

RESTORE HOPE MINISTRIES

Restoring families in financial crisis to economic and spiritual vitality.

FREQUENTLY ASKED QUESTIONS FOR COVID-19 EMERGENCY RENTAL ASSISTANCE PROGRAM ERAP PHASE II

1. WHAT IS THE COVID-19 EMERGENCY RENTAL ASSISTANCE PROGRAM?

The Restore Hope Ministries (RHM) COVID-19 Emergency Rental Assistance Program is a rental assistance program designed to provide relief to low- and moderate-income households residing in Tulsa County, Oklahoma that are unable to pay rent and utilities due to the COVID-19 Pandemic.

2. WHO CAN APPLY FOR THE COVID-19 EMERGENCY RENTAL ASSISTANCE PROGRAM?

Households who live in Tulsa County, Oklahoma who:

1. Qualify for unemployment or has experienced a reduction in household income, incurred significant costs, or experienced a financial hardship due, directly, or indirectly to COVID-19 outbreak.
2. Demonstrate a risk of experiencing homelessness or housing instability; and
3. Have a household income at or below 80 percent of the area median.

| CARES EMERGENCY RENTAL ASSISTANCE MAXIMUM INCOME LIMIT | | | | | | | | |
|--|----------|----------|----------|----------|----------|----------|----------|----------|
| COUNTY | 1 PERSON | 2 PERSON | 3 PERSON | 4 PERSON | 5 PERSON | 6 PERSON | 7 PERSON | 8 PERSON |
| Tulsa County | 38,450 | 43,950 | 49,450 | 54,900 | 59,300 | 63,700 | 68,100 | 72,500 |

3. WHAT IS A COVID-19 ERAP APPLICATION?

An application is the first step to being considered for emergency rental assistance. All applications submitted will be prioritized and assessed according to need. You will be notified through email of your selection for an eligibility review and determination. If you are not selected, your application will not be considered and will be inactivated.

4. HOW DO I APPLY FOR THE COVID-19 ERAP WAITING LIST?

Go to <https://erap.restorehope.org> during the open enrollment period and follow the instructions on the home page to submit an application. This is the only way to create an application for the ERAP.

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5. WHEN CAN I SUBMIT AN APPLICATION FOR COVID-19 ERAP?

The open enrollment period for accepting applications opens on Monday, March 15th, 2021 at 9:00am. Applications will be accepted until an adequate number of applications have been received to distribute all available program funds.

6. HOW DOES PRIORITIZATION OF ASSISTANCE WORK?

A prioritization process will be used to select eligible applicants.

Priorities in selection will be given to household who meet the following criteria:

- The income of the household does not exceed 50 percent of the area median income for the household.
- 1 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.

In addition to the above prioritized conditions, Restore Hope will prioritize based on data collected related to risk of eviction, homelessness, as well as other local priority criteria.

7. WHAT ARE THE HOURS THAT THE WEBSITE WILL ACCEPT COVID-19 ERAP APPLICATIONS?

The website <https://erap.restorehope.org> accepts applications 24 hours a day beginning on Monday, March 15th, 2021 at 9:00am until an adequate number of applications have been received to distribute all available program funds.

8. EXACTLY HOW LONG WILL THE COVID-19 ERAP ASSIST WITH RENTAL ASSISTANCE?

Assistance will be provided according to guidelines from the Department of Treasury and, as such, no rent or utility assistance prior to March 13, 2020 will be considered eligible. The program will remain open until December 31, 2021 or until all funds have been allocated.

9. HOW MUCH ASSISTANCE IS AVAILABLE?

Restore Hope will work with tenants and landlords to provide the necessary assistance to prevent homelessness, to the extent the funds are available. A determination will be made if further assistance is needed to ensure housing stability according to Treasury Department guidelines.

