



COVID-19 Emergency Rent Assistance Program Allocation One “ERAP-1” Funds (starting July 1, 2021)

Program Guidelines

Purpose:

The COVID-19 Emergency Rent Assistance Program (ERAP) provides rent assistance to prevent households from experiencing evictions and homelessness due to the financial and health impacts of COVID-19. The priority is to serve communities experiencing the greatest adverse impacts from COVID-19, including Black, Indigenous, and other People of Color (BIPOC) and households with very-low incomes. The program includes funding from the following sources: Emergency Rent Assistance Program (ERAP) funds allocations 1 and 2.

ERAP-1 funds can serve households who are in rental housing or unhoused, and can pay for the following eligible expenses: current or future rent payments (future payments limited to 3 months), rent arrears, security deposits and fees. Funds are not eligible to pay for mortgage payments, utilities or direct cash assistance.

ERAP-1 funds should prioritize eviction prevention with a focus on payment of rental arrears allowable back to April 2020. **Households who have received eviction notices for nonpayment of rent will be prioritized for the program.** Current and future rents can be paid within the enclosed program guidelines.

Funding must be spent by June 30, 2022. Expenditure of funds earlier by February 28, 2022 is strongly encouraged, which is the COVID-19 Eviction Moratorium payment deadline for past rent due.

Eligible Households:

To be eligible for the program, households must meet all three of the requirements below. There is no citizenship requirement for these funds.

1. Resident of City of Portland or Multnomah County
2. Experienced **both** of the following impacts due to COVID-19:
 - i. One or more individuals within the household has qualified for unemployment benefits; **or**, experienced a reduction in household income, incurred significant costs, or experienced other financial hardship due, directly or indirectly, to the COVID-19 outbreak
 - ii. One or more individuals within the household can demonstrate a risk of experiencing homelessness; **or**, housing instability

3. Household income at or below 80% of Area Median Income (AMI)
- Income is based on snapshot of current income at time of application – the current gross income of all adult household members, or the household’s total income for calendar year 2020.

80% Area Median Income (effective until 4/2022)			
Household Size	80% Median	Household Size	80% Median
1	\$54,150	5	\$83,550
2	\$61,900	6	\$89,750
3	\$69,650	7	\$95,950
4	\$77,350	8	\$102,150

Eligible Expenses:

- Rent arrears and late fees
- Current and future rent payments. (Future rent payments limited to 3 months)
- Security and application fees

Not eligible: *utilities, mortgage payments, direct client assistance*

Priorities:

Funding should be prioritized for households facing imminent eviction due to nonpayment of rent and the upcoming COVID Eviction Moratorium payment deadline of February 28, 2022 for past due rents.

Assistance Limits:

An eligible household may receive up to 9 months of rent assistance with ERAP-1 funds. Prospective rent payments may not exceed 3 months of rent assistance (*this is counted toward the total limit of 9 months of rent assistance*). **If the applicant has rental arrears, funds may not be used for future rent payments unless assistance is also being provided to reduce the arrears.**

Preference: A preference is in place for **households at or below 50% AMI, or households with one or more members that have been unemployed for at least 90 days preceding the date of application.** A household who meets one of the preferences is eligible to receive up to 12 months of rent assistance. Prospective rent payments may not exceed 3 months of rent assistance (*this is counted toward the total limit of 12 months of rent assistance*).

50% Area Median Income (effective until 4/2022)			
Household Size	50% Median	Household Size	50% Median
1	\$33,850	5	\$52,250
2	\$38,700	6	\$56,100
3	\$43,550	7	\$60,000
4	\$48,350	8	\$63,850

Set-Aside Allocation for Eviction Prevention Program (Public Access)

Approximately \$2.4 million of ERAP-1 funds (10% of the total) is set-aside for the Eviction Prevention Program. The program will connect households who have an eviction notice for nonpayment of rent with financial and legal assistance to prevent immediate eviction after the moratorium ends on June 30, 2021.

To be eligible for assistance:

- Households must be issued a notice for nonpayment of rent
- Program will pay for 1 month (up to \$1500)
- Applicants will meet all other eligibility requirements for ERAP-1

The program is accessible by members of the general public through 211Info. The program serves as a bridge to additional legal assistance resources which are anticipated to be available through the County and City in Fall 2021.

Intake Steps with Eligible Households:

1. Conduct a Pre-Screening to have household provide verbal confirmation that they meet all three eligibility requirements of the program:
 - ✓ Resident of Multnomah County (housed or unhoused)
 - ✓ Household income at or below 80% Area Median Income (AMI)
 - ✓ **Experienced BOTH** of the following impacts due to COVID-19:
 - Qualified for unemployment benefits OR experienced a reduction in household income, incurred significant costs or experienced other financial hardship due to COVID-19, **AND**
 - Demonstrate a risk of experiencing homelessness OR housing instability
2. If the applicant provides verbal confirmation in meeting all three requirements, provide applicant with written proof of that a completed application has been submitted. **This can be an email, text or letter.** Sample language is provided in the document "SB 278 Sample Letter Confirming Application to RA." Verbal confirmation alone is not sufficient.
3. Complete all forms of the ERAP-1 2021 Application Packet (**Exhibit A**):
 - (1) Intake Form:
 - (i.) Includes verification of income eligibility, with instructions provided on **Exhibit B: Steps to Verify Income Eligibility.**
 - (2) Agreement to Assign Rental Assistance and Landlord Information Forms
 - (i.) W-9 for Landlord (can be returned directly to Home Forward)
 - (ii.) A Property Management Agreement (PMA) may be requested if Home Forward needs to set up a new account.
 - (3) Multnomah County Release of Information
4. Collect the required tenant documents to submit together with the application packet. **Exhibit C: ERAP-1 Tenant Checklist of Documents** lists the required documents.

For STRA and Expanded Partner Network agencies only:

5. **Send application and required documents to Home Forward. Submissions must use the English application forms** to ensure accuracy of payment processing and entry of participant data into fiscal and reporting systems.
6. Submit complete application to Home Forward by:
 - (1) Upload to secure City Share File site. Instructions included in Exhibit B.
 - (2) Fax: 503-802-8498
 - (3) Mail: Home Forward (Attn: CVRRP), 135 SW Ash St., Portland, OR, 97205
 - (4) Drop off: Home Forward's administrative offices are closed to the public, but there is a drop box with access from the exterior at 135 SW Ash Street, Portland, OR 97205.

Important Notes:

- **Documentation vs. Self-Attestation:** ERAP-1 funding has more significant documentation standards than previous COVID-19 rent assistance funding. For many eligibility requirements, rent arrears and prospective rent assistance determinations, and other data collection needs, self-attestation may only be pursued after a satisfactory demonstration or explanation about why documentation is not available.
- **Documentation amidst the COVID-19 pandemic:** Due to social distancing measures, agencies may continue to use alternate methods to gather documentation (via phone, email, text messaging, mail, etc.) such as an email from a participant to verify information on a form, or a verbal confirmation in place of a signature. **Agencies are required to submit their written policy describing their remote application and documentation process for review and approval. This must be applied equally with all applicants.**

Please contact the following individuals with questions:

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