COVID-19 EMERGENCY RENTAL ASSISTANCE PROGRAM

THE APPLICATION PROCESS:
APPLICANTS

ELIGIBILITY REQUIREMENTS

Understanding the basic eligibility requirements and documents needed in preparation for the application workflows, will ensure tenants are prepared before even beginning the application process.

To be eligible, a household must:

- Be obligated to pay rent on a residential dwelling and:
- Be a resident of Ada County, Idaho; and
- Have a household income that does NOT exceed 80% Area Median Income; and

Household Size	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Income Limit (80% AMI)	$42,200	$48,200	$54,250	$60,250	$65,100	$69,900	$74,750	$79,550

- One or more individuals within the household has qualified for unemployment benefits; **OR** experienced a reduction in household income, incurred significant costs, or experienced other financial hardship due, directly or indirectly, to theCOVID-19 outbreak; and
- One or more individuals within the household is at risk of experiencing homelessness or housing instability.

PREPARATION STEPS

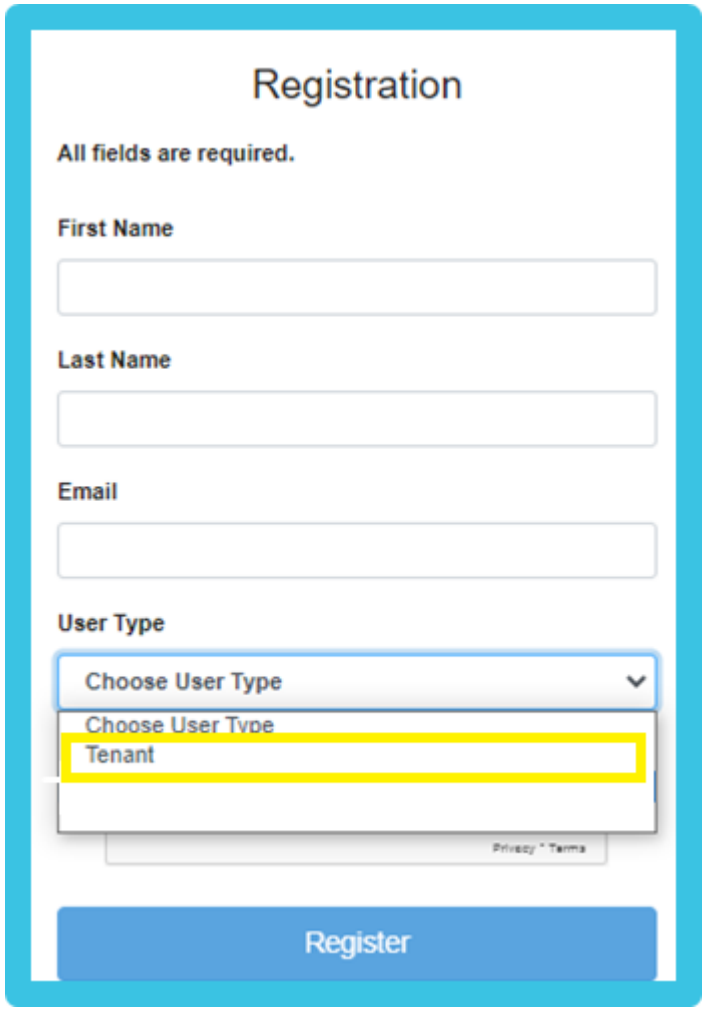
Required Documentation

It is *highly recommended* that you have the following applicable documents ready to upload. The portal accepts the following file types: .pdf, jpg, jpeg and .tiff):

- **Landlord Information**
  - Landlord/Owner name, email, phone number, and mailing address
  - **Important! Make sure you have accurate information, including the email address. It will create issues linking your account to your landlord's, and delay processing your application.**
- **Unit Information**
  - Current lease agreement, with signatures (all pages)
  - Copy of an eviction notice or past due notice, if applicable
  - Most recent utility bills (if requesting assistance with utilities)
- **Household Information**
  - Income documentation (provide all applicable documentation):
    - **Employment Income:** 2020/2021 tax returns, W2's; **OR** last two months of pay stubs
    - **Unemployment:** Copy of benefit notice and print out of payments received for the last two months
    - **Self-Employment**: 2020/2021 tax returns
    - **Social Security Benefits**: 2020/2021 tax information or copy of a current award letter
    - **Child Support:** Print out of payments received in last two months or verification from absent parent
    - **Other Income:** Documentation from the source stating the monthly amount received. For example, VA pension, annuities, disability income, workmen's compensation, alimony, etc.

INITIAL REGISTRATION

- Complete the required fields, select "**Tenant**" as the user type, and click the "**Register**" button.
- An email will be sent to the email address used at registration. Follow the link in the email to create your password.
- Log in with your email address and password.

