



Caddo Parish Emergency Rental Assistance (ERA) Program: FREQUENTLY ASKED QUESTIONS (FAQs)

The Caddo Parish ERA Program Application Process
OPENS Thursday, April 1, 2021 at 8:00 a.m.

Caddo Parish has launched its *Emergency Rental Assistance (ERA)* Program. The program is for income-eligible renters who live in Caddo Parish, LA, and have been financially impacted by COVID-19. The program will provide direct rent relief of up to \$14.3 million between April 1, 2021 and December 2021, or until all funds are spent.

BASIC INFORMATION:

What is the Caddo Parish ERA Program?

The Caddo Parish ERA Program can help renters financially impacted by the pandemic pay rent costs as far back as April 2020 and electricity up to three months in total of arrears and current bill. This program helps pay for:

- Current and past due rents,
- Late fees for past due rent,
- Future rent (after past due and current rent assistance is provided, eligible renters needing help with future rent can be certified for groups of 3 months of future rent assistance, for not more than 15 months of total rent help for unpaid rents due between April 2020 and December 2021, if funds are available,
- Current and past due electricity costs,
- Late fees for past due electric bills

ERA funds can cover anything on the lease agreement, including internet services, utilities included with the rent, and fees for garage use, storage, service animals, and pets. The funds may not be used to pay for tenant damages. Additionally, the program will help eligible renters cover up to three months of current and past due electric utility costs.

If you have questions, you may call 318-226-6598 from 8:00 a.m. to 4:30 p.m. Monday to Friday, except for observed holidays. The ERA Program receives and accepts Video Relay Service (VRS) calls from people who are Deaf or hard-of-hearing.

Is there a maximum amount of rent that will be paid by the Program?

ERA funds for eligible applicants can cover anything on the lease agreement, including internet services, utilities included with the rent, and fees for garage use, storage, service animals, and pets. The funds may not be used to pay for tenant damages.

If the rent on the lease exceeds 150% of the Fair Market Rent (FMR) based on the unit's bedroom size, the rent assistance will be capped at the 150% limit.



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2021 Fair Market Rent (FMR) - 150% Limit

0	Bedroom/Studio:	\$899
1	Bedroom:	\$1,073
2	Bedrooms:	\$1,268
3	Bedrooms:	\$1,577
4	Bedrooms:	\$1,811

Additionally, renters who receive federal subsidy (Public Housing, Section 8 Tenant-Based and Project Based Voucher Assistance) and are otherwise eligible for ERA assistance, would only be eligible for the rent portion owed by the renter. It will not cover the portion subsidized by the federal government.

What are the eligibility criteria for the Caddo Parish ERA Program?

Renter households must have an income no more than 80 percent of Area Median Income (AMI)

FY 2020 Income Limit Category	Persons in Household							
	1	2	3	4	5	6	7	8
Low (80%) Income Limits (\$) Annual	\$31,750	\$36,300	\$40,850	\$45,350	\$49,000	\$52,650	\$56,250	\$59,900
Low (80%) Income Limits (\$) Monthly	\$2,646	\$3,025	\$3,404	\$3,779	\$4,083	\$4,387	\$4,687	\$4,992

AND one or more members of the household must have either:

- qualified for unemployment benefits, **OR**
- Certify that due to COVID-19 they:
 - have less income,
 - have more costs or bills, or
 - experienced other financial hardship.

AND one or more individuals within the household must demonstrate they:

- are at risk of experiencing homelessness or their housing situation is uncertain, which may include a past due utility/rent notice or eviction notice, **OR**
- live in unsafe or unhealthy housing conditions.

Additional qualification criteria include:

- You must live inside the Caddo Parish boundaries, without any homeownership interest in the property on the application. The address on your application must be your primary residence.



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When will the program begin and when is my deadline to apply?

The Program begins accepting applications Thursday, April 1, 2021, at 8 a.m. Central Time and will remain open until September 2021, or until all available funds have been committed.

Applying immediately does not increase your chances of being selected through the random selection process; however, applications submitted prior to noon on April 14th will be included in the first random selection process. Thereafter, random selections will occur every Wednesday through September 30, 2021 or until enough applicants have been selected and are completing their eligibility processing to spend the available funds.

How can I apply for the Caddo Parish ERA funds?

