



**KANSAS
HOUSING**
RESOURCES CORPORATION

Kansas Emergency Rental Assistance (KERA) Frequently Asked Questions

Q. Who is eligible for the Kansas Emergency Rental Assistance (KERA) program?

Tenants and landlords who meet all of the following criteria may qualify for this program:

1. Household is renting:

The household must be renting, or is currently homeless. Renters must be living in the residence for which they are requesting assistance and have a written lease agreement. The residence must be the household's primary residence and located in the State of Kansas. No resident of the household must have ownership in the property for which they are requesting rental assistance. If a landlord and tenant are living in the same home or property and have the same address which is not distinguished to be a different unit number or address, we are unable to grant that applicant ERA funds. A signed lease that identifies the unit being rented and the rental payment amount will be required as part of the application.

2. Risk of Homelessness or Housing Instability:

One or more household members can attest to being homeless, at risk of experiencing homelessness, or experiencing housing instability. Attestation that one or more household members has received a past-due utility bill, past-due rent notice, or an eviction notice anytime since April 1, 2020 will be required.

3. COVID-19 Hardship:

One or more household members can attest how COVID pandemic has directly or indirectly impacted their ability to pay rent or utilities. This may include qualifying for unemployment benefits, experiencing a reduction of household income, and/or incurring significant costs or experiencing financial hardship due to the pandemic (directly or indirectly).

4. Income Eligibility:

Applicant must attest that the household's income, for which documentation is not immediately available, does not exceed 80% of the Area Median Income (AMI) for the area in which the household is located as determined by the Department of Housing and Urban Development (HUD) and the applicant's home county. Documentation will be required during the application process.

5. Proof of Identification:

The household must be able to demonstrate their identity.

Q. What types of rental properties are eligible for assistance?

The following types of residential rental properties are available for the Kansas Emergency Rental Assistance (KERA):

- Apartments
- Single-family homes
- Manufactured homes
- Manufactured home lots

Sublet or sublease arrangements are not eligible for KERA.

Q. Can I apply for assistance on a second home or a vacation home?

No. The property for which rental assistance is provided must be the tenant's primary residence.

Q. What costs will KERA cover?

KERA will provide assistance for residential rent for a period not to exceed 12 months. This period can be extended an additional three months (total of 15 months) if the extension is necessary to ensure housing stability. Rental assistance for past-due amounts and reasonable rental late fees from April 1, 2020 will be allowed. Other fees covered by KERA may include: reasonable rental security deposits, application or screening fees, pet fees, utility fees, parking fees, garage fees, and/or legal fees. The tenant is also eligible to receive the refund of the ERA-funded security deposit if they had a rental period of at least four months. KERA will cover past-due utility assistance including: electricity, gas, home energy services, water, sewer, trash removal, and 12 months of residential internet service at a flat fee of \$50 per month, paid in one lump sum of \$750 to the internet provider.

Q. Will the KERA program cover the cost of internet service?

Yes. KERA will credit an applicant's internet service account in the amount of \$50/month for 12 months, in a lump sum of \$750, which can be applied to past due or future internet costs.

Tenants who wish to update their KERA applications to apply for internet assistance can send an email to KeraProcessing@kshousingcorp.org, and include the following information:

- The name on the KERA application
- The KERA application number
- An attached copy of the household internet bill which clearly displays:
 - The internet account holder's name
 - The address on the account
 - The account number
 - The name of the internet service provider

Q. What if I have rental arrears prior to April 1, 2020?

KERA will not provide assistance for months prior to April 1, 2020. We encourage tenants to work out a payment plan with their landlord to ensure housing stability for the household.

Q. What if I am current on my rent but I am having trouble paying my future rent, do I qualify for KERA?

It depends. If you meet all five of the eligibility criteria, KERA will allow for assistance even if you do not owe rental arrears for a period of three prospective months. The tenant will need to recertify every three months to continue the future assistance.

Q. What if I heat my home with firewood, wood pellets or delivered propane? Can I still apply for utility assistance to cover those costs?

Yes. Those expenses will be eligible for KERA assistance if you pay a third party for the product or service.

Q. Can I apply for KERA if I live with roommates?

Yes. Everyone living in the unit is considered part of the household and must apply together.

Q. Can I apply if my rent is subsidized by another organization or program?

Yes. KHRC must review the household's income and sources of assistance to ensure that KERA does not duplicate any other assistance.