10. CAN I APPLY FOR OTHER RENTAL ASSISTANCE WHILE BEING ASSISTED FROM THE COVID-19 ERAP?

Yes. However, households who receive subsidy from other rental assistance programs such as Housing Choice Voucher (Section 8) or Public Housing will not be eligible to receive ERAP assistance if the assistance results in duplicative benefits. Households who have a tenant portion of rent that is not assisted by other federal source may be eligible for assistance.

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11. DO I HAVE TO CREATE AN ACCOUNT AT <https://erap.restorehope.org?>

Creating an account allows you to come back to the website after you have submitted your application and check on the status of your application. You must save your account information so that you may return to the website and find out if your application was selected.

12. WHAT DOCUMENTATION IS REQUIRED WHEN I SUBMIT MY APPLICATION?

One of the following items of documentation is required at the time of submitting your application. Identification

- Driver's License or State Issued ID
- Passport
- Tribal CDIB Card
- Veteran Identification

Reduction in household income (Section II.A.1) is defined as a loss of wages or compensation. RHM will accept the following documents as form of verification in reduction of household income since 3/13/20:

- 1) Letter from employer stating reduced wages, termination, or furlough.
- 2) Layoff letter from employer
- 3) Unemployment letter dated from 3/13/2020 to current.
- 4) Print out from Unemployment on benefits received in the last 30 days.
- 5) Notice of business closure on employer website.
- 6) Letter from healthcare provider or employer noting a COVID-related inability to work.
- 7) Letter from workforce solutions
- 8) Reduction of income due to family member who passed away due to COVID-19.
- 9) Other applicable documentation verifying reduction in income.
- 10) If none of the above available, a self-certification form may be acceptable.

Income Verification (at least one of the following documents for all household members)

Annual Income

- 2020 Tax Return (1040, 1040EZ, etc.)
- 2020 W2 from Employer
- 2020 1099 Tax Form
- Other evidence of annual Income (e.g., wage statement, interest statement, unemployment compensation statement)

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- If none of the above available, self-certification form. If self-certification is relied on, RHM will reassess household income every three months, as needed to determine additional subsidy eligibility

Monthly Income

- One month's worth of paystubs, at minimum showing gross pay for wages dated within the last 60 days (about 2 months), from the time of application
- Social Security benefit letter dated within the last 12 months
- Unemployment benefits letter dated with the last 60 days (about 2 months)
- Child Support Payment Report from the Oklahoma Department of Human Services
- Letter from parent payment child support for Child Support payments made outside of the Oklahoma Department of Human Services. Letter must be dated within the last 60 days (about 2 months)
- Any other documented monthly income, i.e. (public assistance, alimony, workers comp, etc.)
- If none of the above available, self-certification form. If self-certification is relied on, RHM will reassess household income every three months, as needed to determine additional subsidy eligibility

If an applicant's household income has been verified to be at or below 80% of the area median income in connection with another local, state, or federal government assistance program, RHM may accept official documentation from the government agency that verified the applicant's household income in determining income eligibility, provided that the determination for such program was made on or after January 1, 2020.

Proof of Rent Arrears (if applying for arrearages)

- Lease and Past Due Notice
- Ledger (can be obtained from your landlord or submitted by landlord separately)
- Notice of rent arrears issued by the rental property owner
- Eviction Notice
- If none of the above available, self-certification form may be accepted on the condition that applicant can provide satisfactory evidence of residence. If this option is being relied upon, the household must provide evidence of rent owed after three months for the household to be considered for continued assistance as needed and is available.

*Documentation must include the months in which the rent arrearages are being incurred

Proof of Utility Arrears (if applying for arrearages)

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NOTE: According to federal guidelines, utility assistance is only allowed for eligible renter households. Homeowners are not eligible for this assistance, unfortunately.

- Total amount of each type of assistance (i.e., rent, rental arrears, and home energy costs, and home energy costs arrears) provided to each household,
- Utility Company Name and Account Number
- Past Due utility bills/statements
- Any applicable documentation from the Utility Company
- If none of the above available, self-certification form may be accepted.
- If the household member named on the utility bill is not a named household member on the lease, the household must provide proof of occupancy in the residence.
- Households may be required to complete a utility release to obtain utility verification.
- Documentation must include the months in which the utility arrearages are being incurred.

