Emergency Rental Assistance (ERA) 2021

The Clark County CARES Housing Assistance Program (CHAP) serves residents of Clark County, who because of the continued COVID-19 emergency, have suffered substantial financial hardship and now lack sufficient income or resources to pay their housing costs.

- Reduction in work hours
- Loss of employment
- Furlough from employment during Stay At Home order
- Reduction in salary due to reduced business income
- Incurred significant costs due to COVID-19

QUALIFYING FACTORS
Households must have at least one member who has:

- Been financially impacted resulting from COVID-19
- Demonstrated a risk of experiencing homelessness or housing instability
- Total household income less than 80% area median income (AMI)

COVID-19 IMPACT
Households must demonstrate a financial impact resulting from COVID-19. Examples of COVID 19 impact are:

- Reduction in work hours
- Loss of employment
- Furlough from employment during Stay At Home order
- Reduction in salary due to reduced business income
- Incurred significant costs due to COVID-19

DEMONSTRATE A RISK OF EXPERIENCING HOMELESSNESS OR HOUSING INSTABILITY
Households must provide documentation as to the following:

- Statement of rent in arrears
- Eviction Notice
- Past due utility
- Unsafe or unhealthy living conditions

RESIDENCY AND CITIZENSHIP
- Must be a resident of Clark County
- Undocumented individuals are eligible for ERA assistance

HOUSEHOLD COMPOSITION
All individuals included in the household must be listed on the application for assistance.

- All individuals living under the same roof under the same rental contract regardless of relationship
- Individuals under the same roof with separate rental contracts are considered separate households

COVERED SERVICES
Services related to rent and utility payments are covered and paid directly to the landlord or utility company for a period not to exceed 12 months. Payments may be paid in arrears back to March 13, 2020. Future month's rent is not eligible for assistance. Eligible services are as follow:

- Rent Payments:
    - Application fee
    - Cleaning fee
    - Security Deposit
    - Late Fees
    - Rent – current month and past due (may pay next month if past the 15th of the current month and verified with client that they will still be residing at same location)
- Utilities
    - Gas
    - Electric
    - Trash
    - Water
    - Sewer

INCOME REQUIREMENTS
- Documentation of income is required
- Income sources to include the following (list not all inclusive):
    - Social Security Payments (Retirement, SSI, SSD)
    - Temporary Assistance for Needy Families (TANF)
    - Veteran's benefits
    - Paid Employment
    - Unemployment Insurance Benefits
    - Worker's Compensation
- Household income must be at or below 80% of the area median income
- Income must be classified into three groups: Under 30% AMI, between 30% and 50% AMI, and between 50% and 80% AMI

Household Size	30% AMI	50% AMI	80% AMI
1	$1,313 and under	$1,314 - $2,188	$2,189 - $3,500
2	$1,500 and under	$1,501 - $2,500	$2,501 - $4,000
3	$1,688 and under	$1,687 - $2,813	$2,814 - $4,500
4	$1,875 and under	$1,876 - $3,125	$3,126 - $5,000
5	$2,025 and under	$2,026 - $3,375	$3,376 - $5,400
6	$2,175 and under	$2,176 - $3,625	$3,626 - $5,800
7	$2,325 and under	$2,326 - $3,875	$3,876 - $6,200
8	$2,475 and under	$2,476 - $4,125	$4,126 - $6,600
Each additional person	Add $150 per month	Add $250 per month	Add $400 per month

REQUIRED DOCUMENTS

From the Applicant (attached through the application portal):

- Proof of COVID-19 Financial Impact to include:
    - One pre COVID and One post COVID impact paystub
    - Documentation from employer indicating reduced hours, reduced salary, furlough
    - Proof of being approved unemployment after Stay at Home order.
- Photo Identification for Head of Household:
    - State Identification
    - Driver's License
    - Military ID
- Proof of Income for most recent two months:
    - Pay stubs
    - Business ledger for self-employment
    - Bank statements showing direct deposit
- Proof of Benefits being received to show current payments:
    - Social Security (including Retirement, SSI, SSA, Survivors)
    - VA
    - Unemployment
    - Worker's Compensation
    - Pension
    - Disability Insurance
    - TANF
- Proof of Rent Expense if rent being requested:
    - Lease Agreement

- Proof of Utility Expense if utilities being requested:
  - Copy of most recent utility bill indicating payment due for each utility type requested

<u>From the Landlord</u>:
- W-9 as listed with the IRS to include payment address
- Landlord Verification form to indicate charges for month's of past due rent and late fees

SPEAKING POINTS

- Individuals must apply for CHAP assistance on the application website –

  CHAP.ClarkCountyNV.gov

  - Landlords cannot apply on behalf of the applicant
  - Applications without uploaded documents do not pass to the case worker queue
  - Applicants must create an account on the application portal using their email address and a password
  - After an application is submitted and documents are uploaded, applicants receive an email confirming our receipt of their application
  - Applicants may check the status of their application any time by logging into their account on the website
  - Applicants receive email when they are approved with the amounts to be paid to their landlord and/or utility company; and denied with the denial reason
  - Due to the extreme demand and need in Clark County, application processing has been delayed between 4-8 weeks

- Application Processors

  - There are currently 180 contracted resources processing applications
  - We are onboarding another 100 in two weeks
  - We anticipate our application processing speed will increase substantially in the next couple of weeks now that we are no longer processing applications manually (since our systems were updated with the new legislation requirements on March 20)

- CHAP Call Center

  - We are also adding call takers from 2 to 6 to the CHAP Call Center in the next two weeks
  - Currently, wait times are one hour due to the call volume

- Updated CHAP Portal and ACES

  - Clark County contracted with IBM to update the CHAP Portal and ACES (our internal application processing system) with the new ERA 2021 requirements
  - Both systems went live on March 20, 2021 and are now compliant with the new legislation requirements
  - On Go Live day, a mass email was distributed to more than 23,000 pending applications instructing applicants to update their CHAP application in the CHAP Portal and upload their documents
  - To date, 6,434 applications have been updated and submitted, along with the required documents, to the case worker queue
  - To date, 7,231 applications have been updated, but are waiting on documents to be uploaded
    - Applications without uploaded documents do not make it to the case worker queue

- Landlord Portal

  - Clark County has extended the IBM contract for the development of a CHAP Landlord Portal due out late April
  - This portal will allow landlords to create their own account, much like applicants create their account in the CHAP portal
  - They will be able to complete the required Landlord Verification Form in their portal and upload the required W9
  - They will also be able to list in their account their rental properties in Clark County
  - And when a tenant of theirs applies for CHAP assistance, their tenant's application will be linked to the landlord's account in the landlord portal and the landlord will be notified to enter the landlord portal to complete the Landlord Verification Form and W9
  - This Landlord Portal is being developed to make the landlord's portion of the CHAP application process easier and convenient

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