FERA Monthly Meeting

4/20/2021

Welcome!

- Welcome to the Federal Emergency Rental Assistance (FERA) Monthly Meeting.

- 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.

- Be on the look out for a Zoom Poll!

Agenda

Staff Update

Applications: By the Numbers

Process and Documentation

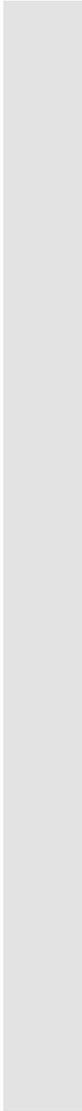Monthly Reporting

Frequently Asked Questions

Questions

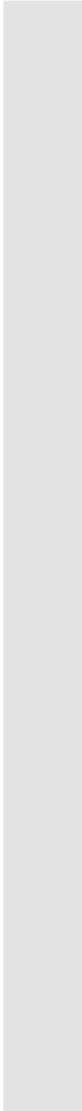# Staff Update

People to Know

Irene Marsh-Elmer
Senior Grant Manager/Housing Grant Administration Specialist

Penni Raphaelson
Grant Administrator
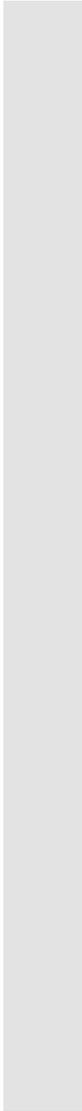
Introducing Soon
Grant Assistant

Applications:
By the Numbers

Total Applications

- 1129 Total Applications
- 14 Applications "Approved"
- 15 Applications "Not funded"

* Numbers are as of 4/19/21

Process and Documentation

Process: Start to Finish

1) Agency receives application.

2) Agency immediately adds Entry to ServicePoint.
    1) Checks for other Entries
    2) Checks for Duplication of Benefits

3) Agency reviews application and documentation for completeness and eligibility.
    1) This may require follow up with tenant and/or landlord
    2) This may require edits to the Application in JotForm

4) Once review is complete, agency approves or denies application.
    1) If approved, agency adds an Exit and uploads the Application Approval Form.
    2) If not approved, agency adds Exit with the reason why it was not approved.

5) Agency notifies the tenant if application is approved or denied.

6) Agency makes the payment to the landlord and/or utility company.

Documentation and Eligibility Questions and Concerns

- Thank you for asking questions and raising concerns!

- FERA is intended to have a broad impact on low-income renters.

- The U.S. Treasury has asked programs to be as flexible as possible to remove barriers for the most vulnerable populations.

- The application must be complete to the level required to determine eligibility.

- Applications may be denied due to being incomplete. (Agencies must notify applicants.)

Documentation Due Diligence

- New *Documentation Guide* was sent out Friday 4/16
- Providers should be confirming application information with the applicant and landlord.
- If anything submitted or stated by the applicant is conflicting, FERA Providers have the discretion to ask for additional documentation or verification, within reason.
- It is expected that the effect of the COVID-19 pandemic and business/school closures will have made it difficult to obtain documentation. FERA Providers should not impose undue documentation burdens on vulnerable populations.

Documentation of Eligibility

- There are four eligibility factors – documentation is required for each one
  - Factor 1: **Obligation to pay rent (in Lake County, Illinois)**
    - Self-attestation alone is never allowed.
  - Factor 2: **COVID-related financial hardship**
    - In some cases, hardship can be assumed to be "COVID-related."
    - Self-attestation sometimes allowed.
  - Factor 3: **Risk of experiencing homelessness or housing instability**
    - Does not mean imminent risk of homelessness.
    - Self-attestation sometimes allowed.
  - Factor 4: **Income at or below 80% AMI**
    - Should be documented.
    - Self-attestation sometimes allowed.
- Additionally, different types of assistance require different documentation.