You must apply online at caddo.covidrenthelp.org during the open application period, which starts Thursday, April 1, 2021, at 8:00 a.m. and continues until all available funds have been committed. Applications must be submitted online using a smartphone, mobile device, or computer with Internet access. Applicants must have a valid e-mail address to apply.

If you need help in applying, you can call 318-226-6598 from 8:00 a.m. to 4:30 p.m. Monday to Friday, except for observed holidays, or you can contact one of the following local non-profits if you need additional application assistance:

Catholic Charities of North La.
318-865-0200

NWLA Community Development Corp.
318-631-4428

Grace Project
318-676-2769

Providence House
318-221-7887

United Way of Northwest La.
318-677-2504

The ERA Program receives and accepts Video Relay Service (VRS) calls from people who are Deaf or hard-of-hearing.

Will some applications get priority?

Applications are placed into three groups:

- **Priority 1 (3 points):** Renters who qualify for unemployment for at least the 90 consecutive days before application and have zero to low income (at or less than 50% of the area median income).



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- **Priority 2 (2 points):** Renters who qualify for unemployment for at least the 90 consecutive days before application or have zero to low income (at or less than 50% of the area median income).
- **Priority 3 (1 point):** Renters who were previously served by the Louisiana Emergency Rental Assistance Program (LERAP)
- **Priority 4:** All other submitted applications.

Applications are grouped in order of priority points and selected randomly for review. Applications with the highest points will be considered first. The ERA program will randomly select applications weekly on Wednesdays for processing. Renters can only receive points from one priority tier. If they qualify for more than one, the highest tier points for which they qualify will be applied to their application. The ERA program will request documentation to verify the renter is eligible for the priority points.

*Households who claim that a household member has qualified for unemployment benefits for the 90 consecutive days prior to the date of the submitted application will be required to provide proof after the application submission to be considered for a priority. If the household does not meet the priority claimed, they will be placed in the next highest tier that they qualify for.

How do I know if an address is within the Caddo Parish Jurisdiction?

The Program will confirm that an address is located within Caddo Parish. Applicants who reside outside of Caddo Parish are ineligible for the Caddo Parish ERA funds.

Who receives ERA funds, and how will the funds be sent?

The funds are paid directly to the landlord on behalf of the renter. The ERA Program staff will attempt to reach the landlord to confirm their willingness to participate. If the landlord declines to participate or if after a 10-calendar day period where the landlord has not responded, the payment will be made to the renter.

All Program funds will be disbursed through Direct Deposit.

What do I do if I have more questions about the ERA Program?

Contact the ERA Program by calling **318-226-6598**, 8:00 a.m. to 4:30 p.m., Monday through Friday, except for observed holidays. you can call 318-226-6598 from 8:00 a.m. to 4:30 p.m. Monday to Friday, except for observed holidays, or you can contact one of the following local non-profits if you need additional application assistance:

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RENTER QUESTIONS

How do I fill out the application?

Go online to caddo.covidrenthelp.org to view a “How To Apply” video showing instructions for completing the application. To view, click on the “How To Apply” option. The video has subtitles in English available.

Applications may be submitted online using a smartphone, mobile device, or computer with Internet access. Applicants must have a valid e-mail address to apply. Paper applications will not be accepted.

What information do I need when submitting my application?

- Your email address and phone number (If you do not have an email address and need to create an email account, go to gmail.com or yahoo.com);
- The following information for each household member:
 - Full name, date of birth, gender, race, ethnicity, relationship to the head of household, and one of the following if you have one: social security number, alien registration number, individual taxpayer identification number (ITIN);
- The household's current address and mailing address;
- Each household member's current gross monthly income (before taxes or deductions are taken out) and the types of income;
- Your landlord's name, email address, and phone number;
- Additionally, to streamline your eligibility processing, please ask your landlord if they have registered for a landlord account at caddo.covidrenthelp.org and have a Referral Code. If they have not, encourage them to register at caddo.covidrenthelp.org. If they have, include the Referral Code in your application. However, a Landlord Referral Code is not required for you to submit your application.

Documents are not required to submit your application. Note that documents are only required to be eligible for the unemployment priority, and you will be contacted with information on how to submit this documentation if your application is selected for eligibility review. Otherwise, no documents are required at initial application submission.



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If I received rent help through the Louisiana Emergency Rental Assistance Program (LERAP), can I apply for rent help again?

