

# STATE OF NEBRASKA EMERGENCY RENTAL ASSISTANCE PROGRAM

## FREQUENTLY ASKED QUESTIONS(FAQ)

### MAIN WEBSITE:

<https://coronavirus.nebraska.gov>

CONTACT CENTER: +1 (833) 500-8810

### PROGRAM BACKGROUND

#### What is the Emergency Rental Assistance (ERA) program?

The Emergency Rental Assistance program makes funds available to assist eligible renter households that are unable to pay past due and/or future rent and utilities due to the COVID-19 pandemic, subject to income qualifications. These funds will be paid directly to landlords and utility providers on behalf of renters.

Nebraskans residing in Lancaster County, Douglas County, City of Lincoln, and City of Omaha, will not be eligible to apply for the Nebraska Emergency Rental Assistance Program. More information for these locally administered programs will be communicated at a future time. These programs are expected to open in the early March timeframe.

### PROGRAM TIMELINE

#### What are the key program dates?

The program will open on February 22, 2021, and we anticipate that applications will be accepted through August of 2021 for payment through the end of November. Additional funds may be available after August of 2021 based on reallocation of funds by the federal government.

#### How will I know if there are any updates to the program?

Any changes to the program will be posted on <https://coronavirus.nebraska.gov>. Please check this website periodically to see if any updates have been posted.

### APPLICANT ELIGIBILITY

#### Who is eligible?

You are eligible if you answer YES to ALL of the following:

- You are a Nebraska resident outside of Douglas and Lancaster Counties
- You are a renter with a current residential lease or rental agreement
- Your household currently meets the income guidelines. See Appendix A - Area Median Income (AMI) by County – 80% Income Eligibility Limit
- You are a U.S. citizen or legal resident alien
- Your landlord is *not* an immediate family member

In addition, you are eligible if you answer YES to ONE of the following:

- You are unable to pay all or part of your monthly rent due to a COVID-19 financial hardship (e.g., qualify for unemployment, have experienced a reduction in household income, or incurred significant costs)
- You can show a risk of experiencing homelessness or housing instability (e.g. past due notice, proof

of non-payment of rent, or eviction notice)

Rental assistance provided to an eligible household cannot be duplicative of any other federally funded rental assistance provided to such household.

**What if I already receive rental assistance through another program?**

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

**Do I have to be a Nebraska resident to apply for assistance?**

Yes. Applicants must be a current resident of Nebraska.

Emergency Rental Assistance will be administered locally for residents of:

- Lancaster County
- Douglas County
- City of Lincoln
- City of Omaha

Nebraskans residing in these jurisdictions will not be eligible to apply for the Nebraska Emergency Rental Assistance Program. More information for these locally administered programs will be communicated at a future time. These programs are expected to open in the early March timeframe.

**Do I have to be a U.S. citizen or a legal resident alien to apply for assistance?**

Yes. Tenant applicants must be a U.S. citizen or a legal resident alien to apply for assistance and are required to upload supporting documentation as part of their application.

**How is my household income determined?**

Household income is determined as one of the following:

- Total household income for calendar year 2020 using the Adjusted Gross Income (AGI) as noted on your Internal Revenue Service (IRS) Form 1040 series for individual Federal annual income tax purposes; or
- Total household monthly income at the time of application for at least the two months prior to application submission. For household incomes determined using the monthly income option to substantiate income eligibility, your income eligibility must be redetermined every 3 months for any award extensions the applicant applies.

**Can I apply for assistance if I live with roommates?**

Your name must be on the lease if you are applying for assistance for the portion of rent for which you are responsible. A roommate named on the lease may also apply for assistance for the portion of rent for which the roommate is responsible. All other eligibility criteria must also be met for each applicant.

**I have received unemployment benefits, am I eligible for assistance?**

Yes, if you are an eligible applicant as defined by the criteria set forth above.

### **I have a pending eviction notice; can this program help me with assistance?**

This program may be able to assist you, but you must be an eligible applicant as defined by the criteria set forth above. Assistance is available for rent due from April 1, 2020 through November 30, 2021. If you have received an eviction notice, please contact Legal Aid of Nebraska at +1 (888) 991-9921 or <https://www.legalaidofnebraska.org>.