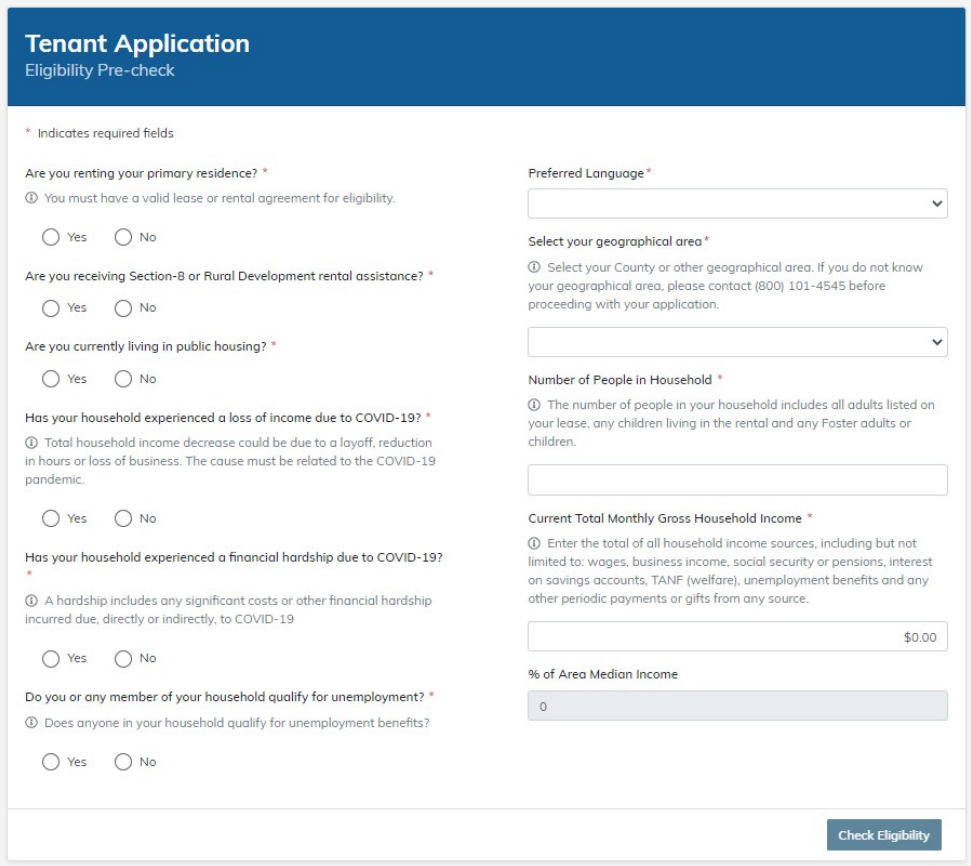


ELIGIBILITY PRE-CHECK

After you register in the portal as a tenant, the first step toward completing your application is the eligibility check. The **Registration** screen helps you determine if you are eligible to receive rental assistance.

You can complete the fields on the screen and then click the **Check Eligibility** button to make sure that the information that you have provided up to this point is within the framework of eligibility.

On this screen, you will be asked if you want to apply for rental assistance, utility assistance, or both.



Tenant Application
Eligibility Pre-check

* Indicates required fields

Are you renting your primary residence? *
You must have a valid lease or rental agreement for eligibility.
Yes No

Are you receiving Section-8 or Rural Development rental assistance? *
Yes No

Are you currently living in public housing? *
Yes No

Has your household experienced a loss of income due to COVID-19? *
Total household income decrease could be due to a layoff, reduction in hours or loss of business. The cause must be related to the COVID-19 pandemic.
Yes No

Has your household experienced a financial hardship due to COVID-19? *
A hardship includes any significant costs or other financial hardship incurred due, directly or indirectly, to COVID-19
Yes No

Do you or any member of your household qualify for unemployment? *
Does anyone in your household qualify for unemployment benefits?
Yes No

Preferred Language *

Select your geographical area *
Select your County or other geographical area. If you do not know your geographical area, please contact (800) 101-4545 before proceeding with your application.

Number of People in Household *
The number of people in your household includes all adults listed on your lease, any children living in the rental and any Foster adults or children.

Current Total Monthly Gross Household Income *
Enter the total of all household income sources, including but not limited to: wages, business income, social security or pensions, interest on savings accounts, TANF (welfare), unemployment benefits and any other periodic payments or gifts from any source.
$0.00

% of Area Median Income
0

Check Eligibility

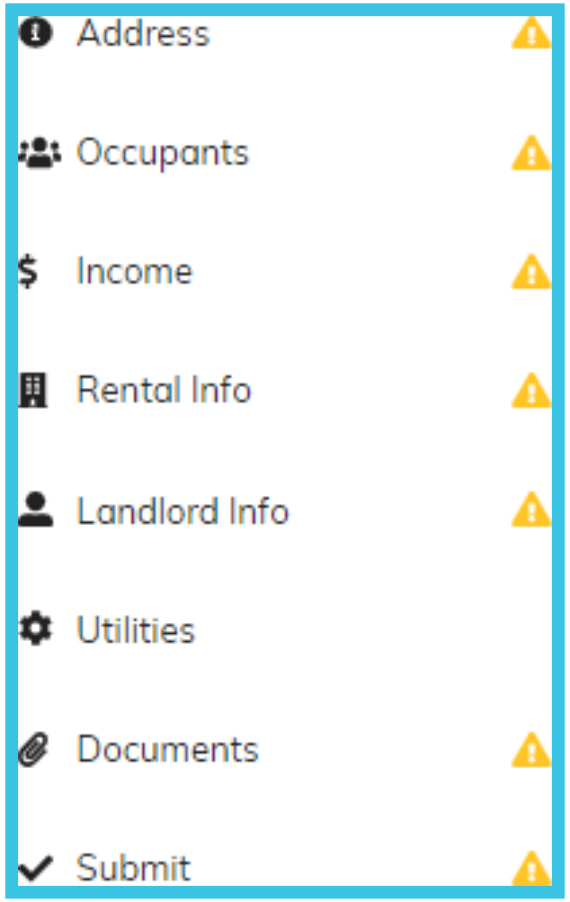
SECTIONS OF THE APPLICATION

The picture to the right shows the necessary fields of the application

- A yellow triangle means there is missing information
- A blue check mark means that section is complete

During the application, you will be asked to fill out information regarding the following topics:

- Address
- Occupants living in your household
- Proof of income of **all adult occupants** in your household
- Rental information
- Landlord information
- Utilities (if you owe utility arrearages)
- Other documents

