

Emergency Rental Assistance Program (ERAP) Analysis through June 15, 2020



April 5, 2020- June 16, 2020

Current

Total Number of Applications: 1,422

Approval percentage: 72%

Impact

Number of Approved Properties: 101

Numbers

Funding Sources: United Way COVID Relief fund and City of Charlotte CDBG

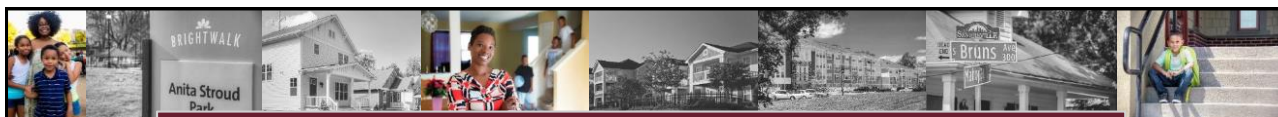
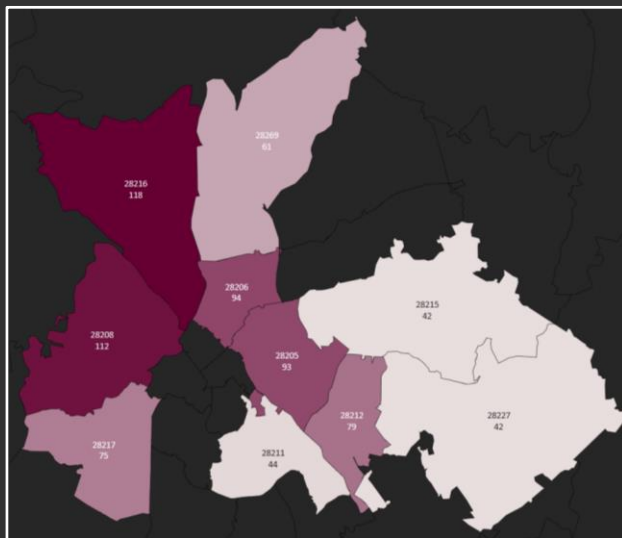
Total Funding Amount: \$472,000 (United Way)
\$ 1.2 M (CDBG)



ZIP CODE REPRESENTATION OF APPLICANTS (MAY THROUGH MID-JUNE 2020)