### **What resources are available to help me with the application process?**

The following applicant resources are available to you on <https://coronavirus.nebraska.gov> under Emergency Rental Assistance:

- An Application User Guide provides instructions for navigating the online application portal, lists the questions to be found on the online application form and outlines the documents and information you need to complete the application process. (PLEASE NOTE THAT PAPER BASED APPLICATIONS WILL NOT BE ACCEPTED)
- A toll-free contact center at **(833) 500-8810** for you to call with questions. Contact Center agents will be available between 08:00 am and 07:00 pm CST Monday through Friday, including on Saturday (2/27) to Sunday (2/28) from 9:00AM to 6:00PM CST. (**Contact center agents will be available beginning February 22, 2021 at 11:00 am CST.**)

### **If I previously received funding under Nebraska's Coronavirus Relief Fund programs, will I be eligible to receive funding under the ERA program?**

Yes. Receipt of Coronavirus Relief Funds under prior programs is not considered in determining eligibility for the ERA program.

### **I have received funds from the Small Business Administration under the Paycheck Protection Program or the Emergency Injury Disaster Loan program. Can I still be eligible for this program?**

Yes. Receipt of funds from the Paycheck Protection Program or the Emergency Injury Disaster Loan program is not considered in determining eligibility for the ERA program.

### **What if I am not eligible to receive assistance but I still need help?**

There may be other programs that can help you. Visit the Nebraska Investment Finance Authority's COVID-19 Resources site: <https://www.nifa.org/emergency-response-info>.

## **USE OF FUNDS**

### **What are eligible uses of ERA funds other than to pay for rent?**

ERA funds may also be used for "utilities and home energy costs".

Note: Utilities will be treated as rent for any utilities paid as part of your rental payment to your landlord (those utilities may include electricity, gas, water and sewer, trash removal and energy costs, such as fuel oil).

### **Are there any utility expenses that are not eligible?**

Yes. Telecommunication services (telephone, cable, Internet) delivered to the rental dwelling are not eligible utilities.

**How many months may I apply for rental assistance?**

You may apply for up to 12 months of back rent (no earlier than April 1, 2020) and up to three months of future rent from the date of application submission. Once your initial application is approved, you may apply for extensions in the future but cannot receive more than a total of 15 months of assistance.

**How much rental assistance will I be eligible to receive?**

You may be approved for rental and utility assistance up to and no more than \$20,000 during the life of the program.

**How much rental and/or utility assistance should I request?**

You can only apply for the amount of back rent or utilities that are owed and up to three months of future rent. You cannot apply for more than 15 total months of assistance or more than \$20,000 total assistance.

**Can late fees be included in the requested assistance?**

Yes, however late fees will be limited to no more than 10% of approved rent paid, so long as the total assistance per household does not exceed the maximum assistance available.

**If I receive eviction assistance through this program, can I still be evicted?**

Before your landlord can receive a rental payment, your landlord must certify that they will not evict your household based on non-payment for any of the months that assistance is paid on your behalf from the program. However, you should still attend any scheduled court hearing and bring proof that assistance was awarded. You may also contact Legal Aid of Nebraska for assistance at <https://www.legalaidofnebraska.org/> or +1 (888) 991-9921.

**If I receive funding now through this program, can I be eligible again if housing challenges persist?**

You may apply multiple times as long as you have not exceeded the limits of 15 months or \$20,000.

**APPLICATION PROCESS****When will the application window open and what is the deadline for applying?**

The application process will open on February 22, 2021 at 11:00 am CST. An application deadline has not been established at this time. Under this program eligible households can obtain assistance for rent due from April 1, 2020 through November 30, 2021.

**How can I complete the application form?**

Applicants may complete the application form by first visiting: <https://coronavirus.nebraska.gov> and selecting the webpage for the Emergency Rental Assistance Program.

Paper-based applications will not be accepted to facilitate the need for expedited processing to meet the high level of rental assistance need in the community.

