



Indiana Emergency Rental Assistance (IERA) Facts

The Indiana Emergency Rental Assistance (IERA) program aids Hoosiers facing difficulty making payments. To combat misinformation that has prevented eligible households from benefiting from the program, we've developed this list of facts about the program.

Indiana's key resource for landlords and tenants

The state of Indiana wants to help tenants stay in their homes and help property owners run their rental businesses.

Hoosier Housing Help connects tenants and landlords statewide with ***vital resources for housing stability.***

This single source for relief and recovery information opens doors to pre-eviction diversion programs and federal funds for rental assistance.

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MYTH: IERA only covers rent.

IERA can cover home energy expenses and utilities such as electricity, gas, water and sewer bills. IERA can also cover late fees for rent and utility bills.

MYTH: Assistance only covers past due amounts.

Eligible households can receive up to 15 months of any combination of past-due or future obligations.

MYTH: Assistance is only available for 3 months.

Past-due amounts are paid in one lump sum; however, payments for future obligations are made in 3-month blocks. Households receiving assistance for future obligations periodically certify their continued eligibility.

MYTH: The amount of assistance is low.

IERA can pay the amount on a lease in full, up to a set maximum depending on the number of bedrooms. The maximum for a one-bedroom, for example, is \$842 per month or \$12,630 over the entire 15-month period; the maximum for a four-bedroom apartment is \$1,662 per month for a total benefit of \$24,930.

MYTH: The eligibility criteria are very strict.

A wide range of households qualify. IERA requires that one member of the household has qualified for unemployment benefits or had a reduction in income resulting in a risk of housing instability or homelessness. Household income must also be at or below 80% of the area median income or AMI.



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MYTH: Lots of documentation is required.

Most of the eligible criteria can be satisfied by self-attestation. In addition, a tenant is deemed income qualified if a member of the household is receiving SNAP, HIP, SSI, TANF, WIC, or a housing choice voucher or living in public housing.

MYTH: You are not eligible to participate if you already received assistance, accept assistance from other sources, or make partial or full payments some months.

IERA can supplement assistance from other sources and the 15 months of assistance do not have to be consecutive or full months.

MYTH: There are no incentives for landlords to participate.

Utilizing IERA is much easier than trying to collect on a post-eviction judgment. In addition, because IERA can cover future payments, participating landlords can ensure tenant stability.

MYTH: Every county is the same.

Individuals in Hamilton County, Lake County, Marion County, St. Joseph County and the City of Fort Wayne aren't eligible to apply for the IERA program but may apply with their local program for similar assistance. If an eviction case has been filed, individuals in all 92 counties may apply to IERA as part of the Supreme Court's Eviction Diversion Program.

MYTH: You need a computer to apply.

Individuals can apply at indianahousingnow.org or by calling Indiana 2-1-1.