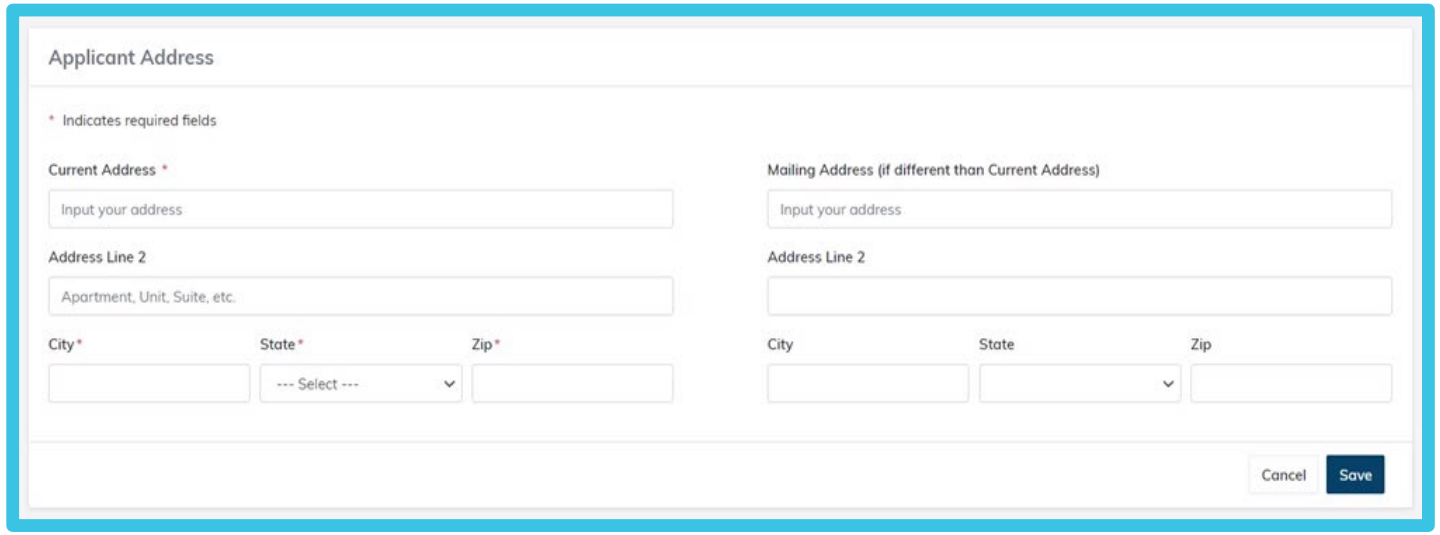


SECTION 1: APPLICANT ADDRESS

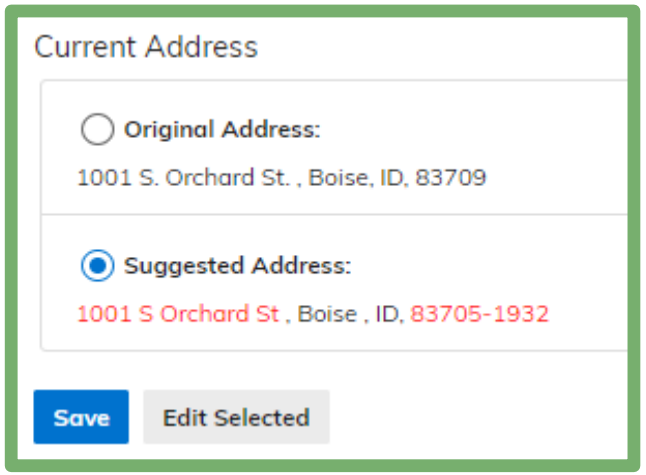
On the **Address** screen, you can provide your current physical address information and your mailing address information.

- ***Note**: You are only required to enter a mailing address if it differs from your current address.*

When you're finished completing the required fields, click **Save**. After the screen refreshes, click **Next** to advance to the next step in the Applicant workflow.



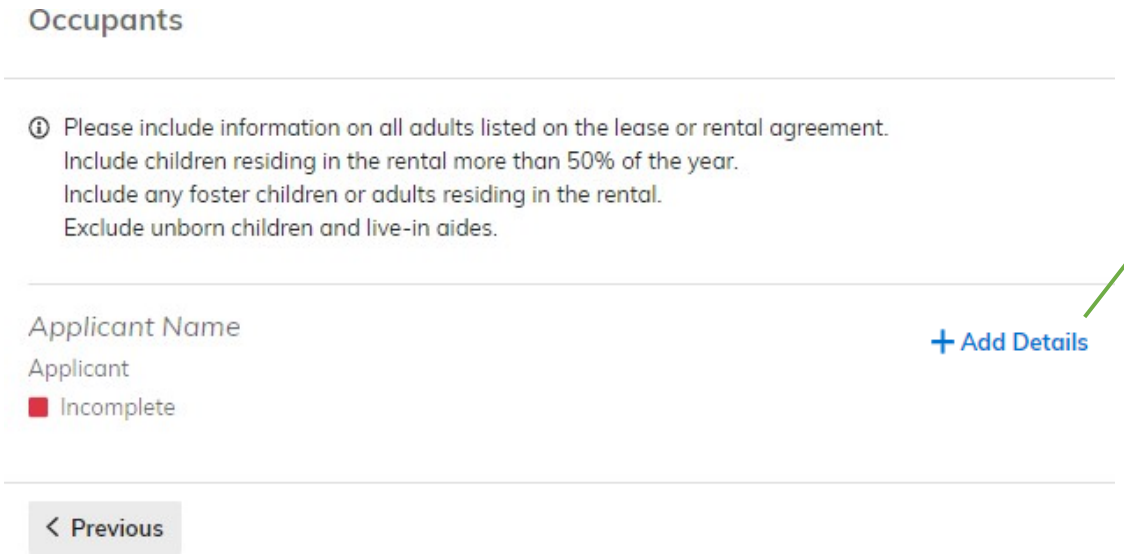
<u>Helpful Tips:</u> When you enter your address, the system might correct your entry. It will give you a suggested address. If the address matches, click Save.

