

# **FORT BELKNAP TRIBAL HOUSING AUTHORITY EMERGENCY RENTAL ASSISTANCE PROGRAM (ERAP) PROCEDURES**

- 1) Application – An application may be submitted by either an eligible household or by a landlord on behalf of household.
  - a. Head of household must sign application
  - b. Funds will be paid directly to landlords and utility service providers.
    - i. If landlord declines participations, funds may be paid directly to eligible household.
  
- 2) Eligible Requests – the use of funds may be applied for the following:
  - a. Rent Payments
    - i. No commitments for prospective rent payments will be made until rental arrears are paid
  - b. Rent Arrears (back rent as of March 2020; may not be applied to delinquent accounts prior to March 2020)
  - c. Utility Payments - Water, gas, or electric bills
  - d. Utility Arrears - Water, gas, or electric bills arrears (may be applied to outstanding utility bills)
  - e. Other expenses related to housing incurred due directly or indirectly to COVID-19
  - f. Deposits (rent/utility) if resulting from relocation due directly/indirectly to Covid-19
  
- 3) Ineligible Requests – funds may not be applied for:
  - a. Tenant damages (charges applied to tenant accounts for tenant caused damages)
  
- 4) Limitations on Assistance
  - a. Grantees may only commit to providing assistance for up to three months at a time
  - b. Households may reapply for additional assistance at the end of the three-month period if needed for up to 12 months
    - i. An additional 3 months may be provided if the grantee determines the extra months are necessary to ensure housing stability for a household
    - ii. Additional 3 months subject to available funds
  
- 5) Application Intake – Applications will be prioritized as follows:
  - a. Applications shall be prioritized for eligible households who satisfy any of the following conditions:
    - i. Very Low-income applicants will have priority over Low-income applicants; The income of the household does not exceed 50 percent of the area median income for the household.

- ii. One or more individuals within the household are unemployed as of the date of the application for assistance and have not been employed for the 90-day period preceding such date.
  - b. Applications may be further prioritized by the grantee, including to eligible households in which 1 or more individuals within the household were unable to reach their place of employment or their place of employment was closed because of a public health order imposed as a direct result of the COVID-19 public health emergency.
- 6) All incoming applications must be added into software system and to the ERAP Spreadsheet (attached) for tracking.
- 7) Complete application includes:
- a. Application page(s) is completed with all required information.
  - b. Copy of Social Security cards for all household members
  - c. Copy of Tribal Membership Card
  - d. Copy of Landlord Form
  - e. Income Verification Documentation
    - i. Income may be determined by:
      - 1. The household's total income for calendar year 2020, **OR**
      - 2. The household's monthly income at the time of application of assistance
        - a. Income eligibility must be redetermined every 3 months
  - f. Copy of utility bill
    - i. Bill must be in the name of applicant or spouse; or Landlord if paid by Landlord and included in rent
- 8) Eligibility Requirements
- a. A household of one or more individuals who are obligated to pay rent on a residential dwelling and the grantee determines:
    - i. That one or more individuals within the household has
      - 1. qualified for unemployment benefits **OR**
      - 2. experienced a reduction in household income, incurred significant costs, or experienced other financial hardship due, directly or indirectly, to the COVID-19 outbreak, which the applicant shall attest in writing
    - ii. That one or more individuals within the household can demonstrate a risk of experiencing homelessness or housing instability, which may include:
      - 1. a past due utility or rent notice or eviction notice; **OR**
      - 2. unsafe or unhealthy living conditions; **OR**
      - 3. any other evidence of such risk, as determined by the eligible grantee involved

- iii. That the household income is at or below 80% of the **area median**.
  - 1. Area Median - with respect to a household, the median income for the area in which the household is located, as determined by the Secretary of Housing and Urban Development.
  - b. To the extent possible, rental assistance provided to an eligible household should not be duplicative of any other federally funded rental assistance provided to such household.
- 9) Documentation of Payment
  - a. Grantee must provide documentation to the household for any payment made to landlord or utility provider on the eligible household's behalf

Internal Processes for Housing Staff: (Will add details when check process is determined and meet with Finance/Procurement)

- 10) Add Applicant to Software System
- 11) Add Property to Software System
- 12) Add Applicant and details to ERAP Spreadsheet
  - a. Staff to email individual spreadsheets to Director by 2pm daily
  - b. Director must update spreadsheet in TEAMS by 4:30pm daily
- 13) Email eligible participant's Finance/Check Company Landlord Form and/or Utility Bill
- 14) Director to be notified by Check Company that payment has been made
- 15) Director will email Payment Confirmation to Program Coordinator
- 16) Program Coordinator email Payment Confirmation Document to Participant