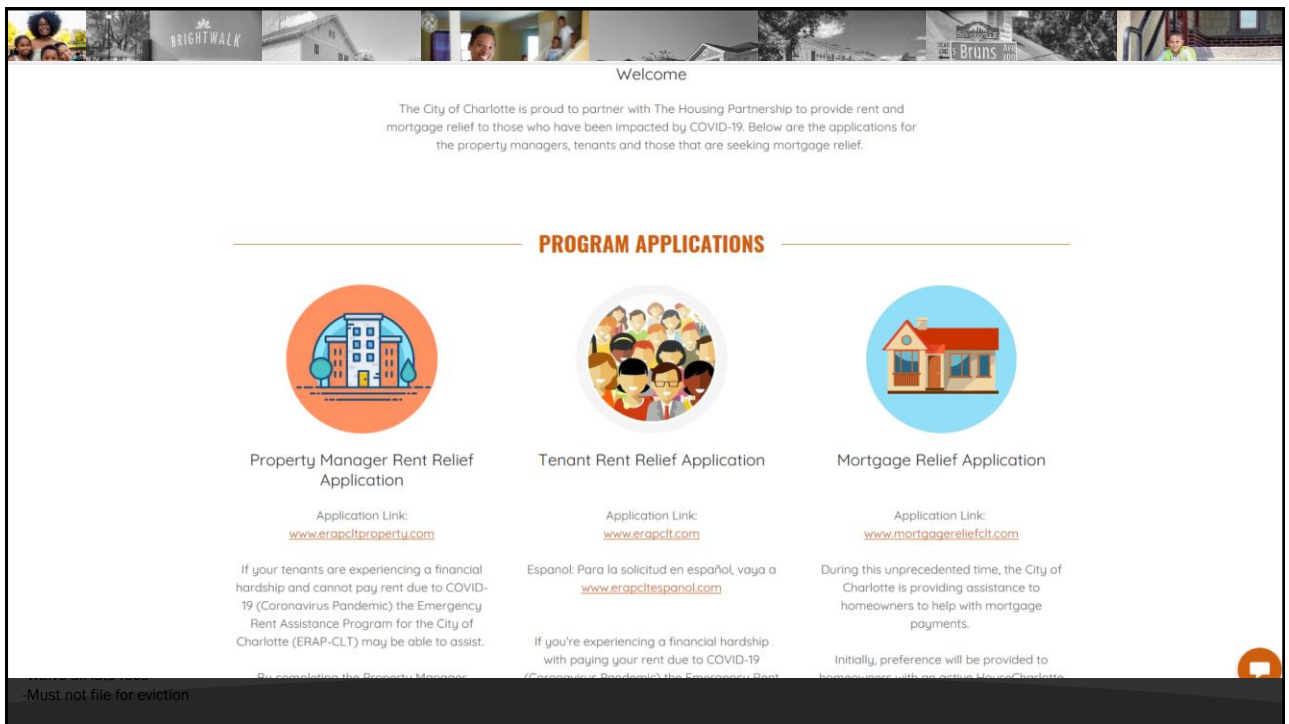
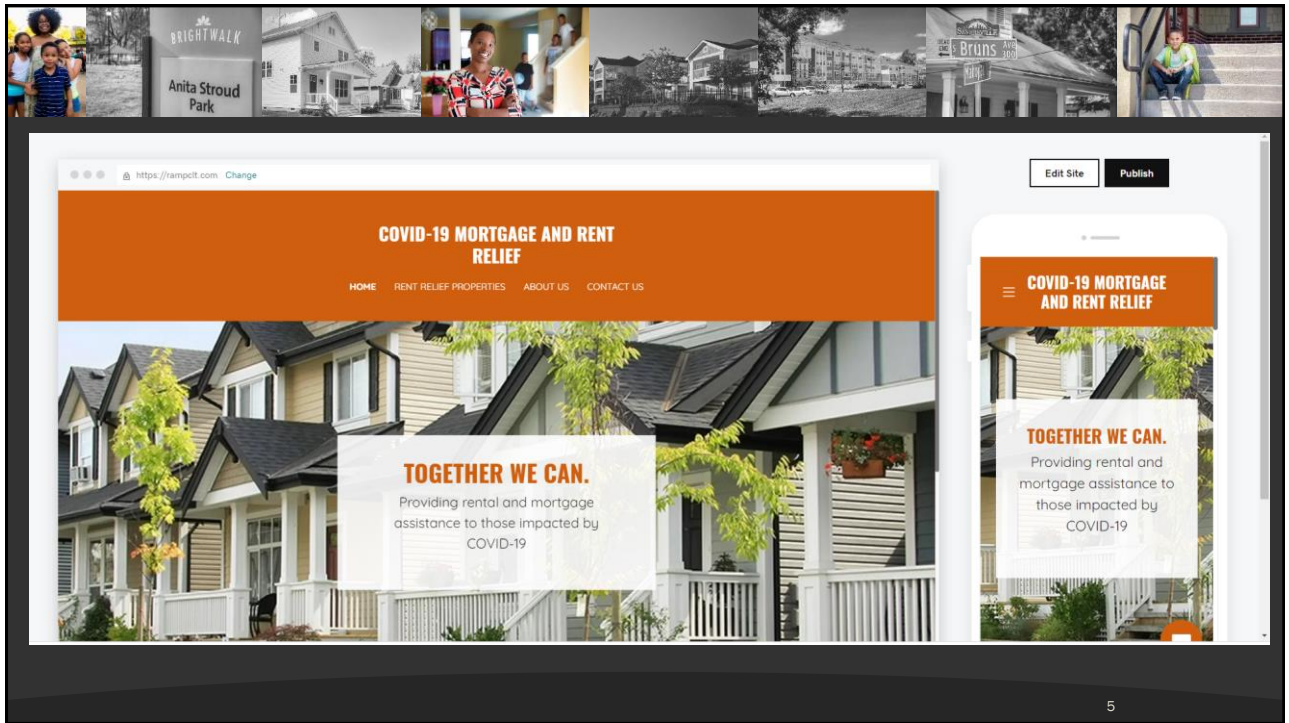
Top 10 Zip Codes Represented