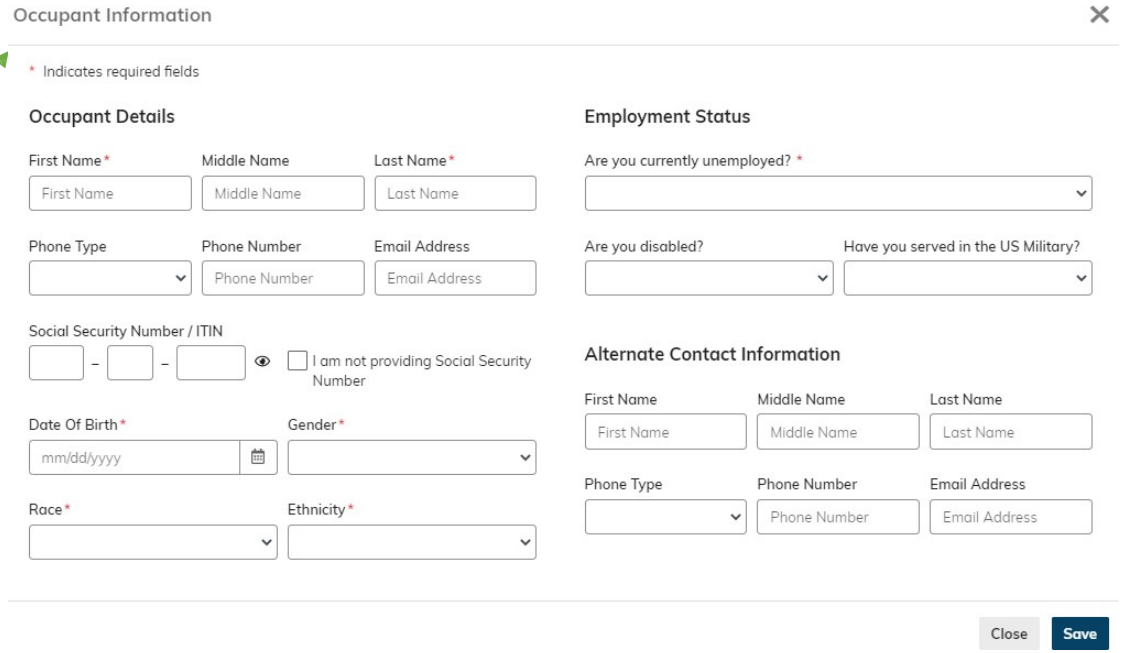


SECTION 2: HOUSEHOLD OCCUPANTS

On the **Occupants** screen, a section for each occupant appears based on the number you entered in the **Number of People in Household** field during preregistration. The name of the primary applicant appears in the **Applicant** section. The section for each additional member of the household appears in the **Occupant** section(s).

Click the **Applicant** row to reveal the fields that you must complete for each occupant in the household. When you're finished completing all required fields in the section, click **Save**. You must also complete this process for each **Occupant** section that is listed on the **Occupants** screen.





SECTION 3: HOUSEHOLD INCOME

The Income screen requires you to enter and document all sources of income for each adult of the household. To complete this step, you will need to provide supporting documentation. It is highly recommended that you have the following applicable documents ready to upload. There are two options to determine your household income. You only need to complete **ONE** of these options.

Option #1

2020/2021 Tax Returns

- If you choose this option to document your household income, you DO NOT need to complete any other income source.
- The monthly amount should be the total of line 11 divided by 12 months.
- Mark N/A on all other sources of income and continue.

OR

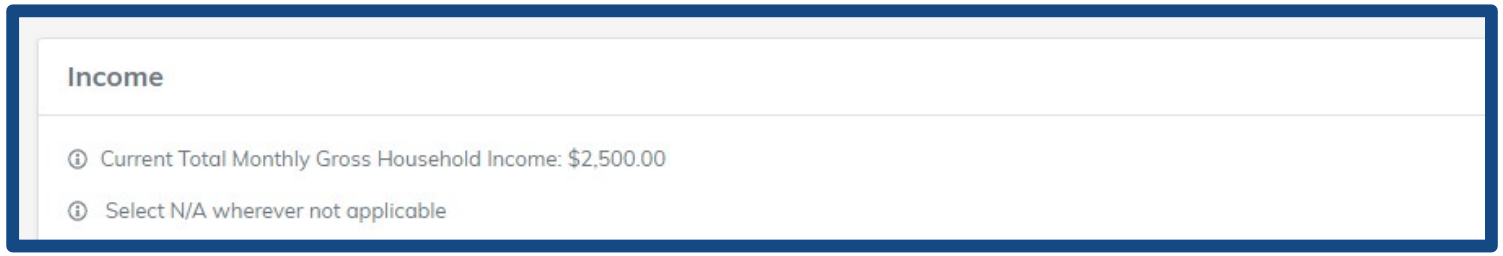
Option #2

Income over last 60 days

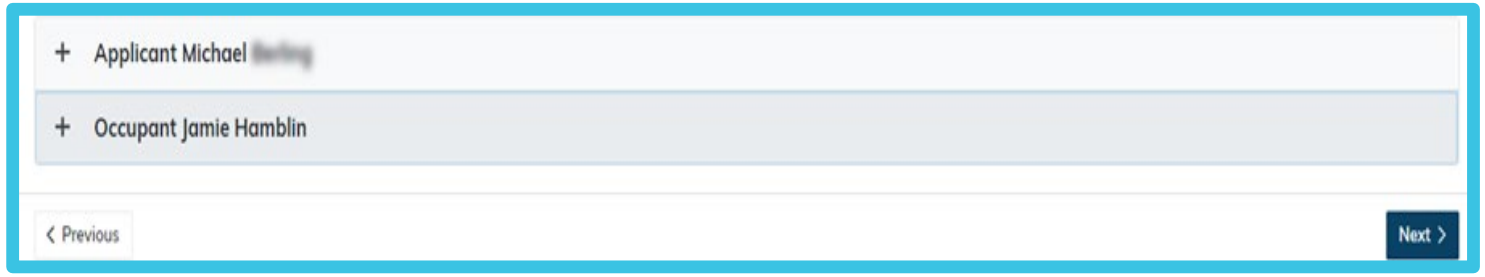
- Wages, Tips, Overtime: Last two months of pay stubs
- Unemployment: Copy of benefit letter or print out of payments received for the last two months.
- Government Assistance: Copy of current benefit letter or print out of payments received for the last two months.
- Child Support & Alimony: Print out of payments received for last two months.
- Pension/Social Security Benefits: Copy of current award letter

SECTION 3: HOUSEHOLD INCOME

At the top of the **Income** screen, the BCACHA portal displays the income amount that you entered in the **Current Total Monthly Gross Household Income** field during preregistration.



Below the total income amount is a section for each household occupant. The primary applicant's name appears in the **Applicant** section. The section for each additional member of the household appears in the **Occupant** section(s).



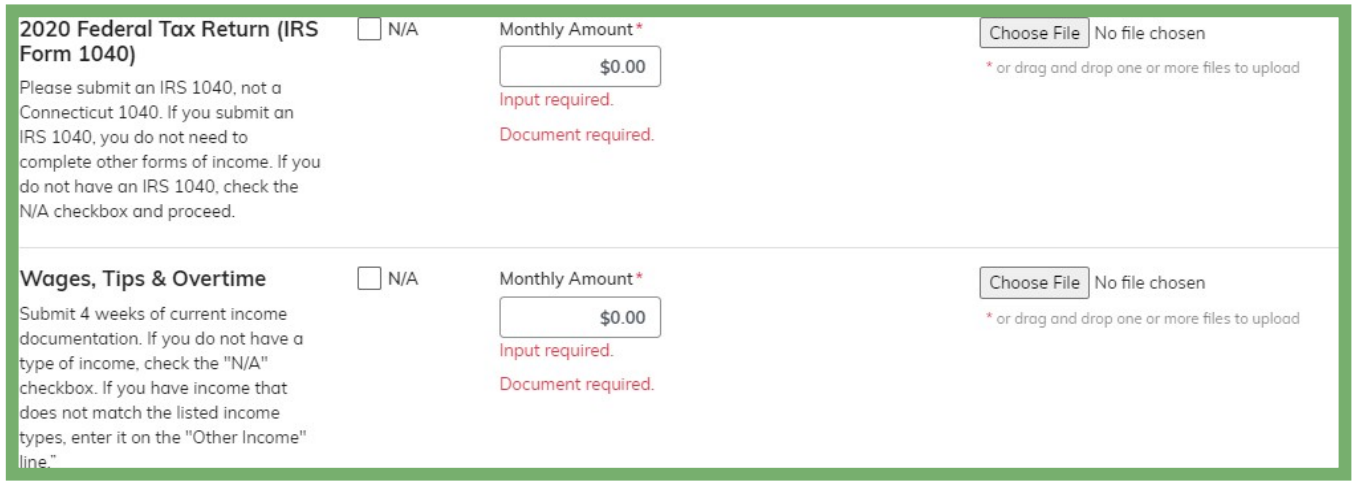
To complete the **Income** step of the Applicant workflow, you must enter and document the income amounts and sources for each member of the household. Each source of income that you claim must include supporting documentation.

