

**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 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, directly or indirectly, to COVID-19; or
 - experienced a financial hardship due, directly or indirectly, to COVID-19; or
 - incurred significant costs due, directly or indirectly, to COVID-19 (e.g. medical expenses, utility increases, 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 experienced other financial hardship due, directly or indirectly, to COVID-19 OR qualified for unemployment benefits between March 13, 2020 and the date of your application.

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 associated with rental or utility arrears;
- Moving costs for households that relocated to avoid homelessness or housing instability;
- 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; and/or
- Spending the bulk of household income on housing.

Unsafe and unhealthy living conditions: Poor conditions that affect your health and/or your household is at risk of physical harm or injury

What to do if you are facing eviction:

If you believe you qualify for the Penobscot Nation's ERA program, please complete an application and attestation as soon as possible to allow for the PN ERA program to process your application. Applications can be found at www.penobscotnation.org or can be sent to you by calling 207-817-7396

If you suspect you do not meet the eligibility requirements of the ERA program, please contact Pine Tree Legal Assistance by visiting their website at www.ptla.org or Legal Services for the Elderly at www.mainelse.org if you reside in the State of Maine. If you live outside the state, please contact the PN ERA program for assistance in identifying services in your area.