Yes, this is a new program and a different set of eligibility criteria. Applicants who received rent support from the LERAP program can apply; however, this program will not provide funding for the same months for which assistance was received under the LERAP program. All randomly selected applicants must meet this program's eligibility criteria to be eligible for funds. Because this is a new program, you will have to submit documents you may have submitted for the prior program.

If I am currently homeless or staying temporarily with a friend, family member, or in a series of other people's homes, am I eligible for ERA funds?

Persons who are homeless, staying with a friend, family member, or in a series of other people's homes are not eligible for ERA funds.

If I receive federal housing subsidy from another federal program (Public Housing, Section 8 Tenant-Based and Project Based Voucher Program), can I get ERA funds?

Yes, partially. Renters who receive federal subsidy and are otherwise eligible for ERA assistance, would only be eligible for the rent portion owed by the renter and not the amount covered by the federal housing subsidy program.

However, ERA funds cannot be paid for any months for which you received other emergency rental assistance funds from any other emergency rental assistance program such as the Louisiana Emergency Rental Assistance Program (LERAP). You must return the funds if this ERA program pays for a month that was covered by another program.

Additionally, if you need help in applying, you may call **318-226-6598** from 8:00 a.m. to 4:30 p.m. Monday to Friday, except for holidays. The ERA program receives and accepts Video Relay Service (VRS) calls from people who are Deaf or hard-of-hearing.

Is there a cost to apply for the ERA Program?

No. There is no cost to apply. The ERA Program will never ask for payment to apply. There is no fee that will improve your chances that your application will be selected or ensure you will receive ERA benefits. Please do not provide personal information to anyone claiming he or she can help you in any of these ways.

Can my landlord apply for me?

Your landlord can refer you to the program but cannot apply on your behalf without your permission. If your landlord submits your name to the program, a Referral Code will be sent to you encouraging you to apply. You can add this Referral Code to your application to link you and your landlord together to streamline eligibility processing. However, your landlord can assist you with your online application at your request and with your permission.

Can someone else apply for me?

Yes, if you are comfortable having someone else provide your personal information and submit the application on your behalf. By hitting the submit button on your online application, you or



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the person assisting you with your application are certifying that all the information being provided is true and complete for your household.

How many applications can I submit?

Only one application per household can be submitted. A household is defined as people who reside together and have one lease. If you have roommates who each have separate leases, you are considered different households and must apply separately. Any duplicate submissions will be denied and may cause delays in determining your household's eligibility for assistance or be considered as fraud.

How will I know that my application was submitted?

Once your application is submitted, you will receive a Confirmation ID. This ID will also be sent to the email address you provided in the application. Please keep your Confirmation ID for future reference.

Applying does not guarantee your application will be randomly selected for eligibility determination.

What happens if I provide untrue or incomplete information on my application?

Renters and landlords provide information under penalty of perjury. Applications with untrue or incomplete information will either be delayed or denied and are subject to prosecution. Funds distributed due to untrue information must be returned immediately to the Caddo Parish ERA Program.

How do I check the status of my application?

You may check the status of your application anytime by logging into your Caddo ERA portal at caddo.covidrenthelp.org using the username and password that you set up when you registered for an account.

When will the random selections of applications occur for eligibility reviews?

The first random selection will occur on Wednesday, April 14, 2021, at 12 noon. Additional random selections will occur every Wednesday at noon through September 2021, or until enough applicants have been randomly selected and are completing their eligibility processing. The Program will use priority points described above to determine priority for the random selections.



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If my application was not chosen in the random selection process, what is next?

If your application was not chosen through the random selection process, it will automatically be included in the next weekly random selection process until funds are fully committed. You do not need to apply again.

Will randomly selected applicants be notified that their application was chosen for eligibility review?

If your application is randomly selected, you will receive an email (and text if you opted-in) that lets you know your application was selected for review and that you are required to submit documentation to begin the review of your application. The ERA Program will also reach out to your landlord to get information to complete the eligibility process. The eligibility review will not begin until you have submitted all required documents.

Applicants who were not randomly selected, will not receive an email.

Which documents are renters required to provide to determine eligibility for assistance?