SECTION 3: HOUSEHOLD INCOME

For each occupant listed on the **Income** screen, click in the **Occupant** row. The row expands to reveal a list of different income sources.

In the row for each applicable income source, in the **Amount** field, enter the monthly amount that you receive from that income source.

- If you are using a computer, click “choose file” and upload your files directly to the portal.
- If you are using a phone
  - Login to your account
  - Go to this Income section
  - Click “Choose File”
  - Either take a picture of your document or upload a previous picture of your document
  - Click save



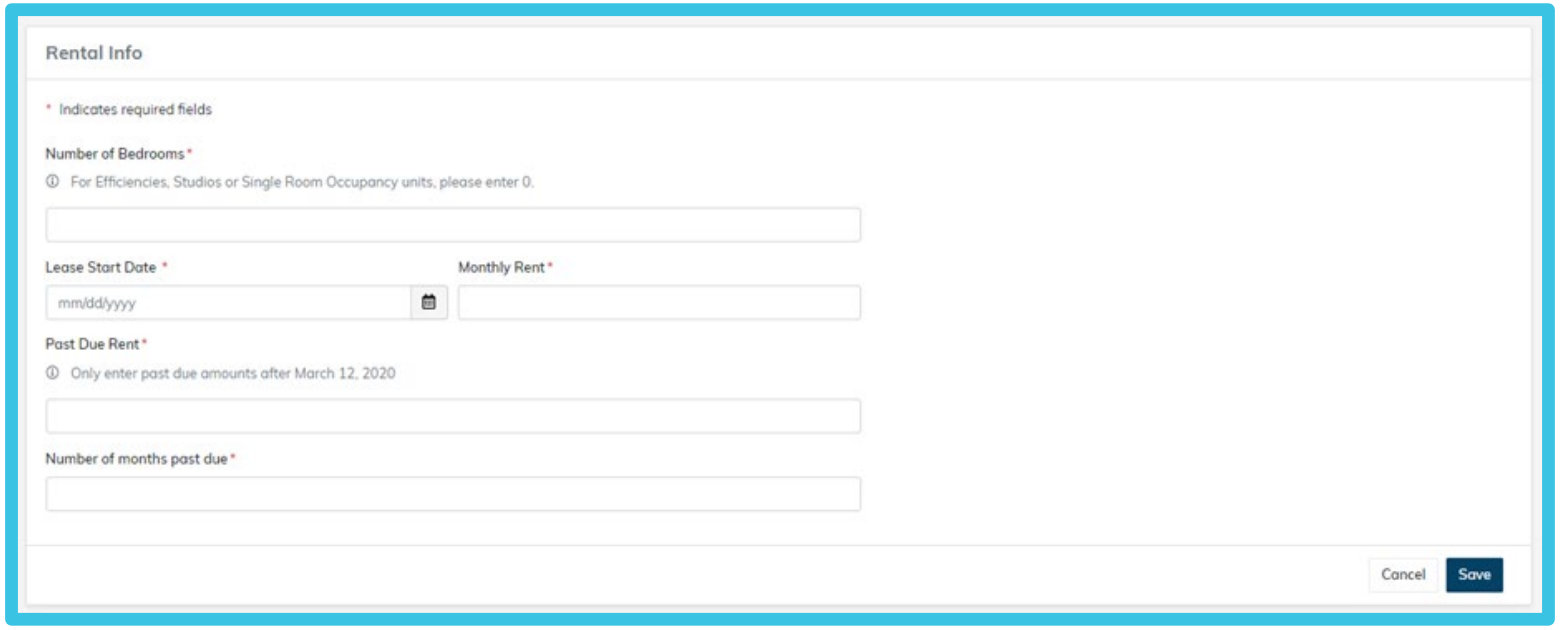
SECTION 4: RENTAL INFO

On the **Rental Info** screen, you can provide details about your lease agreement, along with any information regarding past due amounts.

All fields on this screen are required. When the screen is complete, click **Save**, and then click **Next** to advance to the next step in the Applicant workflow.

You will be asked to report the following:

- Number of bedrooms
- Lease Start Date
- Monthly rent
  - Past Due Rent (if none, put $0)
  - Number of months past due



SECTION 5: LANDLORD INFO

The **Landlord Info** screen requires you to provide details about your landlord or a contact representing your landlord, including their name, address, email, and phone number. It is recommended that you refer to your lease agreement document if you do not readily know this information.