**What if I don't have access to complete the application online?**

There are several places that have available computer access, including your local public library, a local church, or a human service agency. If you have a case worker, they may be able to help as well.

### **What if I can't complete the application myself?**

Third parties are allowed to complete an application on your behalf. Third parties are case workers, family members, or others available to help you. However, the third party will then be the email contact and you must allow the third party to agree to the application terms on your behalf.

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

Yes.

### **What information do I need to provide to complete the application process?**

Please refer to the Application User Guide on <https://coronavirus.nebraska.gov> under Emergency Rental Assistance for the list of documents and information you may need to complete the online application form. Please review the Application User Guide in its entirety before you begin the application process.

### **What supporting documentation will I need to complete the application process?**

Please refer to the Application User Guide on <https://coronavirus.nebraska.gov> under Emergency Rental Assistance that outlines the documents to be used or uploaded as part of the application process. Documents should be uploaded in PDF format to allow ease of review.

Please provide the following:

- Proof of being financially impacted by the COVID-19 (e.g., employment verification of loss of employment, unemployment, layoff letter, etc.)
- Current lease or rental agreement
- Driver's license or other Government issued photo ID for head of household
- Proof of current income of all household members who file income taxes (e.g., IRS Form 1040 for the year 2020, recent pay stubs, unemployment claim, contribution statement, etc.)
- If applicable, supporting information for additional months of assistance (e.g., rent statement, rent notices showing balance of rent owed, etc.)

### **Why do I need to agree to the Terms and Conditions before being notified whether my application has been approved?**

Acknowledging that you have read, understand, and agree to the grant requirements and conditions is a step in the approval process. This includes but not limited to:

- Agreeing to comply with the Grant Agreement Requirements and Conditions including but not limited to complying with all applicable federal law, regulations, executive orders, policies, procedures, and directives
- Agreeing to public reporting of your name and select award information as part of the State's public transparency and accounting
- Confirmation that application contains complete and accurate information
- Landlord acceptance of terms, including acceptance of payment for back rent as payment in full, withdrawal of any previously provided seven-day notice and agreement not to evict renter based on back rents or during months of future rent paid through the program.

## APPLICATION UPDATES

### **How will I know my application has been received and can I check the status?**

Please refer to the Application User Guide on <https://coronavirus.nebraska.gov> under Emergency Rental Assistance for instructions on how to check your application status online. You will receive email notifications at various stages, including: (1) account creation; (2) application submission; (3) application decision; and, (4) fund disbursement.

### **Will I be able to make changes to my application after I have submitted?**

No. Once an application has been submitted an applicant will not be able to make any edits. Please review the user guide in its entirety before you begin your online application and ensure you have the required documentation for submission. The Application User Guide may be found at: <https://coronavirus.nebraska.gov> under Emergency Rental Assistance.

### **How will I be notified if I am awarded funding?**

Award decisions will be announced via email. An award letter will not be sent, so the email will serve in its place. Please ensure the email address you provide in your application is entered correctly.

### **If my application is not approved, will I be able to know the reason?**

Yes, the notification email on application decisions will tell you the reason(s) your application was not approved.

### **Will I be able to appeal a decision?**

Yes, instructions may be found in the Application User Guide on <https://coronavirus.nebraska.gov> under Emergency Rental Assistance.

## COVID IMPACT

### **Do I have to prove a loss of my income from COVID-19?**

Yes, you must show you lost income due to COVID-19.

### **What is required for proof of a COVID-19 related loss of income?**

The application requires a self-certification of income, which will be reviewed along with supporting documentation. You will need to provide 2019 Pay Stubs or 2019 W2 along with 2020 Pay Stubs or 2020 W2 so they can be compared or other proof of previous income, for instance a verified unemployment application.

## TAX IMPLICATIONS AND FORM 1099-G

### **What is Form 1099-G?**

It is a tax form filed by federal, state, or local governments if they made payments of the following to individual taxpayers of \$600 or more:

- Unemployment compensation
- Taxable grants
- State or local income tax refunds, credits, or offsets
- Reemployment trade adjustment assistance (RTAA) payments
- Agricultural payments

The 1099-G form will reflect the total amount of funding you received under the Nebraska-administered ERA Program during the 2021 tax year reportable to the IRS.

