

# FERA Training

3/16/2021 and 3/18/2021

# Welcome!

- Welcome to the Federal Emergency Rental Assistance (FERA) Training.
- Please type your full name and agency in the chat box. This will be used as the sign-in sheet.
- If you have any questions, please feel free to type them in the chat box.

# Agenda

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Program Rules

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Overview of Process

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Applications and Documentation

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Monthly Reporting

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Contracts

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ServicePoint Tutorial



# Program Rules

# Eligibility

- Obligation to pay rent on a residential dwelling
- COVID-related financial hardship (unemployment or other hardship)
- At risk of experiencing homelessness or housing instability
- Household income at or below 80% of the Area Median Income

# Prioritization

Must prioritize applicants who meet one of the following:

- income less than 50% AMI; OR
- One or more individuals unemployed for 90 days as of the date of the application

Providers may generally process applications as they receive them.

If received at same time, priority should be given to the applications for which the applicant has checked a priority factor.

# Assistance Rules

- Up to 12 months of assistance with rent and utilities
- Arrears (after to March 13, 2020) and forward rent
- If arrears, may receive max at once
- If forward rent, may receive up to 3 months at one time
- If a client has arrears, these must be paid before forward rent can be paid
- Security deposits may be paid on new units\*
- Late fees may be paid. Providers must notify Lake County of late fees in excess of \$100.
- Utility and rental payments on mobile homes and land they occupy (if rented) are eligible assistance

\* Previous version of this presentation stated that security deposits were not eligible. This guidance has been revised.

# Utility Assistance Rules

- Includes gas, electric, water/sewer, trash, and internet.
- Utilities covered by the landlord are treated as rent.
- Phone services, mobile phone services, cable bills are not eligible
- Agencies may not choose to only provide rent.
- All payments must be supported by a bill, invoice, etc.
- Further confirmation with the utility company only required if the payment exceeds \$1,000
- For reporting purposes, internet is considered an “other expense”



# Assistance Maximums

- No dollar value maximum of assistance.
- Maximum number of months is 12.
- If a household does not receive all 12 months, they may return to apply for additional months of assistance.
- Return households submit the Continued Assistance Form.
- Income must be calculated, with source documentation, each time the household receives assistance.

## NOT Required of Applicants

- Be behind/ in arrears
- Prove that they can maintain their housing costs
- Be in their current rental unit when crisis started
- Apply for rental assistance to apply for and receive utility assistance.
- Provide evidence of immigration status or provide a Social Security Card/Number.
  - Agencies may not ask applicants for documentation for these items.
  - The application asks for a Social Security Number for deduplication purposes - applicants may choose not to provide SSN and may not be denied based solely on the fact that they chose not to provide this information.

# Subgroups

- Households who receive past assistance from similar programs may receive assistance for months not paid through another program.
- Households who receive a monthly federal subsidy (*e.g.* Housing Choice Voucher) may receive ERA assistance for the tenant-owed portion of rent or utilities
  - must have notified their provider to have their rent adjusted
  - may be waiting on having the rent adjusted
  - arrears from months after they reduced income but before rent was adjusted are eligible
  - utility allowances must be considered in the calculation



# Process

# Overview of Process

1. Client completes JotForm application online.
  1. Application is emailed to agency.
  2. Link to edit application is emailed to client.
  3. Link to landlord form is emailed to landlord.
2. Agency receives application, checks for Duplication of Benefits, and opens an Entry.
  1. If agency does not receive landlord form within 5 business days, agency reaches out to landlord.
  2. Agency works with client until application is complete.
  3. Agency must notify client if approved, denied, or more info needed within 10 days.
3. Once application is approved, agency adds an Exit.
  1. If approved, Approval Form uploaded to ServicePoint.
  2. If not approved, reason why is indicated.
4. Assistance payment is made.
5. Reports are submitted monthly.

# Application Process

- Three methods an application can be initiated:
  - Filled out by applicant (link on public website)
  - Filled out by landlord (link on public website)
  - Filled out by provider (link with provider)
- Agency preference has been communicated and will be incorporated into referral process.
- If filled out by the provider, the applicant must sign:
  - Agency sends link to applicant
  - Can sign using DocuSign on phone, tablet, computer
- Must use link from email confirmation to edit application. If link cannot be located, contact Lake County.
  - Applications do not need to be sent to Lake County.



# Applications and Documentation

# Application

- Application Form
- Documentation of all four eligibility criteria
- Attestations (vary based on documentation)
- Authorization for the Release of Information
- Authorization to Share Information Using ServicePoint
- If rent: Landlord Confirmation Form
- If utilities: utility bill(s).



Eligibility  
Factor 1:  
***Obligation to  
pay rent***

The household is obligated to pay rent on a residential dwelling (in Lake County).

# Documentation for Eligibility

## Factor 1: *Obligation to pay rent*

- A current signed lease, which contains the unit address and rent amount, OR
- If a household does not have a written lease, applicant may provide other documentation of obligation to pay rent:
  - evidence of a pattern of paying rent/utilities (bank statements, check stubs, receipts, etc.), OR
  - an attestation by a landlord. If a Landlord Attestation is used as documentation, the provider must verify that the landlord owns the unit by checking property tax records.
- Can check property tax records by searching address on <https://maps.lakecountyiil.gov/mapsonline/>

Eligibility  
Factor 2:  
***COVID-related  
financial  
hardship***

- 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.