Please note: If an eligible household receives a monthly federal subsidy (e.g., a Housing Choice Voucher, Public Housing, or Project-Based Rental Assistance) and the tenant rent is adjusted according to changes in income, the renter household should

request an interim recertification to recalculate their tenant rent before applying for KERA assistance.

Q. Can I apply if I have received other COVID-related rental assistance?

Applicants who have received COVID-related rental assistance are still eligible for the KERA program, provided they are not seeking KERA assistance for the same months for which they received rental, utility or internet assistance from other sources.

Q. I received federal rent assistance through the KEPP program. Am I eligible to receive KERA assistance?

Yes. You will need to apply and qualify separately for the KERA program. Receiving KEPP assistance does not disqualify you for KERA assistance, but you will not be eligible to receive KERA assistance for the same months for which you already received KEPP assistance.

Q. I qualified for KEPP. You already have my information. Why do I need to re-apply?

Unfortunately, these are two separate programs with different requirements. This means we have to ask different questions and evaluate your current situation. We apologize for this inconvenience.

Q. How can I apply for assistance?

Please visit our website at kshousingcorp.org to learn more about KERA and apply online.

Application process:

- Landlord completes online certification (for renters)
- Tenant submits online application.
- Landlord and tenant are notified when application is processed.
- If approved, landlord and/or service provider(s) receive funds directly from KERA.

- Landlord and/or service provider(s) apply assistance to tenant account.

Q. What supporting documentation will I need to provide when submitting my KERA application?

For renters, landlords will need to provide:

- W9
- Copy of voided check.
- Rent roll showing tenant name, unit number, and outstanding rent amount
- Lease
- Certification / agreement that tenant will provide KHRC any reasonably requested documents required to fulfill KHRC's compliance responsibilities and reimburse KHRC for any ineligible payments paid with tenant's knowledge.

Tenants will need to provide self-attestations where documentation is not immediately available, as well as proof of identity, as outlined in the program eligibility requirements.

Q. I am a tenant. What will I need to provide to prove my household is renting?

A current lease agreement signed by both the tenant and landlord is the preferred method. If a lease cannot be provided other documentation may be acceptable such as a utility bill, attestation from the landlord or management agent, or cancelled checks or bank statements showing payments to the landlord.

Q. I am a tenant. What will I need to provide for proof of housing instability or homelessness?

Attestation that one or more household members has received a past-due utility bill, past-due rent notice, or an eviction notice anytime since April 1, 2020 will be required.

Q. I am a tenant. What will I need to provide to prove my COVID hardship?

Tenants must provide attestation that they qualified for unemployment, that a household member experienced a reduction in household income, or that they incurred significant costs or experienced other financial hardship due to the pandemic, either directly or indirectly.

Q. I am tenant. What will I need to provide to prove income eligibility?

1. Income Eligibility:

Applicant must attest that the household's income, for which documentation is not immediately available does not exceed 80% of the Area Median Income (AMI) for the area in which the household is located as determined by the Department of Housing and Urban Development (HUD). Income eligibility will be determined using one of the following methods below (a, b, or c):

a. 2020 Federal Income Tax Return:

Adjusted gross income as reported on the IRS Form 1040 Federal Income tax form as filed with the IRS for the household. This is the preferred method of verifying income eligibility.

b. 2020 Annual Income:

If the household hasn't submitted a 2020 federal income tax return, the household may provide documentation to determine 2020 annual income. The annual income calculation will be determined using HUD's definition of annual income provided in 24 CFR 5.609. The following source documents will be required to determine total annual income, as applicable:

- i. W-2 Wage Statement;
- ii. IRS Form 1099 Interest statement, Unemployment compensation statement, Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits and other similar types of periodic receipts;

- iii. Documentation of the net income from the operation of a business or profession, including direct payments for services or self-employment including for self-employed Individuals;
 - iv. Documentation of public assistance cash benefits (TANF);
 - v. Documentation of child support and/or alimony payments.
- c. Household Monthly Income:
- i. Wages: If employed, pay stubs for the prior four to six weeks or two months, if paid monthly. Pay stubs should be the most recent and just prior to the date for which household seeks assistance. If a household has inconsistent income--for example, they work varied hours--additional pay stubs may be required. If the tenant is unable to provide pay stubs, employer verification will be required. Verification form or letter should be on employee letterhead stating the wage, number of hours worked, pay frequency, overtime, commissions, tips, bonuses, and any additional pay;
 - ii. Periodic Payments: Award letters or documentation (such as bank statements) of Social Security, annuities, insurance policies, retirement funds, pensions;
 - iii. Form 1099 Interest statement (or recent statement showing amount of income and frequency of payment), unemployment compensation statement, Social Security, annuities, insurance policies, retirement funds, pensions, annuities, capital gain, disability or death benefits, or other similar types of periodic receipts;
 - iv. Documentation of the net income from the operation of a business or profession, including direct payments for services for self-employed Individuals;
 - v. Bank statements (covering at least two consecutive months prior to the submission of the application);
 - vi. Documentation of public assistance cash benefits (TANF);
 - vii. Documentation of child support and/or alimony payments;
 - viii. Zero Income: If household is without income, self-certification of zero income will be required.