Evidence of Financial Hardship, such as a reduction in income or incurring significant costs, either directly or indirectly due to the COVID 19 outbreak (only one document per household needed)

Reduction of Income:

- 1) Letter from employer stating reduced wages, termination, or furlough.
- 2) Layoff letter from employer
- 3) Unemployment letter dated from 3/13/2020 to current.
- 4) Print out from Unemployment on benefits received in the last 30 days.
- 5) Notice of business closure on employer website.
- 6) Letter from healthcare provider or employer noting a COVID-related inability to work.
- 7) Letter from workforce solutions
- 8) Reduction of income due to family member who passed away due to COVID-19.
- 9) Other applicable documentation verifying reduction in income.
- 10) If none of the above available, a self-certification form may be acceptable.

Evidence of Significant Costs/Expenses (if applicable) Restore Hope will accept the following documents as form of verification of significant COVID-related costs since 3/13/2020:

- Healthcare costs, including care at home for individuals with COVID-19
- Adverse healthcare impact/Increased healthcare costs (medical bills, receipts, etc.)

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- Expenses incurred due to quarantining or social distancing as mandated by employer (computer equipment, internet expenses, etc.)
- Expenses for childcare due to school closures because of COVID-19
- Remote learning expenses due to COVID-19
- Purchase of PPE (Personal Protective Equipment)
- Funeral costs for deceased family members due to COVID-19
- Penalties, fees, and legal costs associated with rental or utility arrears
- Payments for rent or utilities made by credit card to avoid homelessness or housing instability
- Alternative transportation for households unable to use public transportation during the pandemic
- If none of the above are available, self-certification form

*These costs may be verified with receipts, payment statements, bank or credit card statements, or other documentation. Proof of payment of incurred expenses is not required.

Evidence of Risk of Homelessness (only one document per household needed)

- Eviction notice
- A past due utility or rent notice (late notice or 5-day notice to pay/quit)
- Living in unsafe or unhealthy living conditions, such as conditions that increase the risk of exposure to COVID-19 because of overcrowding
- A housing cost burden that makes it difficult for renters to afford their housing costs
- Informal rental arrangements with little or no legal protection
- History of or potential for exposure to intimate partner violence, sexual assault, or stalking
- Evidence the household is forgoing or delaying the purchase of essential goods or services to pay rent or utilities, such as food, prescription drugs, childcare, transportation, or equipment needed for remote work or school
- Documented harassment or threats of eviction by a property owner
- Evidence the household is relying on credit cards, payday lenders, or other high-cost debt products, or depleting savings, to pay for rent or utilities, rather than wages or other income

Owner Documentation

- Name, address, social security number, tax identification number or social security number, as applicable, for property owner
- Completed W-9 tax form for owner or property manager
- Property Management Agreement, Brokers Agreement that authorizes payments to be distributed to property manager on behalf of owner.

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- Proof of ownership (deed, most recent real estate tax bill, or current property insurance policy). The agency may also verify property ownership with a local municipal Assessor's Office or with the Registry of Deeds. If this option is used, the agency must maintain a printed copy of such verification in the applicant file.

13. DO I NEED TO HAVE LEGAL IMMIGRATION STATUS TO BE ELIGIBLE TO RECEIVE ASSISTANCE?

No. Households do not need to have a legal immigration status to qualify for the program.

14. IF MY APPLICATION IS SELECTED, DO I AUTOMATICALLY QUALIFY FOR ASSISTANCE?

No, RHM needs to review all your documentation that you submit to determine your eligibility. Applications will be prioritized based on federal guidelines and other data collected related to risk of eviction, homelessness, as well as other local priority criteria.

