be made available when requested or when applying for additional assistance. The Community Action Partnership (CAP) agency will determine when self-attestation alone is allowed.

11. Do I have to be receiving unemployment benefits to qualify?

No, you need not be receiving unemployment benefits to qualify.

12. I am currently employed and have income. Am I still eligible to apply?

Yes, as long as you meet the other eligibility requirements in FAQ #2 and #10.

13. I receive federally funded assistance for rent and/or utilities through another program. Can I still apply for rent relief?

Yes, you can apply for NHERAP assistance if you are receiving assistance through another program. However, you may not receive assistance more than once for the same expenses.
14. I live in a mobile/manufactured home and rent the land I’m on. Can I apply for the NH Emergency Rental Assistance Program?

   Yes. The lot rent will be covered, but the park fees will not be covered.

15. Can I apply for assistance with paying utilities even if I don’t need assistance with rent?

   Yes, renters may apply for help in paying utilities, heating costs, and other housing costs such as internet and relocation expenses if they meet the program eligibility requirements.

16. What information do I need to apply?

   We encourage tenants and landlords to talk to each other about participating in the program because both will need to provide information when applying.

   **Income verification.** Plan to provide as much information on your household income as you can. Documentation of eligibility for one of the following programs as of January 1, 2020 or later is allowed. If you have an eligibility notification, no other documentation is required.

   - Financial Assistance to Needy Families (FANF/TANF) including:
     - Family Assistance Program (FAP)
     - New Hampshire Employment Program (NHEP)
     - Interim Disabled Parent Program (IDP)
     - Families With Older Children (FWOC)
   - Children’s Medicaid (CM) – but not Expanded CM
   - Granite Advantage Health Care Program
   - SNAP (food stamps)
   - Fuel Assistance and/or Electric Assistance
   - Supplemental Security Income (SSI) (not Social Security retirement or disability income)
   - Aid to the Permanently & Totally Disabled (APTD)
   - Old Age Assistance (OAA)
   - Aid to the Needy Blind (ANB)
   - QMB, SLMB, and QDWI Medicare savings programs – but not Medicare otherwise
   - WIC
   - Headstart and Early Headstart

   If you do not have documentation from one of the above, provide your annual household income OR your current monthly household income.
Annual Income

- The 2020 IRS Form 1040 (or for 2021 after January 31, 2022) for all household members, using the adjusted gross income reported.

  OR

- Wage statements, pay stubs, IRS Form W-2, IRS Form 1099 and Schedule C if self-employed, interest statements, Form 1099 G or benefit statements from NHES account if unemployed, and other income proof for all household members.

Self-attestation on the application is allowed if the documents required for verification are not immediately available. However, documentation must be made available when requested or when applying for additional assistance. The Community Action Partnership (CAP) agency will determine when self-attestation alone is allowed.

Utility, Heating, Internet, Relocation and Other Housing Costs

You will need to provide the bills or notices for utilities, heating, and other housing costs, such as internet and relocation expenses for which you need help.

Landlord information. Obtain the name, phone number, and email address for your landlord or property management company who will receive the payment, if approved.

You can notify your landlord that they will need to provide a W-9 form. The Community Action Partnership (CAP) will contact your landlord for this information if it’s not provided with your application. The rent payment cannot be made until your landlord provides the W-9 form to your local CAP. You do not need to worry about W-9 forms from utility companies. If your landlord refuses to provide the required information, complete an application and the CAP will assist you with providing alternative documentation.

17. After I apply, how can I check the status of my application?

Contact the Community Action Partnership (CAP) Agency in your area www.capnh.org

18. How does my landlord get paid?

After you submit your application and documents, the Community Action Partnership (CAP) agency reviews your application. The CAP will ask your landlord for any additional documents they need. You will be notified by email when your application is approved or if additional information is needed from you. Then the payment will be sent to the landlord as soon as possible via check.
19. **What happens if my landlord will not participate in the program?**

You can still apply. The Community Action Partnership (CAP) will help you with the process to receive the rental assistance directly.

20. **What is the deadline to apply?**

Applications will be accepted on a rolling basis for rent and utility payments and other housing costs, including internet and relocation expenses through September 30, 2025 (if funding is available).

21. **What are my options if I was denied a request for assistance under NHERAP, or approved for less than I believe I am eligible for?**

If a CAP notifies you that your request is denied or approved for less than you applied for, you may request reconsideration in writing from the CAP. They will act quickly on your request.

If you still feel that your application was wrongly denied or incorrectly calculated (that is, you were awarded less assistance than you applied for and believe you are eligible for) you may appeal in writing to New Hampshire Housing (info@nhhfa.org), which will act quickly on appeals.

22. **How will the CAPs determine if I am at risk of homelessness, housing instability, or live in unsafe or unhealthy housing?**

The NHERAP application requires you to attest that you are at risk of homelessness or housing instability for one of the following reasons. Documentation of past due rent or utilities should be submitted with your application, or if not immediately available, provided to the CAP upon request.

- Past due rent or eviction notice
- Past due utility notice
  - While trash removal and internet service can be eligible for payment under the NHERAP, past due notices for trash removal or internet service by themselves do not provide an adequate basis for determining that a household is at risk of experiencing housing instability.
- Paying more than 30% of household income for rent and utilities.
- Living in, or are at risk of living in, unsafe or unhealthy living conditions as described below:
  - Housing which does not meet minimum standards, and local minimum requirements for use and occupancy, including NH RSA:48-A:14
  - Presence of mold or lead paint hazards
  - Utilities not in service
  - No heat
  - City or town notice of code violation(s)
23. **How can I apply if I don’t have a lease?**

You and your landlord can complete and sign a Tenant at Will agreement or provide written attestation regarding your rental arrangement. The CAPs can provide you with a Tenant at Will form in English or Spanish.

24. **I’m not a renter, I have a mortgage. Is there assistance available for me?**

The NH Homeowner Assistance Fund provides financial assistance for eligible New Hampshire homeowners who have been financially impacted during the COVID-19 pandemic and cannot pay their home mortgage, property taxes, utility bills, home insurance, or other housing costs. For assistance, go to HomeHelpNH.org, or call 2-1-1.

25. **Where does the NH Emergency Rental Assistance Program money come from?**

The NH Emergency Rental Assistance Program is funded by the U.S. Treasury Department. The program is administered by New Hampshire Housing, in partnership with New Hampshire’s Community Action Partnership (CAP) agencies.