Note: Households choosing the monthly income method listed above must complete a recertification of income every three months for the duration of assistance.

Q. What if I don't have access to a scanner or fax machine in order to submit the required documentation?

You may submit documents using a smartphone by taking a picture of the document and uploading the picture into the application system. All the information on the picture must be clear and easily readable.

Some office supply locations may offer complimentary faxing and scanning services for COVID-related relief. Inform the staff or manager that you are applying for a state-assisted program and ask if their location offers complimentary faxing and scanning services.

Find a list of community partners available to assist you in completing your application on our website, <https://kshousingcorp.org/kera-search/>.

Q. What should I do if I realize I made a mistake in my application after submission?

Please log back into your application and send us a message through your portal.

Q. How will I know the status of my application?

You may log into your application portal and see what stage of the process your application is in at any time.

Q. If my application was determined to be ineligible for assistance or my application was determined to be incomplete due to missing documentation, can I reapply?

Please first work through your application portal to communicate with us about your application. This allows you the capability to

supply missing information and not lose your spot in the application priority list.

Q. If I have already received KERA rental assistance, and I have now lost my job and I am needing future rent help, can I apply again?

Yes, you may recertify your application and receive future rental assistance for up to three months in advance with a maximum length of assistance of 15 months.

Q. The previous rental assistance program (KEPP) had a \$5000 maximum limit. Is there a limit or cap on funds for KERA?

No, there is no monetary cap for KERA rent or utility assistance. However, there is a time limit: 12 months, with the possibility of a three-month extension, totaling 15 months.

Q. I owe a small amount of rent for April 2020; however, I have paid a portion of my rent in the following months. Does that past due rent in April count as a month in my 15-month cap?

Yes, we encourage you to work with your landlord to apply your payments to the most past due rent in order to allow more months for assistance.

Q. Can I request more than one month of assistance?

Yes. Approved applicants are eligible for a maximum of **twelve months** of assistance, with a possibility of an extension of three months for a total of 15 months. This also applies for utilities.

Q. I am not past due on rent. Can I apply for utilities only?

Yes. You will still need to meet all of the eligibility criteria.

Q. I am a homeowner. Can I apply for utilities and internet assistance?

Unfortunately, no. KERA funds are only available for those who meet the five eligibility criteria, which includes renting your home.

For mortgage assistance, please visit our webpage for the Kansas Homeowners Assistance Fund here: <https://kshousingcorp.org/kansas-homeowner-assistance-fund/>

Q. If a renter has been evicted and/or moved from the unit, are they eligible for assistance with this program?

Yes, as long as the tenant was residing in the unit for which they requested KERA assistance at the time of submitting their application. In this case, the landlord would be compensated for the past-due rental amounts requested so that the tenant would no longer be held liable.

If an eligible household applies after being evicted, they will be referred to a Bridge to Housing Stability provider to assist them with emergency housing and rapid rehousing solutions.

Q. I have an eviction pending. Can this program assist me?

Yes. If you have a pending eviction due to COVID-related non-payment of rent you may still apply, provided you have not been evicted and removed from the unit. Please inform your landlord, legal representation, financial counseling agency, and/or county judge (if applicable) that you have applied for this program and present them with your KERA pre-qualification letter.

Q. Am I guaranteed assistance once I apply?

No applicant is guaranteed KERA assistance. Only complete applications that include all required documentation will be reviewed for eligibility. Applicants who receive notice of incomplete application must submit all required documentation to move their application forward and be considered for funding. Incomplete applications will

be held until all required information is received. Assistance will be awarded to eligible applicants with complete applications if funding is available. Due to the short application window and limited funding, applicants are encouraged to apply as soon as possible. Applicants who fail to provide all required information or do not meet the program's requirements will not receive assistance.

Q. My rent is due by the first of the month. Can assistance be provided to my landlord that fast? How long will it take to receive approval and payment?