**Will I receive a Form 1099-G?**

If you receive \$600 or more in relief funds you should expect to receive a Form 1099G. Form 1099-G information is reported to the Internal Revenue Service.

**Will the awarded amounts I receive be considered taxable income?**

Per the Internal Revenue Service (IRS), certain federal assistance awarded to businesses and individuals under the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) or the Consolidated Appropriations Act 2021 are generally considered taxable income. Please consult your financial advisor and/or tax preparer as it pertains to your specific award and personal circumstances.

**When will I receive a Form 1099-G?**

1099-G forms will be mailed to award recipients by January 31, 2022. Please allow up to 5-7 business days for delivery by the U.S. Postal Service.

**TECHNICAL ASSISTANCE**

**I do not have reliable internet; may I submit via paper or phone?**

You can access the web portal to submit an application via your mobile device. No paper applications will be accepted.

**I do not have access to the internet so how do I apply for the Nebraska Emergency Rental Assistance?**

There are several places that have available computer access, including your local public library, a local church, or a human service agency. If you have a case worker, they may be able to help as well.

**Can I fill out the application and submit the documents using my mobile device?**

Yes, the website is mobile friendly. The application and supporting documents can be submitted electronically using your phone or other mobile device.

**What kind of assistance will be available to me during and after the application process? I expect there will be questions that cannot be answered in this FAQ.**

Applicants may call (833) 500-8810 from 08:00am - 07:00pm CST, Monday through Friday (the contact center will open on Monday, February 22, 2021 at 11:00am CST). Persons taking questions will answer your questions during the call, or in some cases may need to call you back. Please be prepared to leave your name and contact information.

**Will there be call center support in Spanish?**

Yes, there will be call center support in Spanish.

**What kind of technical assistance is available to help complete the application process?**

The Application User Guide provides an overview of how to navigate the online application portal.

## **POST-AWARD / FUND DISBURSEMENT**

### **To whom does the rent or utility assistance payment go?**

The rental assistance payment will be mailed directly to the landlord or utility provider. If a landlord does not wish to participate, funds may be paid directly to the eligible household, if approved.

### **What should I do if I or my landlord or utility provider have not received a check but have been notified that I was awarded funding?**

Payments to awarded applications will be processed on a weekly basis and will continue through the end of the program. Applicants are encouraged to log-in and check the status of their application on the online portal found on <https://coronavirus.nebraska.gov> under Emergency Rental Assistance.

### **How will I know when my landlord or utility provider has been paid?**

Email notifications are sent at each phase of the application process to include when a payment has been processed for an approved award. Applicants are encouraged to log-in and check the status of their application on the online portal found on <https://coronavirus.nebraska.gov> under Emergency Rental Assistance.

### **What are the compliance requirements?**

Landlords and renters agree that they will comply with all applicable program requirements and that they will be subject to oversight monitoring and/or audit from the State of Nebraska and/or the Treasury Office of Inspector General and their designees. Confirmed instances of non-compliance may result in recoupment of funds and/or suspension from participating in current and future assistance programs.

### **Will I be required to pay the money back in the future?**

No, as long as the applicant complies with the terms and conditions of the program.

### **Am I guaranteed to get an award if I am eligible?**

No, awards are made based on fund availability in addition to eligibility.

## **PUBLIC NOTICE**

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

Although the State of Nebraska 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.