Applicant Zip Code	By Count	By Percent
28216	118	9.1%
28208	112	8.7%
28206	94	7.3%
28205	93	7.2%
28212	79	6.1%
28217	75	5.8%
28269	61	4.7%
28211	44	3.4%
28227	42	3.2%
28215	42	3.2%
TOTALS	760	58.8%



Properties Included

- | | | | | |
|--------------------------------|--------------------------------|----------------------------|------------------------------|--------------------------------|
| Agent 89 Properties | Cedar Greene Apartments | Glen Cover | Pleasant View Apartments | Summit House/Arietta House |
| Alexander Apartment Homes | Centra Square | Honeycreek | Residences at Renaissance 2 | T.R. Lawing |
| Allen Street Family + Senior | Centre Terrace Apartments | Hope Haven | Residences at Renaissance 3 | Trinity Park |
| Anita Stroud Senior Apartments | Centre Terrace Expansion | HP Homes | Retreat at Renaissance | Tyvola Crossing |
| Arbor Glen III | Centre Terrace Rehab | Ivy Hollow Apartments | Rivermere Apartments | Tyvola Crossing II |
| Arc Mecklenburg Apartments | Chambers Point Ayrslery | K2 Realty | RKW Residential | Tuckasegee Senior Apartments |
| Ashby Gardens | Cherry Gardens | Kilborne Apartments | Rodden Square Seniors | Village of Rosedale Apartments |
| Ashley Park/Live Oak Senior | Cheshire Chase | Lake Hill Apartments | Sailboat Bay | University Crossings |
| Ashley Square/Live Oaks Family | Chimneys Apartments | Magnolia | Sardis Trace Seniors | University Square |
| B. Malloy Properties | Dannelly at the Catawba | McAlpine | Seigle Point Apartment Homes | Wendover Walk Apartments |
| Baxter Street Flats | Delane Glen Apartments | McCreesh Place/St. Peters | Seneca | West Downs Apartments |
| Bottom Line | Domestic Violence Facility | McCreesh Place II | Seversville Apartment | Westinghouse Seniors |
| Boulevard Phase II | Dave's Nest | McNeel | Sharon Oaks | Whitehall Crossing |
| Boulevard Phase III | E-Fix Housing | MECA Realty | Shelton Knoll Apartments | Willow Oak Run |
| Boulevard Seniors | Eagle Woods | Montgomery Gardens | South Oak Crossing | Woodland Park |
| Bramar Gardens | Elder Broach | Moore Place | SpringCroft at Ashley Park | YWCA/Families Together |
| Brentwood Apartments | English Garden Apartments | Moore Place II | Springfield Gardens | YWCA/Women in Transition |
| Briarcliff Apartments | English Garden Townhomes | Mother Teresa Villa | Steele Creek Seniors | |
| Brighton Place Apartments | Freeman Enterprise | Mountcrest Apartments | St. John's Place | |
| (The) Bungalows Apartments | Gables at Druid Hills | Mulberry Apartments | Stevenson at Brightwalk | |
| Carolina Alpine | Gables at Druid Hills, Phase 2 | Nia Point/Mayfield Terrace | Stonehaven East | |





*Specifically targeting NOAH properties and smaller complexes

smartsheet

Emergency Rent Assistance Property Application

If your tenants are experiencing a financial hardship and cannot pay rent due to COVID-19 (Coronavirus Pandemic) the Emergency Rent Assistance Program for the City of Charlotte (ERAP-CLT) may be able to assist.

By completing the Property Manager Application your tenants will become eligible to receive emergency funds to cover their out of pocket cost for rent.