Documentation is not required at the time of application. If your application is selected for eligibility review, you will be notified to submit the following documentation:

- A Self-Certification of COVID Impact form (provided by the Program) stating you were impacted by COVID; the form will require an online E-signature.
- Proof of current monthly income for all household members (e.g., recent pay stubs, unemployment benefits letter, etc.). Self-certification is available in some cases.
- Proof your household is at risk of experiencing homelessness or that your housing is unstable, which may include a past due utility/rent notice or eviction notice.
- Your current lease (or written rental agreement) showing address, leaseholder, amount of lease rent, term of lease or if your lease is on a month-to-month basis; the lease must have been signed by you and your landlord.
- Government issued photo ID for the head of household (e.g., driver's license, Passport, or other photo ID).

Which income documents can be used to prove current monthly gross income?

Families who currently receive Supplemental Nutrition Assistance Program (SNAP), Medicaid, or Low-Income Energy Assistance Program (LIHEAP) may be able to provide their current benefit letter instead of documentation listed above.

Otherwise, verification can include:

- 2 most recent consecutive pay stubs
- Other proof of earned income
- 2021 Social Security/SSI benefit letter
- Proof of child support
- TANF (Temporary Assistance For Needy Families) assistance letter
- Unemployment benefits letter
- Veterans benefits letter
- Self-employment accounting documentation/books
- Proof of annuities



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- Proof of retirement funds
- Pension benefit letter
- Worker's compensation/severance pay verification
- Armed Forces pay verification
- Student financial assistance verification
- Regular contributions or gifts verification
- Alimony verification
- Other documents to verify your income

If a household cannot reasonably provide proof of some income types, the program will provide a self-certification form in some cases:

- Employment (self-employment, cash payments, odd jobs)
- Child Support (direct payment, irregular payments)
- Regular Contributions/Gifts to the household
- Other income that cannot be proved by a third party source

How do I upload documents once my application is selected for eligibility review?

To upload documents using your PC or Mac, please do the following:

- Tap on "Select files..." You will be presented with a web browser for uploading files. Please find and select your file(s).

To upload documents using your smartphone or tablet, you can take photos with your device. Make sure the photo is legible and complete to avoid delays in processing your application. The ERA Program suggests downloading the CamScanner app to assist you in scanning your documents accurately.

What does the applicant eligibility review process look like for randomly selected applications?

As applications are randomly selected for eligibility review, the renter will be notified that they need to submit certain documentation to support their application. The renter will have 5 calendar days to submit all necessary information, which can be uploaded directly to their application portal account. You can also text it or email it to the program. You can request an extension if necessary. If the information is not received by the deadline or you have not requested an extension, your application will be marked as inactive and eligibility review will stop. Once the documentation is received, the application will be assigned to an Eligibility Specialist who will resume review.

Once the applicant sends in their information, if any documentation is missing or incomplete, the Eligibility Specialist will attempt to reach the applicant by the email address and phone number listed on the application. The applicant will have an additional 72 hours (3 days) to provide any missing or incomplete documentation to the Eligibility Specialist. If the documentation is not submitted by the due date, the application will be marked as inactive until the documents are received, and the eligibility review will stop.

At the same time, a team will be reaching out to the landlord to see if the landlord is willing to participate and provide documentation.



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What if my landlord refuses to participate in the Program?

If your landlord refuses to enroll in the Program, you can still apply directly. To provide direct payments to the renter, the Program is required to attempt to reach the landlord to confirm their unwillingness to participate. After a 10-calendar day period in which the Program has not heard from the landlord or the Program has confirmation they have declined to participate, the payment will be made to the renter. The renter will complete an additional certification form and provide additional information in these cases.

What happens if an applicant is determined ineligible for the ERA Program?

Applicants who are found to be ineligible for ERA Program funds will be notified by email. If the landlord is registered with the program, the landlord will also be notified that their renter is ineligible but will not be provided with the reason for denial.

If I am a renter and I receive ERA funds, is it counted as income?

Program funds paid directly to the renter, when a landlord does not agree to participate, are not considered taxable income for the renter.

LANDLORD QUESTIONS

As a landlord, why should I sign up for a landlord account in the Emergency Rental Assistance (ERA) portal?

Signing up for a landlord account is required to participate in the program, but it also provides many benefits to landlords. By registering for a landlord account, landlords can do the following:

- Refer their renters through this portal to apply for the Caddo Parish ERA Program
- Access the up-to-date information 24/7 about their renter's application status
- Easily sign or upload required Program documents electronically
- Sign up for direct deposit of eligible funds
- View payment information about program funds approved for your renters
- Manage multiple renters, entities and properties all in one sign-in account

To register for a landlord account, click the Signup button on the caddo.covidrenthelp.org homepage.