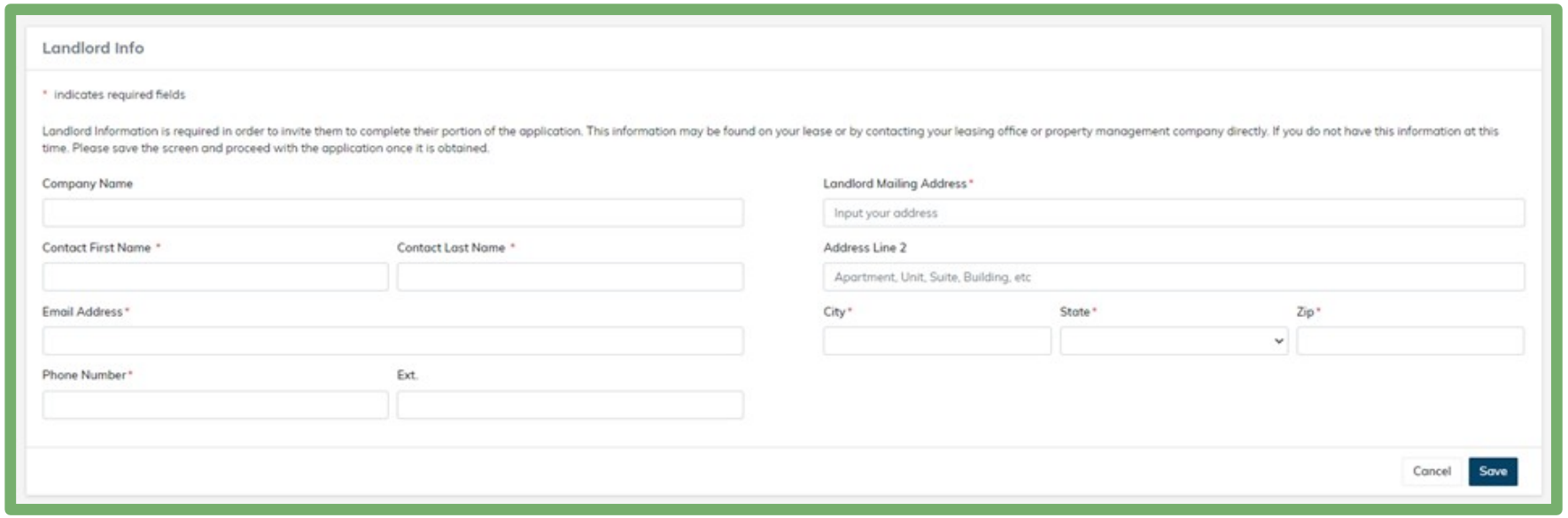
Complete the required fields on this screen as well as any additional fields as needed.

When you're finished, click **Save**. Then, after the screen refreshes, click **Next** to advance to the next step in the Applicant workflow.

IMPORTANT!

Your application will only be linked to your landlord's if you enter the correct email address.

If it is entered incorrectly, it will create issues linking your application to your landlord and delay processing your application. Contact your landlord to confirm the correct email to use.



SECTION 6: UTILITIES

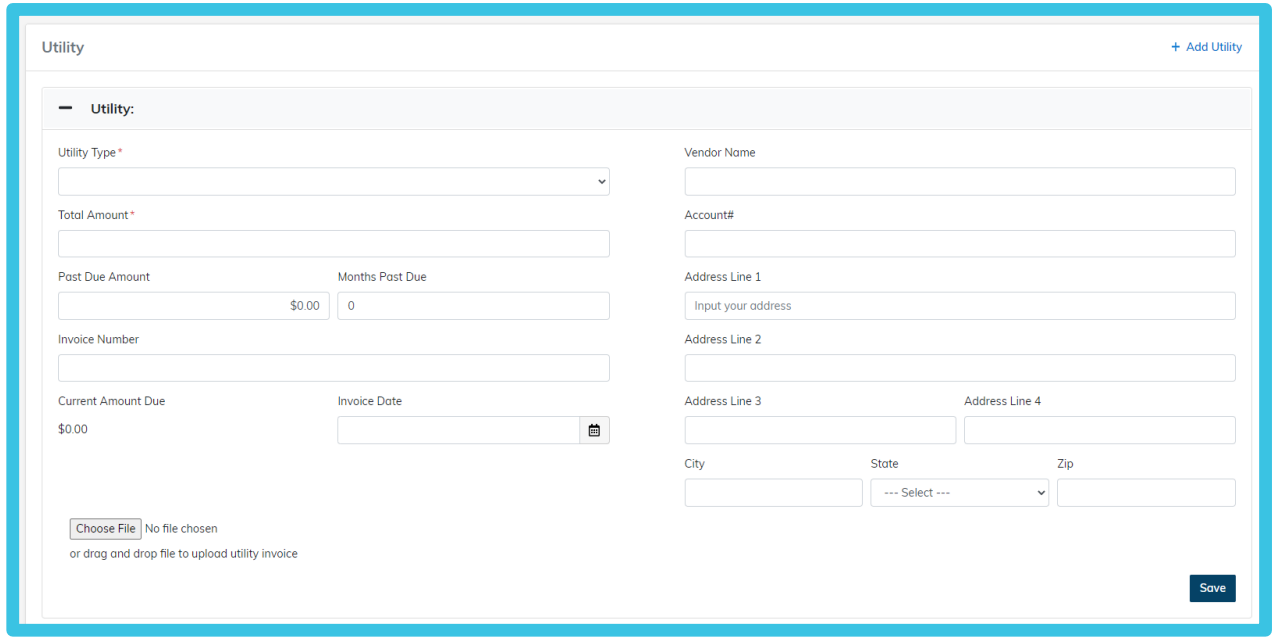
- Utilities are an area or expense that can be considered under BCACHA. Eligible utilities include electricity, gas, water and wastewater (sewer) and internet. Please provide the information requested on the **Utilities** screen as it relates to any utility expenses that you currently pay for. Before completing this step, it is recommended that you have a utility bill showing past due balances and number of months past due saved to your computer and ready to upload for each utility that you want to add to BCACHA.

- Then, on the **Utility** screen, complete the fields as needed.

- To upload a utility bill, click **Choose File**. In your computer's file management system, locate, select, and then open the copy of your saved utility bill. ***Note:*** *the portal accepts the following file types: .pdf, .jpg, and .tiff.*

- After you've completed the necessary fields, click **Save**. If you need to add an additional utility, click **+Add Utility** and then complete and save the fields in the new **Utility** section.

- When you're ready to advance to the next step of the Applicant workflow, click **Next**.