Once an application is determined eligible, rental assistance will be provided directly to the landlord or property owner to whom it is due as soon as possible. Due to the anticipated high volume of applications, at this time we cannot guarantee a timeframe for application review and processing. Applicants who receive notice of an incomplete application must provide all necessary information to move their application forward. Funding will not be reserved for incomplete applications. Please continue to try to make rent payments and communicate with your landlord while your application is pending.

Q. If I receive eviction assistance through KERA, can I still be evicted?

Before a landlord can receive KERA assistance, they must certify that they will not evict the household for nonpayment of rent for the months of KERA rental assistance received. If the tenant fails to pay future rent not covered by KERA or fails to meet other non-payment related obligations or responsibilities as identified in their lease, their landlord may still be able to file for eviction.

Q. Can KERA assistance cover late fees?

Yes. Landlords can be reimbursed for reasonable current or past due rental late fees. Other fees covered by KERA may include: rental security

deposits, reasonable late fees, application or screening fees, pet fees, utility fees, parking fees, garage fees and/or legal fees. Please enter these in the fees column of the application.

Q. My landlord is refusing to cooperate and apply for the program. As a tenant, am I able to apply for the KERA assistance and receive funds?

Unfortunately, this program requires participation by both the landlord and tenant. Our Community Partners may be useful in helping you explain the program to your landlord. In some cases, tenants may be paid directly if their landlords refuse to certify on behalf of their tenants.

Q. Can the KERA application be completed using a smartphone?

Yes. Our application is tablet and smartphone friendly.

Q. I reside within the city limits of Wichita KS, can I apply for KERA?

Yes, Wichita residents are now eligible to apply for the KERA program. Once WERAP funding is exhausted, KERA will be able to accept applications for residents of the City of Wichita.

Q. How are payments distributed?

Payment will be made directly to the landlord or property owner on the tenants' behalf via ACH.

Q. Do I have to pay any of the KERA assistance back?

No. This is not a loan; it is a grant and will not have to be paid back as long as the tenant and landlord meet all eligibility requirements. Both the landlord and the tenant certify the accuracy of the information each provides. If the information provided is found to be inaccurate and the application is subsequently determined ineligible, the responsible party will be required to repay KERA assistance.

Q. Will I be taxed on the amount of KERA assistance I receive?

KERA assistance is not taxable to the tenant. It is taxable income to the landlord/ owner as rent, who will receive a 1099 from KHRC.

Q. Are utilities eligible? Will I receive the funds or will KERA pay my utilities to them directly?

Yes, KERA will pay your utility provider directly.

Q. What will I need to provide for utility assistance?

A copy of your most recent past due bill.

Q. I use a hot spot on my phone for my internet, will KERA funds cover the cost of my phone bill or a portion of it?

Yes, KERA funds will cover the cost of a hot spot from a cell phone as long as this is considered the household's only internet connection. KERA will credit a household's internet service account in the amount of \$50/month for 12 months, in a lump sum of \$750, which can be applied to past due or future internet costs.

Q. I am in an apartment with two other roommates. I am the only household member past due on my rent. My roommates do not want to participate in the program since they are still employed and are current on their rent and bills. My portion is behind. Can I apply on my own without them?

The program is designed to include all individuals listed on the lease agreement as one household. An application would require a lease agreement to be submitted and reviewed. All members of the household listed on the lease will need to apply and be eligible under our policies. If your roommates refuse to participate, we can provide you with Community Action Agencies in your area that may be able to assist you with your portion of the rent.

Q. I have pet fees, parking garage fees, and storage fees. Is KERA able to cover those?

Yes, KERA may cover all of those types of fees. Other acceptable fees covered by KERA may include: rental security deposits, reasonable late fees, application or screening fees, pet fees, utility fees, and/or legal fees.

Q. Why does the government need to track my ethnicity or race?

This information is requested by the federal government to ensure our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information but are encouraged to do. For race, you may check more than one designation. If you do not wish to provide this information, please check the appropriate box.

Q. How is “household” defined?

The tenant household includes everyone who permanently resides in the home for which KERA rental assistance is requested. The only exclusions are live-in aides and guests.

The following persons ARE considered household members for the KERA program: roomers, boarders, foster children, or adults.

Q. If I rent to own or are on a contract for deed am I eligible for the program?

Yes, as long as you don't currently have ownership in the property. Any ownership in your primary residence excludes your qualification for this program.

Q. If I am homeless can you assist me?

Yes! We can pay three months' rent prospectively at a time if a homeless individual enters into a new lease.