Documentation for Eligibility  
Factor 2:  
*COVID-related  
financial  
hardship*

- Emails, letters or other documents, dated after March 13, 2020, confirming approval or receipt of unemployment benefits **OR**
- A written attestation signed by the applicant that a household member
  - qualified for unemployment benefits after March 13, 2020 **or**
  - experienced a reduction in household income, incurred significant costs, or experienced other financial hardship due, directly or indirectly, to the COVID-19 outbreak.

Eligibility  
Factor 3: ***Risk of  
experiencing  
homelessness  
or housing  
instability***

One or more individuals within the household can demonstrate a risk of experiencing homelessness or housing instability, which may include:

- a past due utility or rent notice or eviction notice,
- unsafe or unhealthy living conditions, or
- any other evidence of risk.

Documentation  
for  
Eligibility Factor  
3: *Risk of  
experiencing  
homelessness or  
housing  
instability*

- A past due utility notice **OR**
- A past due rent notice **OR**
- An eviction notice **OR**
- A written attestation that the household is experiencing unsafe or unhealthy living conditions or is otherwise at risk of experiencing homelessness or housing instability.
- What counts as at-risk?
  - Experiencing homelessness
  - “doubled-up”
- If the applicant meets this eligibility factor due to unsafe or unhealthy living conditions, assistance may be applied to a new unit only.

Eligibility  
Factor 4:  
***Income at or  
below 80% AMI***

The household has a household income at or below 80% of area median income.

Documentation for Eligibility  
Factor 4:  
*Income at or below 80% AMI*

- If the client has verifiable income,
  - the *Income Attestation Form* **Section 1** must be completed **AND**
  - must be accompanied by documentation to support income such as paystubs, W-2s or other wage statements, tax filings, bank statements demonstrating regular income, or an attestation from an employer, **OR**
- If the applicant
  - has no income, **OR**
  - income is not verifiable due to the impact of COVID-19, **OR**
  - income has been received in cash only, the *Income Attestation Form* **Section 2** must be completed.



# Income Qualification

- Income must be based on the household's monthly income at the time of application, extrapolated over a 12-month period.
- Source documentation from two months (if documenting).
- Must use the 24 CFR 5.609 (Part 5) definition of annual income.
- Must calculate when applicants return for additional assistance.

<b>Income Limits – Effective FY 2020 (October 1, 2019 – September 30, 2020)</b>								
	<b>Persons in Household</b>							
<b>AMI</b>	1	2	3	4	5	6	7	8
80%	\$51,000	\$58,250	\$65,550	\$72,800	\$78,650	\$84,450	\$90,300	\$96,100

# Document- ation

- “Original” documentation is not required.
- Applicants may submit photocopies, downloaded copies, screenshots, and photos of documents where applicable.
- Documentation must be uploaded via the JotForm.
  - Providers can help applicants upload documentation.



# Monthly Reporting

# Monthly Reports

- Check Register
- Monthly Summary
  - Client Summary (Name, Total Assistance, etc.)
  - Application Summary (Total Received, Total Approved)
  - Project Delivery Summary (% used on Admin, % used on Housing Stability Services)
- Totals must reconcile with information from Approval Forms
- Other data TBD

# Project Delivery: Option A and B

- Option A:
  - 10% of spending
  - Applied toward spenddown of grant
  - No backup documentation required
- Option B
  - Amounts above 10% contracted separately\*
  - Vouchers with backup documentation required
  - Backup includes timesheets, payroll, invoices/receipts

\*subject to approval

# Project Delivery: Admin and Services

## Administrative Costs

- staff time spent on:
  - processing applications,
  - reviewing documentation,
  - writing checks,
  - etc.
- Supplies
- Occupancy
- Other program costs

## Housing Stability Services

- Staff time spent on:
  - case management related to housing stability
  - housing counseling

- Providers will need to report % of project delivery spent on two categories.
- No backup needed.
- Will be required whether providers choose Option A or Option B.



# Contracts

# Contract Payment

- 50% of the contract will be paid upon execution of the contract.
- 40% of the contract will be paid when the agency has spent 30% of contract:
  - Monthly reports must reconcile with applications submitted.
  - Applications will be audited and must be satisfactory.
  - Any identified issues must be resolved.
- 10% of the contract will be held back until the project closeout.



## Contract Details

- If spending does not meet U.S. Treasury requirements by September 30, 2021, funding may be reallocated
- Since the RFP, the American Rescue Plan has extended ERA to September 30, 2022
- Agencies are encouraged to apply for more funds if they spend more quickly than anticipated

## Conflict of Interest

- Eligible applicants that reside in units owned or managed by a FERA provider must apply through a FERA provider other than their landlord/property manager. (Exceptions apply).
- Eligible applicants that work for a FERA provider or are closely related to someone who works for a FERA provider must submit an application through a different provider.

# Questions

[imarshelmer@lakecountyil.gov](mailto:imarshelmer@lakecountyil.gov)

- New contact for questions coming soon: [FERA@lakecountyil.gov](mailto:FERA@lakecountyil.gov)

# ServicePoint

- You'll need ServicePoint access for three functions:
  - Respond to referrals
  - Check Duplication of Benefits
  - Add Entries
- If you have staff that are going to do these functions that are not already on ServicePoint please reach out
- If you have staff that are on ServicePoint but you didn't add them to the list on the form, they will not have access to FERA.