

Douglas County Emergency Rent & Utility Assistance Program (DC ERAP)

Frequently Asked Questions

Updated November 5th, 2021

Contact: [help@copeinfo.org](mailto:help@copeinfo.org); <https://copeinfo.org>; 402-616-2330

### **What is the DC ERAP?**

The Douglas County Rent & Utility Assistance Program (DC ERAP) makes federal funds available to assist eligible low-income renter household that are unable to pay past due and/or future rent and utilities due to the COVID-19 pandemic. These funds are paid directly to landlords and utility providers on behalf of the tenants.

### **Which agency serves my address?**

DC ERAP serves Douglas County, Nebraska outside Omaha city limits. This includes the City of Ralston. To check your address, go to:

[https://apps.dogis.org/findmycity\\_ERAP/](https://apps.dogis.org/findmycity_ERAP/)

Tenants inside Omaha city limits will apply with MACCH at <https://macchconnect.org> or call 211.

Lancaster County & City of Lincoln tenants will apply at <http://lincoln.ne.gov/rent> or call 402-413-2085.

Nebraska tenants outside of Omaha & Lincoln will apply at <https://coronavirus.nebraska.gov> or call 833-500-8810.

The following Indian Tribal Housing authorities are administering their own programs:

- Omaha Tribal Housing Authority at <https://othauthority.com> or 402-837-5728
- Northern Ponca Tribal Housing Authority at <https://poncahousing.org> or 402-379-8224

### **How do I get updates on the program?**

Our website <https://copeinfo.org> will be kept up to date on general changes in the program.

To check on the status of your specific application, email or call using the contact information above.

## **Who is eligible for DC ERAP?**

You may be eligible for DC ERAP if the following apply:

- *You are a renter in Douglas County (outside Omaha city limits)-* This includes those who rent their home or apartment as well as those who pay rent on a mobile home lot. You must be a US Citizen or Legal Resident to apply.
- *You or someone in your household has suffered a financial hardship due to COVID-19-* This includes having received unemployment, having had a reduction in income, having incurred significant costs or having suffered other financial hardship due to COVID-19 which has caused a past-due balance on rent or utility bills.
- *You have a household income below 80% of the Area Median Income (AMI)-* This is up to \$48,750/year for a single person; \$69,600/year for a family of four.
- *You are experiencing a risk of homelessness or housing instability-* This includes being late on rent or utilities, or experiencing other unsafe, unhealthy, or unstable living conditions.

DC ERAP may only be used to pay the renter-paid portion of rent and utility costs that are not paid for by other assistance programs.

## **What if I need help completing the online application?**

The DC ERAP application is online. For the most efficient, hassle-free handling & processing of your application, you'll need access to your email account, a smartphone or scanner (for document uploads) and a trusted web browser (Chrome is preferred).

If you have issues accessing the online portal, please email [help@copeinfo.org](mailto:help@copeinfo.org) for permission to email your documents instead of uploading them to the online portal.

If you are unable to access the online resources, please contact us so we can set a phone or in-person document appointment.

## **How much rent & utility assistance can I expect to receive?**

The program allows for up to 12 months past due rent & utility payments and 3 months future payments. This entire amount is not guaranteed in every instance.

If you have been approved, but continue to need support, you may re-apply three months from the initial approval date for additional assistance. Total

amount of assistance cannot exceed \$20,000 or 15 months. To ensure we are serving all applicants equitably, at this time you may re-apply only once for additional assistance.

### **Can I still be evicted?**

Before your landlord can receive a rental payment from DC ERAP, your landlord must certify they will not evict your household based on non-payment for 30 days past the time covered by the DC ERAP payment. DC ERAP has no bearing on evictions for reasons other than non-payment. You should still attend any scheduled court hearing and bring proof that assistance was awarded. You may also contact Legal Aid of Nebraska: <https://legalaidofnebraska.org> or 888-991-9921.

### **Will the application be available in Spanish?**

We are working toward having an application in Spanish, but it is not yet available. You are welcome to have someone help you with the application or call on your behalf. COPE will work with you to ensure that language barriers are overcome.

### **What are the steps in the application process?**

The initial step is the Applicant Profile which can be accessed by checking your address from our website: <https://copeinfo.org/rent-assist>.

1. Applicant Profile: this form first asks questions that verify you are eligible to apply. Then it asks basic information questions including contact information for you and your landlord. Be sure to include landlord contact information.
2. Document Form: this form collects information about citizenship, COVID-19 impact, income and housing stability. It is also where you will upload the following documents:
  - Photo ID: examples include Driver's licenses, state photo ID card, U.S. passport, Birth certificate, Permanent resident card, tribal-issued photo ID, USCIS documentation, or other forms of legal ID or residency.
  - COVID impact document: *Can be any one of the following:*
    - Notification of job loss, reduction in pay or reduction in hours
    - Application and/or approval for Unemployment Insurance benefits
    - Documentation of economic impact on self-employment

- Documentation of sickness with COVID-19 or caring for a household or family member who is sick with COVID-19 resulting in economic hardship
  - Increased childcare expenses due to school closures, medical expenses, or health care expenditures stemming from COVID-19
  - Documentation of a recommendation from a government health authority to self-quarantine due to high-risk health conditions
  - Documentation of increased basic living expenses for fixed income households
  - Documentation of any additional factors relevant to the tenant's reduction in income as a result of the COVID-19 emergency, this can be a self-attestation detailing the economic impact.
  - Proof of income document: *This can be any one of the following.*
    - IRS tax statements or W2s for the year 2020.
    - Paystubs, fixed income amounts, or unemployment compensation for each adult household member
    - Categorical eligibility: determination letter from another government agency that verifies the applicant's household income; (including, but not limited to SNAP, LIHEAP, Medicaid, Free and Reduced Lunch, Douglas County Housing Authority.)
    - Attestation from a caseworker or other professional with knowledge of a household's circumstances to certify that an applicant's household income qualifies for assistance.
  - Current Lease agreement
  - Utility Bills
  - Priority Process is given to those with household income less than 50% AMI or who have been unemployed over 90 days. These applications are processed with normal workflow during normal application load but prioritized for processing during high application load.
3. Household Form: this form lets us know how many adults and how many children are in the household. Complete a Household Form for each household member.
  4. Landlord Forms: Application steps taken by the Landlord are first to complete a comprehensive Landlord Profile. Then the Landlord completes a Tenant Form for each tenant who applies.
  5. Verification: Once all forms are completed and documentation is submitted, the application file is sent for verification. This step verifies

the tenant qualifies for the program, has submitted the required documentation and verifies the accuracy of the amounts being requested. If no further clarification is necessary, the tenant is approved.

6. Approval & Payment: All application files verified and approved in a week are compiled for a report at the end of that week. Approval emails are sent by 3:00pm on Friday. Payments are sent to Landlords and Utility Companies by Tuesday afternoon of the following week.

### **What happens if my application is denied?**

If an application is determined to be ineligible or is otherwise denied, you will be notified via email from [help@copeinfo.org](mailto:help@copeinfo.org).

Options for appeal or reapplication will be explained in the email.

### **TAX IMPLICATIONS:**

#### **As a renter, are DC ERAP payments to be included in my gross income?**

No. DC ERAP payments made to eligible households are not considered income to members of the household.

#### **As a landlord, are DC ERAP payments to be included in my gross income?**

Yes. DC ERAP payments are considered income to Landlords.

### **PUBLIC NOTICE:**

#### **What information about me will be made publicly available?**

Although COPE will issue public reports on the use of funds, no personally identifiable information on the renters or landlords participating in this program will be published.