## APPENDIX A: Area Median Income (AMI) by County – 80% Income Eligibility Limit

\* Source: [https://www.huduser.gov/portal/datasets/il/il2020/select\\_Geography.odn](https://www.huduser.gov/portal/datasets/il/il2020/select_Geography.odn)

Counties	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Adams County	40,850	46,650	52,500	58,300	63,000	67,650	72,300	77,000
Antelope County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Arthur County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Banner County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Blaine County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Boone County	41,000	46,850	52,700	58,550	63,250	67,950	72,650	77,300
Box Butte County	44,000	50,250	56,550	62,800	67,850	72,850	77,900	82,900
Boyd County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Brown County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Buffalo County	43,600	49,800	56,050	62,250	67,250	72,250	77,200	82,200
Burt County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Butler County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Cass County	48,750	55,700	62,650	69,600	75,200	80,750	86,350	91,900
Cedar County	42,350	48,400	54,450	60,500	65,350	70,200	75,050	79,900
Chase County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Cherry County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Cheyenne County	46,050	52,600	59,200	65,750	71,050	76,300	81,550	86,800
Clay County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Colfax County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Cuming County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Custer County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Dakota County	42,000	48,000	54,000	60,000	64,800	69,600	74,400	79,200
Dawes County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Dawson County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Duel County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Dixon County	42,000	48,000	54,000	60,000	64,800	69,600	74,400	79,200
Dodge County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Douglas County	48,750	55,700	62,650	69,600	75,200	80,750	86,350	91,900
Dundy County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Fillmore County	40,700	46,500	52,300	58,100	62,750	67,400	72,050	76,700
Franklin County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Frontier County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Furnas County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Gage County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Garden County	40,450	46,200	52,000	57,750	62,400	67,000	71,650	76,250
Garfield County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Gosper County	45,200	51,650	58,100	64,550	69,750	74,900	80,050	85,250
Grant County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Greeley County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Hall County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Hamilton County	44,950	51,350	57,750	64,150	69,300	74,450	79,550	84,700
Harlan County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650

Counties	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Hayes County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Hitchcock County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Holt County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Hooker County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Howard County	40,750	46,550	52,350	58,150	62,850	67,500	72,150	76,800
Jefferson County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Johnson County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Kearney County	42,500	48,600	54,650	60,700	65,600	70,450	75,300	80,150
Keith County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Keya Paha County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Kimball County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Knox County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Lancaster County	46,000	52,600	59,150	65,700	71,000	76,250	81,500	86,750
Lincoln County	41,200	47,050	52,950	58,800	63,550	68,250	72,950	77,650
Logan County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Loup County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Madison County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
McPherson County	41,650	47,600	53,550	59,450	64,250	69,000	73,750	78,500
Merrick County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Morrill County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,65
Nance County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Nemaha County	42,200	48,200	54,250	60,250	65,100	69,900	74,750	79,550
Nuckolls County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Otoe County	41,100	46,950	52,800	58,650	63,350	68,050	72,750	77,450
Pawnee County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Perkins County	41,400	47,300	53,200	59,100	63,850	68,600	73,300	78,050
Phelps County	43,050	49,200	55,350	61,450	66,400	71,300	76,200	81,150
Pierce County	41,550	47,500	53,450	59,350	64,100	68,850	73,600	78,350
Platte County	43,700	49,950	56,200	62,400	67,400	72,400	77,400	82,400
Polk County	45,750	52,250	58,800	65,300	70,550	75,750	81,000	86,200
Red Willow County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Richardson County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Rock County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Saline County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Sarpy County	48,750	55,700	62,650	69,600	75,200	80,750	86,350	91,900
Saunders County	46,400	53,000	59,650	66,250	71,550	76,850	82,150	87,450
Scotts Bluff County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Seward County	47,400	54,200	60,950	67,700	73,150	78,550	83,950	89,400
Sheridan County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Sherman County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Sioux County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Stanton County	41,200	47,050	52,950	58,800	63,550	68,250	72,950	77,650
Thayer County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Thomas County	42,400	48,450	54,500	60,550	65,400	70,250	75,100	79,950
Thurston County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650

Counties	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Valley County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Washington County	48,750	55,700	62,650	69,600	75,200	80,750	86,350	91,900
Wayne County	42,500	48,550	54,600	60,650	65,550	70,400	75,250	80,100
Webster County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
Wheeler County	40,150	45,850	51,600	57,300	61,900	66,500	71,100	75,650
York County	42,150	48,150	54,150	60,150	65,000	69,800	74,600	79,400