I am a landlord with multiple properties, or I own/manage multiple entities with different EIN numbers; do I need to register for more than one sign-in account in the Emergency Rental Assistance (ERA) portal?

Landlords who own or manage multiple properties can refer all their renters under one landlord account in the ERA portal.

Similarly, landlords who own or manage multiple properties with different EIN numbers can manage all their properties under one landlord sign-in. The landlord will be able to create a separate record for each entity based on the EIN number of the entity. The landlord can upload or e-sign a W-9 and provide the direct deposit information for each entity in the portal.



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Multiple staff members may need to access our landlord ERA account for our renters. What do we do?

Landlords should only set up one log-in per entity based on the owning/managing entity's EIN/SSN. If you have more than one staff member that needs access to applicant information, please register for only one account and use the same log-in credentials.

I am a landlord with a renter that may qualify for assistance, what do I do?

First, landlords should register for an ERA account at caddo.covidrenthelp.org. Once a landlord has registered for an ERA account, log in, and click the Landlord Info button. Enter your Landlord/Agent info to add your entity to your account. Once your entity is created, click the Refer Renters option to enter your renter's email address under the Applications section. Once the renter's email has been entered, the portal will send an email message inviting your renter to notify them of the program and encourage them to apply if they meet the eligibility requirements. Renters can then follow the link in the email to begin the application.

What documentation does the landlord need to provide to get ERA funds on behalf of a renter?

Within 5 days of the date of the request, you will need to e-sign or upload the following information in your Landlord account:

- Signed W-9 form,
- Completed Landlord Certification Form,
- Fully executed lease (or written rental agreement) with the renter,
- Direct deposit banking information, and
- Proof of ownership/management agreement (if requested)

If after 10 calendar days the landlord has not provided the requested information or has declined to participate, rent funds will be issued directly to the eligible renter to then be paid to the landlord.

How can I check the status of my renter's application?

Renters are responsible for applying; however, the landlord can check the status of their renter's application in the landlords ERA account if:

- The renter provides the landlord's Referral Code in their application at the time of submission; or
- The renter provides the landlord with their application Confirmation ID and the landlord enters this ID in the Applications section of the Landlord's ERA account



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Does the landlord have to accept the ERA payment?

No. We will contact the landlord, and explain how the program works. The landlord will be notified by email to provide all required documentation and the method in which to do so. If there is no contact from the landlord after 10 days, or the landlord notifies the ERA program they will not participate in the program, funds for eligible renters will be disbursed to the renter directly, who must then give the funds to the landlord.

What if I do not have access to bank account information?

All Program funds will be disbursed through Direct Deposit.

When will ERA payments be sent to the landlord?

Landlords will be able to enter their banking information in their Landlord ERA account. Payments will be direct deposited into the account provided within approximately 10-15 business days after a renter receives final approval. All banking information will be kept secure and will not be shared with any unauthorized parties.

How will I be notified when payments are sent?

Landlords will receive an email detailing the payments made and landlords can also check the status of payment in their Landlord ERA account under Payment History at any time for real-time updates.

Will I receive a 1099 for rent assistance funds received?

Yes, landlords will receive a 1099 form to the mailing address provided to the Program in the ERA account.

If I receive federal housing subsidy from another federal program (Public Housing, Section 8 Tenant-Based and Project Based Voucher Program) on behalf of my renter, can I get ERA funds?

Partially, yes. Renters who receive federal subsidy and are otherwise eligible for ERA assistance, would only be eligible for the rent portion owed by the renter. It will not cover the portion subsidized by the federal government.

However, ERA funds cannot be paid for any months in which you are receiving other emergency rental assistance funds from any other emergency rental assistance program.

OTHER COVID-19 RESOURCES

Does this Program provide utility assistance for past due or upcoming utility costs?

The Caddo Parish ERA Program will provide eligible electricity payments, up to three months of arrears and the current bill, on behalf of funded renters to AEP-Southwestern Electric Power (SWEPCO) and Panola Harrison Electric Cooperative (PHEC). The renter should input related information into their Caddo ERA account at the time of application to be considered for this utility assistance.