ERAP-CLT is a partnership between the City of Charlotte and The Housing Partnership. ERAP-CLT is open to tenants that meet the requirements below. An ERAP-CLT representative will work with each tenant 1-on-1 to determine eligibility, provide budget counseling and provide access to additional community resources.

Tenant Eligibility Requirements:

- A tenant of the approved property
- Must be income qualified to meet the 80% AMI and below threshold
- Must have a COVID related hardship as follows:
 - Job loss as a result of COVID-19
 - Wage Reduction as a result of COVID-19
 - Illness as a result of COVID-19
 - Childcare challenges as a result of COVID-19

Once you complete the property application you will be contacted by a representative from the ERAP team. If you have any questions please contact us at erapclt@cmph.org

Property managers must agree to the following to participate:

- Rent concession of 5 %
- Waive all late fees
- Must not file for eviction

Date of Application *

Company Name *

Company Address *

Primary Contact Information

Please provide the information for the person who will be the point of contact for the program.

First and Last Name *

Phone Number *

Email Address *

Property Information

List of Properties *

Please provide the names of the properties that you would like to include in ERAP-CLT. Also provide the addresses.

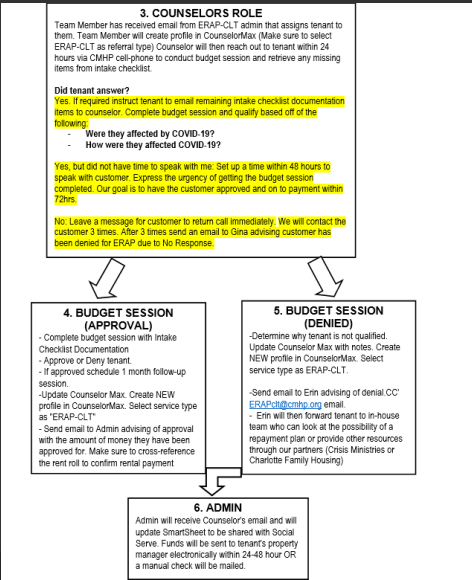
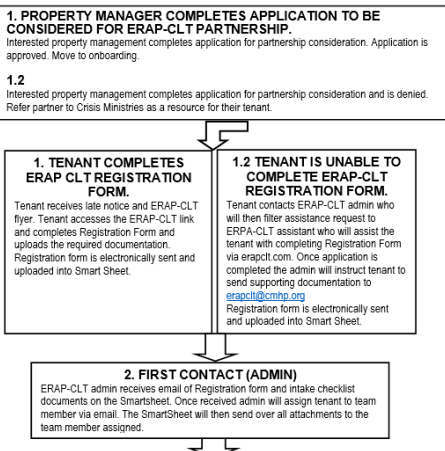
Monthly Rent Ranges *

Do you accept subsidies? *

Estimated number of tenants delinquent *



Emergency Rent Assistance Program – CLT Flow Chart





Mortgage Relief Program at a Glance

Total Number of Applicants as of June 16, 2020: 176

Targeted Borrower: Recipients of HouseCharlotte DPA and those below 80% AMI in the City of Charlotte

Reasons for Hardships:

- 1) Experienced a layoff or furlough resulting in loss of all household income: 102
- 2) Experiences a significant reduction in household income (50% or more loss of income): 74

This program operates in the same manner as the ERAP program. It utilizes an online platform, over the phone counselor sessions and virtual interactions with the EMAP team

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Next Steps:

Creating

One unified message through effective marketing efforts to expand the program by reaching those that have not yet been engaged.

Targeting

Intentional focus of targeting NOAH properties to assist with the ongoing preservation efforts.
Targeting smaller property managers that have 4 or less units in their portfolio.

Partnering

Intentional partnership to address the full needs of the tenant:
Crisis Assistance Ministry- utility assistance and work with renters that fall outside of this program criteria
Legal Aid- direct referral program to help address the eviction pipeline
Charlotte Works- providing workforce development opportunities to those who have lost their jobs