15. I DO NOT HAVE AN EMAIL ADDRESS. HOW DO I SUBMIT MY COVID-19 ERAP APPLICATION?

You cannot apply without an email address. You must obtain a valid email address to make an application. There are many free email services such as Yahoo, Gmail, and Hotmail. If you require a reasonable accommodation to assist in applying, you can call customer service at 918-528-9008.

16. CAN I USE MY SMART PHONE, IPHONE, ANDROID TABLET OR OTHER ELECTRONIC DEVICE WHICH HAS AN INTERNET CONNECTION TO MAKE AN APPLICATION?

Yes, if you can navigate to the website <https://erap.restorehope.org> and enter all the information from your device, you can use it.

17. CAN I MAKE CORRECTIONS TO MY APPLICATION DURING THE APPLICATION PERIOD?

You cannot change your application, however you can upload new documents at any point during the application period.

18. DO I HAVE TO ENTER NAMES AND INCOME ON MY COVID-19 ERAP APPLICATION?

Yes. You must answer all the questions and complete all the required fields in the application. Your application must list all the members of your household and all your household's income including, but not limited to: Social Security Retirement, Social Security Disability, Supplemental Security Income (SSI), pensions, child support, alimony, unemployment, temporary disability, wages, self-employment earning, etc.

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19. CAN I PRINT MY COVID-19 ERAP APPLICATION?

Yes, you can print the application before submitting it. Applications will only be accepted online. RHM will extend reasonable accommodations to disabled individuals, and person(s) who have limited English proficiency on a case-by-case basis and will take into consideration the disability and the need(s) of the individual(s) or those households without internet access.

20. I DON'T HAVE INTERNET ACCESS AT HOME WHERE CAN I GO TO COMPLETE MY COVID-19 ERAP APPLICATION?

Please call 918-528-9008 Monday through Friday from 8:00am to 5:00pm for assistance.

21. IF I HAVE QUESTIONS, WHO SHOULD I CONTACT?

Please call 918-528-9008 Monday through Friday from 8:00am to 5:00pm for assistance.

22. I WAS ON THE WEBSITE AND STARTED TO COMPLETE MY ERAP APPLICATION. I LOST THE INTERNET CONNECTION IN THE MIDDLE. HOW DO I GET BACK?

If you did not receive a confirmation receipt, you will need to start your application again from the beginning.

23. THE WEBSITE IS UNAVAILABLE AND I CANNOT ENTER MY ERAP APPLICATION. WHAT SHOULD I DO?

Please re-try after a few minutes.

24. CAN SOMEONE ELSE SIGN UP FOR ME?

Yes, you can have a friend, family member or case worker assist you in completing the application, but you must certify that all the information being provided (dates of birth, income, etc.) is true and sign electronically.

You will need to include the name, phone number and email of the person who assisted you on the application.

25. IF MY CHILDREN LIVE WITH ME AND THEY ARE 18 YEARS OLD OR OLDER DO I HAVE TO INCLUDE THEIR INCOME?

Yes, all adult household members' income needs to be entered into the application.

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26. HOW DO I REQUEST A REASONABLE ACCOMMODATION DUE TO A DISABILITY?

If you are disabled and need help applying for an application, RHM will extend reasonable accommodations on a case-by-case basis and will take into consideration the disability and the need(s) of the individual(s). Our written policy is in our Administrative Plan which can be viewed online at: <https://erap.restorehope.org>. Please contact RHM's Customer Service number at 918-528-9008 Monday through Friday from 8:00am-5:00pm, for reasonable accommodations, including persons with limited English proficiency.

27. I DON'T SPEAK ENGLISH OR DON'T SPEAK ENGLISH WELL ENOUGH TO COMPLETE THE ERAP APPLICATION. CAN I GET AN APPLICATION IN ANOTHER LANGUAGE?

The application is available in English and Spanish. Please select the box at the top left of the application to choose the language for the application. Other language assistance is available by calling RHM's Customer Service number at 918-528-9008.