Document/Required	When Required
FERA Application Form	Always required (or Continued Assistance Application Form).
Landlord Application Form	If rental assistance is provided, always required.
Utility Bill	If utility assistance is provided, always required.
FERA Authorization for the Release of Information	Always required.
Authorization to Share Information Using ServicePoint	Always required.
Obligation to Pay Rent	Lease that covers duration of assistance is almost always required. If not available, may accept other evidence. If not available, may accept Landlord Rent Obligation Form.
COVID-Related Financial Hardship	Unemployment documentation if available. If not available, COVID-Related Financial Hardship Attestation Form.
Risk of Homelessness or Housing Instability	Past due rent/utility notice or eviction notice if available. If not available, Risk of Homelessness or Housing Instability Attestation.
Income at or below 80% AMI	Two months of source documentation is preferred along with Income Form Section 1. If not available, may accept Income Form Section 2.

Other Documentation Notes

- Application, Landlord Application, Utility Bills, Income documentation required **each time** the applicant returns for assistance, even if circumstances do not change.

- Other documents only required if circumstances change.

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.lakecountyil.gov/mapsonline/

Additional Agency Consideration for Eligibility Factor 1: *Obligation to pay rent*

- Is this lease signed and current?

- Does it cover the entire period for which assistance is being requested?

- If they are not providing a lease, are they sure that they have no evidence of paying rent? Does the story make sense to you?

- If the landlord submitted a Landlord Rent Obligation Attestation, have they verbally confirmed that there is no lease and explained why, in a way that make sense?

- If they are relying on a landlord attestation, have you checked to make sure the property owner is the one that signed the attestation? (This can be verified through tax bills.)

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.

Additional Agency Consideration for Eligibility Factor 2: *COVID-related financial hardship*

- Have they explained their hardship to you?
- Does the explanation match what they have indicated on the attestation form?

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

- A past due rent/utility notice or 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.

Additional Agency Consideration for Eligibility Factor 3: *Risk of experiencing homelessness or housing instability*

- If they are applying for rent or utility arrears, they should be able to provide the past due notices.

- If they are not applying for arrears and are submitting an attestation, have they explained their hardship to you?

- Does the explanation match what they have indicated on the attestation form?

- Does the rest of their application match what they have indicated on the attestation form? (e.g. if they stated that more than 30% of their income is spent on housing costs, does their income and lease show this is true?)

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.

Additional Agency Consideration for Eligibility Factor 4: *Income at or below 80% AMI*

- Have they explained their income to you?

- Does the explanation match what they have indicated on the attestation form?

- If they have income but do not have documentation, have they explained why they cannot provide documentation? Does it make sense to you?

- If they have no income, have they explained why? Does it make sense to you?

Applicants Seeking Rental Assistance

- Landlord must complete Landlord Application Form.

- Rental assistance cannot be provided without the Landlord Application Form.

- Does the information on the Landlord Application form match the information on the Tenant's Application? If there are any discrepancies, can the tenant and landlord explain them to you?

Application Approval Form

- Enables Lake County to do the data entry required to report to US Treasury

- Provider: The agency

- Application Number: The number assigned by JotForm. New applications always begin with an A followed by 6 digits.

- Address: The tenant's address for which assistance is being provided.

- Household AMI level: put an X next to the appropriate AMI level

- Chart:
  - Assistance must be broken out **by month. You cannot assign all arrears to the current month.**
  - If more than 6 months are provided, use two forms.
  - If for any reason, FERA does not pay the entire utility bill, explain this below the chart.
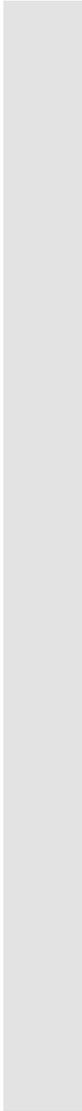
Monthly Reporting

Monthly Reports

First report due May 7th

1. Check Register

2. Monthly Summary (Tab for Clients, Applications, and Project Delivery)

3. Totals must reconcile with information from Approval Forms

Do not send:

- Applications or backup documentation from clients

Project Delivery: Admin and Services

Administrative Costs

- staff time spent on processing applications
- 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 for the Monthly Summary excel document.
- Will be required whether providers choose Option A or Option B.