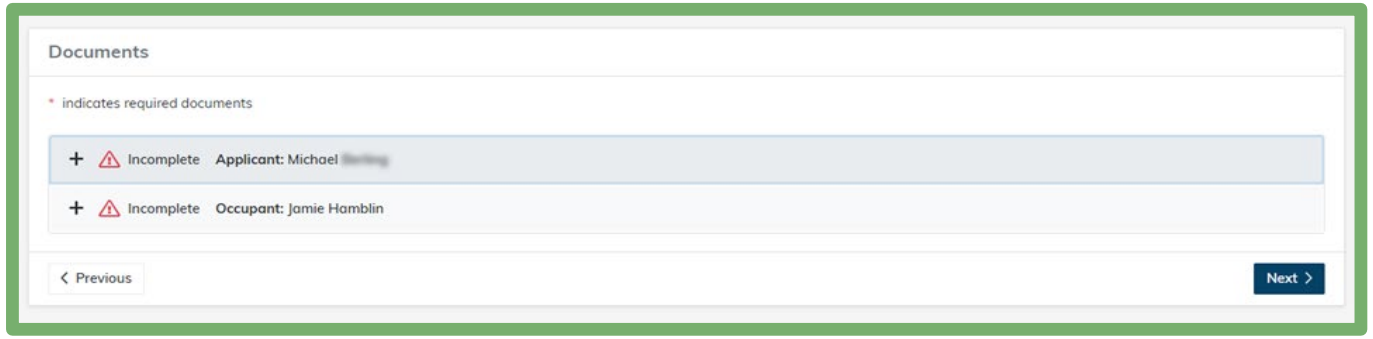


SECTION 7: DOCUMENTS

On the **Documents** screen, you can upload the final documentation required for each occupant of the household. In addition to photo identification for the primary applicant, it is recommended that you also have the following documents saved to your computer before beginning the upload process:

- Lease Document (signed by all parties)
- Past Due Rent Statement
- Eviction Notice, if applicable

The portal supports the following file types:
.pdf, .jpg, jpeg and .tiff.



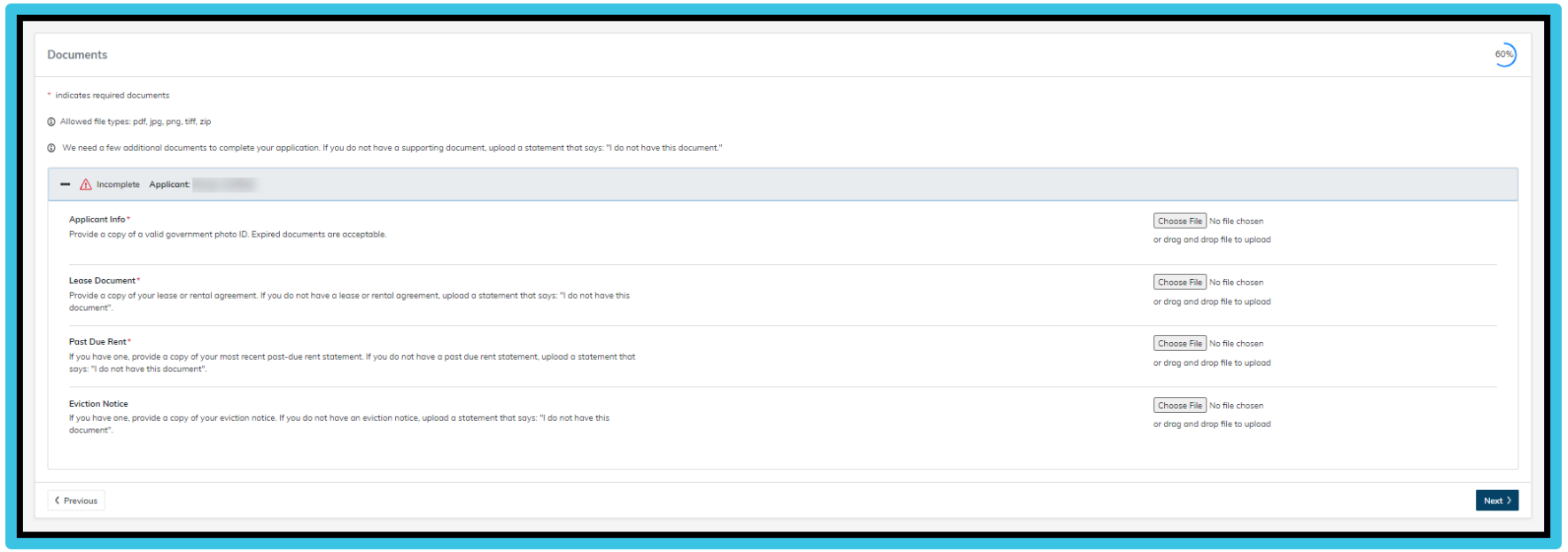
The **Documents** screen includes a section for the primary applicant as well as each additional household occupant. Initially, each tenant listed includes an **Incomplete** status. After all required documentation has been uploaded for a tenant, BCACHA updates their status to Complete. To complete the **Tenant Documents** step in the Tenant Workflow, all tenants must include a **Complete** status.

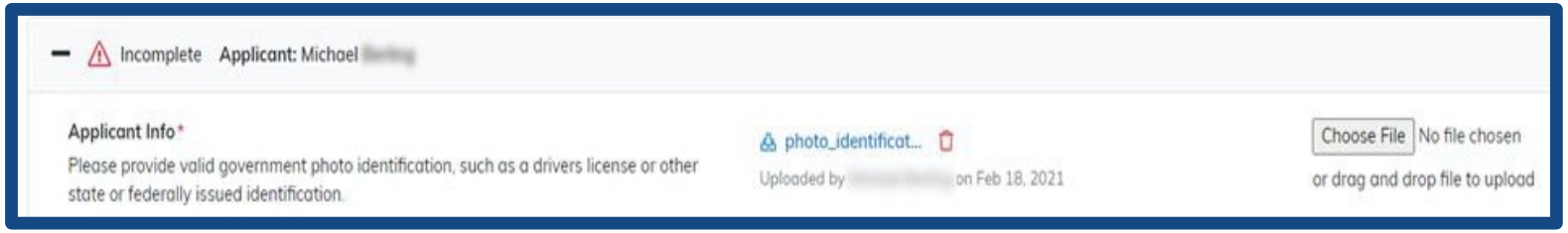
To upload documents for a particular occupant, click the **Expand** button + in the **Applicant** or **Occupant** row to view the list of required documents

SECTION 7: DOCUMENTS

For each document listed, click **Choose File**. In your computer's file management system, locate, select, and open the file that you want to provide as your documentation.

If you want to download the document, click the document name. If you want to delete the document, click the **Delete** button





After you've uploaded the required documents for each applicant and occupant, click **Next** to advance to the next step in the Applicant workflow

SECTION 8: SUBMIT

After you have completed each of the steps listed on the BCACHA RentRelief side menu, you can submit your information for further review and validation.

Before completing this final step of the Applicant workflow, make sure to review the information you've already entered to confirm that each previous step is accurate and complete. If a step listed on the side menu includes a **Warning** icon ⚠

When you're ready to submit your full application, click **Submit** on the BCACHA RentRelief side menu.