28. HOW SOON WILL I RECEIVE MY ASSISTANCE?

We are unable to provide an estimated timeframe for payment should your application be selected, and we will process applications as efficiently and equitably as possible.

29. SHOULD I STOP PAYING MY RENT WHEN I APPLY FOR ERAP?

No, if you can pay all or part of your rent, you should continue paying until you are notified by RHM that you have been fully accepted into the program and that RHM has issued a rental payment to your property owner. If you pay rent for a month that will be covered by this program, your property owner will be required to provide a credit for future rent due for that payment.

30. WILL THE HOUSING ASSISTANCE GO DIRECTLY TO ME?

No, it will go directly to your property owner.

31. CAN ERAP FUNDS BE USED TO PAY FOR SECURITY DEPOSITS OR OTHER FEES

Reasonable accrued late fees are eligible but landlords who waive late fees may receive some priority in application processing.



Landlord Questions

1. CAN I APPLY ON BEHALF OF MY TENANT?

Yes. If a property manager or owner of a residential dwelling applies for assistance, the following is required:

- The landlord must obtain the signature of the tenant on application, which may be documented electronically; and
- Documentation of such application shall be provided to the tenant by the landlord

2. HOW WILL LANDLORDS KNOW IF ONE OF THEIR TENANTS WILL RECEIVE ASSISTANCE THROUGH ERAP?

You will receive a letter from RHM stating your tenant was approved for assistance, along with the estimated amount of the subsidy.

3. WHAT PROOF THAT I NEED TO SHOW THAT I AM A LANDLORD?

You will need to provide proof of ownership (deed, most recent tax bill, or current insurance policy) to verify that you are the legal owner of the subject property. You will receive a Landlord/Owner packet that includes the following documents:

- Landlord Certification Form
- Direct Deposit Authorization form
- W9 IRS form

4. AS A LANDLORD, HOW DO I RECEIVE MY ERAP PAYMENTS?

The preferred method for disbursing payment is through direct deposit. If this is not a viable option, you will receive your payment via check by mail; thereby will take longer to process and get to you.

5. IF A TENANT MOVES BEFORE THE APPROVED SUBSIDY, DO I HAVE TO PAY BACK THE ERAP PAYMENTS?

Yes, if you received a payment for rent assistance and the tenant moves, that subsidy should be returned. In addition, if a landlord attempts to collect rent, utilities or other amounts that have been paid by the ERAP from the tenant or another third party, the landlord will be required to repay the ERAP funds within a set period of time. Attempts to collect include but are not limited to filing a forcible entry and detainer action against the tenant alleging non-payment of rent, utilities, or fees that have been paid by the ERAP.

6. IF I HAVE TO RETURN THE ERAP PAYMENT, WHERE WOULD I SEND THE CHECK TO?

2960 Charles Page Blvd, Tulsa, Oklahoma 74127

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7. IS RHM GOING TO INSPECT THE APT./UNIT/HOUSE BEFORE I RECEIVE PAYMENT?

No.

8. WHAT DOCUMENTS WOULD I NEED TO PROVIDE TO PROVE THAT THE TENANT IS MY TENANT?

- Signed lease, tenant agreement or landlord certification
- Documentation of residence, including utility bills, attestation by a property owner who can be identified as the verified owner or management agent of the unit
- Other reasonable documentation

9. ARE UTILITY ARREARAGES ELIGIBLE EXPENSES UNDER THE ERAP?

Yes. Utility arrearage and home energy costs are eligible for assistance under the Phase II of the Tulsa, Oklahoma ERAP.

10. HOW MUCH SUBSIDY SHOULD I EXPECT TO RECEIVE?

Restore Hope will work with tenants and landlords to provide the necessary assistance to prevent homelessness to the extent the funds are available. A determination will be made if further assistance is needed to ensure housing stability according to Treasury Department guidelines.

11. DO I HAVE TO ACCEPT THE SUBSIDY?

Yes, if you desire payment from ERAP you must agree to accept the subsidy.