Project Delivery Vouchers

- If you chose Option B, you will need to submit Project Delivery Vouchers and backup documentation for ALL project delivery costs:
  - timesheets
  - payroll
  - invoices/receipts

- Amounts above 10% are contracted separately

- Do not need to submit by the 7th

- If you chose Option A, 10% of spending is automatically added to agency spend down
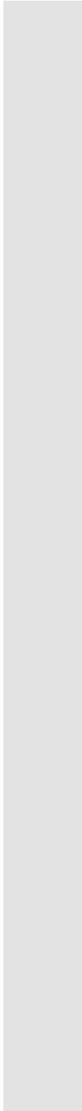
Frequently Asked Questions

How does it work with security deposits?

- Security deposits are an eligible cost.

- The maximum for security deposits is 2 months' rent.

- Security deposits do not count towards the 12-month cap.

- You may provide both a security deposit and 3 months' rent at one time.

- As a reminder, the applicant must have an obligation to pay rent.

This applicant is not in my Township or I have a Conflict of Interest. Where do I send this application?

- If you are unable to process an application because the client is not from your Township or you have a Conflict of Interest, you'll need to send the application to another agency.
  - Please contact the client and ask where they'd like their application to go.
  - You will need to keep track of this application and send the Landlord Application Form when you receive it as well.
  - You will need to create an Entry and Exit in ServicePoint. (Not funded - being processed at another agency)

- If you received a Landlord Application, but not the Tenant's:
  - Please reach out to the tenant as they may require assistance with the application.
  - If they say they completed one, email fera@lakecountyil.gov - it may have gone to a different agency

They don't have a signed lease and the landlord is not the property owner.

- If the household does not have a written lease, they should provide evidence they are paying rent. If they have a compelling reason why they do not have a lease and can't provide evidence of paying you may accept a *Landlord Rent Obligation Attestation*.

- The *Landlord Rent Obligation Attestation* must be filled out and signed by the **Property Owner**.

- Verify this through Tax Bills (instructions on *FERA Providers Instructions* document).

- If the landlord is not the property owner on the tax bill, email (fera@lakecountyil.gov) and we will send you a link for a form for the property owner to sign.

- This flexibility should not be utilized often.

This application was incomplete. How do we edit it?

- The application in JotForm should be complete and accurate.

- Applications can be edited with the link emailed to the tenant (and provider) when the tenant hit submit.

- Once they have resubmitted the application you will receive an email with their new application. The tenant and landlord will also receive another email.

- Early applications did not have the link sent to provider as well as the tenant.

Should everyone automatically get 3 months of rent?

- If an applicant is eligible for 3 months of forward rent but did not apply for it, you may encourage them to apply for it.
  - Some applicants will have a reason to not request it (they are moving, etc.), so do not apply it automatically.
  - Others may not understand the rules, so please make sure they are aware of what they are eligible for.

- If they ask for 3 months of forward rent and are eligible, you cannot choose to pay only 1 month.

Can an applicant really receive assistance with no documentation, just attestations?

- Some documents are <u>always required</u>. Other eligibility factors may allow self-attestation.

- Where self-attestations are used, please confirm with an applicant that what is on the attestation is accurate.

- If what they are sharing with you does not make sense, FERA Providers have the discretion to ask for additional documentation or verification, within reason. Please take into consideration that the pandemic and business closures make it more difficult to obtain documentation.

We have too many applications, how can I pause them?

- If you are behind in processing applications, we can temporarily turn off referrals OR remove your agency from the dropdown selection menu on JotForm.

- If you turn off referrals, you may still receive applications to your email.

- If you remove your agency from the dropdown, applicants who need to edit their applications will not be able to select your agency.

- Email us at fera@lakecountyil.gov to ask for either of these.

Do we have to stick to the budget from our response to the RFP?

- The budget for this contract is split into two line items: Direct Assistance and Project Delivery.

- The amounts in each line item were communicated in your "FERA Award Amount" email sent March 16th.

- Within the Direct Assistance line item, there is no need to budget between different expenses (rent, electric, water, etc.). Direct Assistance spending will be directed by the needs of applicants.

- Within the Project Delivery line item, you may utilize funds as needed. Documentation only required if Option B.

When will IHDA's program launch?

- IHDA.org states an anticipate launch date of May.

- When the 2021 Illinois Rental Payment Program launches, this will affect how we check for Duplication of Benefits.

- More info TBD.

Poll

- Please answer the survey questions. Thank you for your feedback!

Questions

Please continue to direct your questions to: FERA@lakecountyil.gov