The **Review & Submit** screen requires you to declare that the information that you provided in this application is true, complete, and correct to the best of your knowledge, belief, and ability. If this is a statement that you can agree with, and you are ready to submit this application, then select the check box, sign the document, and click **Submit**.

Terms and Conditions

☑ Authorization to Release of Information

By submitting this application, you are authorizing the Boise City & Ada County Housing Authorities to request information including but not limited to: identity and marital status, income and assets, p
rental activity. BCACHA needs this information to verify your eligibility for emergency rental assistance benefits. BCACHA may participate in computer matching programs with these sources in order t
benefits. The groups or individuals that may be asked to release the authorized information include but are not limited to:

Past/Present Employers Social Security Administration Utility Companies Dept. of Health and Welfare Current and Prospective Landlords State Unemployment Agencies Schools and Colleges Law Enf
Child Care Providers Previous Landlords Veterans Administration Retirement Systems Support and Alimony Providers Banks and other Financial Institutions Courts & Post Offices

By checking this box, I consent to allow BCACHA to request and obtain any information from any Federal, State, or local agency, organization, business, or individual for the purpose of verifying my elig
read and understand by submitting this application, I certify that I am giving permission for BCACHA to obtain or share information for emergency rent and utility assistance.

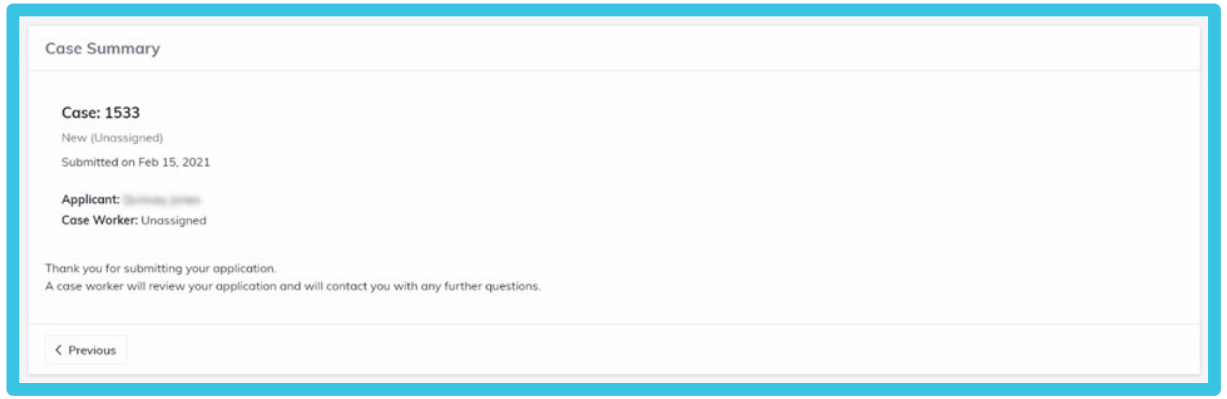
Attestation and Certification of Eligibility

I do hereby certify and attest to the following:

- At least one of the individuals in my household is obligated to pay rent on the residential dwelling listed in this application;
- The income reported on this application represents all household income of any form;
- One or more members in my household has a demonstrable risk of experiencing homelessness or housing instability;

SECTION 8: CASE SUMMARY

The **Case Summary** screen appears.



If you feel that you may have missed something in the application, or that you have any additional documentation to provide that might help with the decision, you can use the side menu or click the **Previous** button to navigate back to a previous screen in the Applicant workflow.

BCACHA will continue to send you emails explaining any next steps you need to take or requests for additional communication.

You can log into your portal at any time and check the status of your application under the "case" tab. We are assigning completed applications to staff multiple times a day. If your assigned representative needs more information from you, they will reach out directly via email or phone.

FREQUENTLY ASKED QUESTIONS

What if I don't have access to a phone or computer to submit the application?

- You can ask your friends, family, neighbors, local school, or library to access their computer. The online software portal is secure and can be accessed on a public device. Make sure to save your username and password. All documentation will be emailed to the email account you used to create your account. Remember to save your application often so you can access it on multiple devices.
- You can ask them to be your "**Tenant Representative (TR)**," which means they create an account, fill out the application and upload all your documents for you. They will be the main point of contact during the application process and all of your information will be linked to the account they create on your behalf. *Important: This means if you need to reapply in the future, you must use the same account they originally applied with.*
- The portal also provides training videos within the application. You can find these resources by clicking the "?" in the top right corner. This is the help center, and you can search their database with any questions you might have. BCACHA will also come out with training videos that will be posted on this website. Check back for updates.
- You may also call (208) 363-9710 for additional assistance.

How do I check the status of my application?

- You can log into your portal at any time and check the status of your application under the "case" tab. We are assigning completed applications to staff multiple times a day. If your assigned representative needs more information from you, they will reach out directly via email or phone.

What if I need help while completing the application?

- You may call 1-208-363-9710 or email **erap@bcacha.org**.

FAQ'S CONTINUED

How do I edit my application?

- For applicants who are in the process of submitting an application that has missing or incorrect information, there is an "edit" button on the top right of each section for changes to be made or documents to be added to your application. Make sure to click save so this information is uploaded. Please do not email in documents, add them to the portal and they will be reviewed by your case manager once assigned.

What if I do not have a scanner? How can I upload my documents?

- You can use your phone as a scanner. This is helpful when you are trying to upload large documents (ex: lease) to your application. Below is **one** example of a free app that you can download and use it as a scanner.
  - Download link if you have an iPhone: **https://apps.apple.com/us/app/id1199564834**
  - Download link if you have an Android: **https://play.google.com/store/apps/details?id=com.adobe.scan.android&hl=en_US**

What if my application is not merging to my landlord's application?

- Make sure your Rental Info tab is complete. Even if there is a blue checkmark next to that section, it might be incomplete. Once you complete that section, your landlord should be able to log into their portal and see your application. Also within your Landlord Info tab make sure your landlord's name, email address, phone number, and address **match exactly how they submitted it in their application**. If the problem still remains, contact our office at (208) 363-9710.

How do I reset my password?

- You can click on the button "Forgot your password?" on your login page to reset your password.

RESOURCES FOR TENANTS

Website: erap.bcacha.org

Call Center: (208) 363-9710

Email to technical support: erap@bcacha.org