



## Wichita Emergency Rental Assistance Program (WERAP)

### Procedures

**Eligibility Guidelines:** Only tenant households who meet each of the four following criteria are eligible for WERAP 1) Households who are renting or renting to own<sup>1</sup>, 2) Households who are experiencing risk of homelessness or housing instability, 3) Households experiencing a COVID-19 related hardship, and 4) Households at or below 80% of Area Median Income (AMI) for Wichita, with a preference for households at or below 50% AMI or households who were employed in 2020 but have been unemployed for the 90 days prior to application.

#### Area Median Income for Wichita, KS

*based on household size*

Income Limit Category (Categoria Limite de Ingresos)	2022 Limit for Persons in Family (Personas en Familia)							
	1	2	3	4	5	6	7	8
50% AMI	\$29,700	\$33,950	\$38,200	\$42,400	\$45,800	\$49,200	\$52,600	\$56,000
80% AMI	\$47,500	\$54,300	\$61,100	\$67,850	\$73,300	\$78,750	\$84,150	\$89,600

**Period and Type of Financial Assistance Allowed:** Financial Assistance can be provided for a period not to exceed 15 months. Eligible applicants will be caught up on rental and utility arrears<sup>2</sup> and will then be provided an additional three months assistance. ***Households may apply for assistance for prospective rent even if they do not have rental arrears, but must be experiencing housing instability.*** Financial reports will be evaluated on a monthly basis to determine availability and future commitment of funds. Determination of assistance for an additional three-month period is dependent on funding availability and subsequent recertification. If a client has been provided a total of fifteen months assistance, the time period may be extended an

<sup>1</sup> Renters under certain types of rent to own agreements eligible for WERAP assistance. The renters must have the option or obligation to purchase the property at the end of the lease term, provided that a member of their household: 1) Is not a signor or co-signor to the mortgage on the property, 2) Does not hold the deed or title to the property; and 3) Has not exercised the option to purchase. WERAP can only assist with base rent charges, and cannot assist with past due and future amounts held in escrow for the down payment on the property.

<sup>2</sup> Types of Utilities allowed: Electricity, Water, Gas, Trash and Internet—If a household is on a bundled contract for internet with other non-covered utilities (ex-- TV and phone services), the total monthly bill amount will be divided by the number of utilities provided to determine a reasonable basis for internet cost.



additional 3 months (for a total of 18 months) if the extension is necessary to ensure housing stability for a household and subject to the availability of funds. In instances where tenants pass away or vacate a unit mid-month, rental assistance will be provided for the entire month of the passing or exit but will not be provided for any future months of assistance at that address.

**Limitations on Prospective (Future Months) Rent Payments:** Eligible households may request rental assistance for future months; however, rental assistance cannot be provided to an eligible household for more than 3 months in the future, without additional recertification of need.

Future month's rental payments are:

- Subject to availability of remaining funds,
- Based on submission of a subsequent application requesting additional assistance,
- The qualified household has not exceeded the total months of assistance allowed under the program, and

**Duplication of Benefits:** To the extent feasible, WERAP shall ensure that any rental assistance provided to an eligible household pursuant to funds made available under this section is not duplicative of any other federally funded rental assistance provided to such household. WERAP will review the household's income and sources of assistance to confirm that the WERAP will not duplicate any other assistance, including federal, state, and local assistance provided for the same costs. 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 can be eligible for WERAP assistance for the tenant portion of the rent (both arrears and future rent payments).

Client Specialists will also verify that applicants are not applying for duplicative assistance for prior months, by checking against the Emergency Assistance Program (EAP) Cherwell Database in house, the Kansas Eviction Prevention Program (KEPP) Database provided by the Kansas Housing Resources Corporation (KHRC), and Emergency Solutions (ESG) records for homeless prevention in house. If WERAP realizes assistance was provided through WERAP for a month that another federally funded program provided assistance, WERAP will recoup the funds from the utility provider, landlord, or client so as to stay in compliance with Duplication of Benefit regulations.

**Kansas Emergency Rental Assistance (KERA) Duplication of Benefit Checks:** Twice weekly, WERAP and KERA share applicant and client data to prevent Duplication of Benefits and ensure the same applicants are not being processed by both programs. In the event that WERAP provides assistance, KERA will not and vice versa. In the event that WERAP is actively processing a client, KERA will not and vice versa. Applicants who are pulled off the WERAP Waiting list who are in an active processing status with KERA will be placed into a holding status until KERA makes a determination on eligibility. In the event KERA funds the application, the client is withdrawn from WERAP. In the event KERA closes the application, WERAP will begin to determine eligibility.



**Prioritization of Assistance:** Throughout the term of WERAP, households meeting one of the two following criteria will be prioritized and have preference over those between 51% and 80% AMI and those currently employed:

- Total household income does not exceed 50 percent of the area median income for county where the household is located, or
- 1 or more individuals within the household are unemployed as of the date of the application for assistance and have not been employed for the 90-day period preceding such date.

**Preliminary Waitlist Draws:** As needed, WERAP staff will sort the waiting list and complete a preliminary draw of eligible households. The list of eligible households will be sorted first by the preferences listed above, and then by date and time of application.

**Fraud:** If it is determined that fraud has been committed on the WERAP application by the tenant or applicant, the application will be withdrawn due to fraud. Examples of fraud include, but are not limited to forging documentation, certifying false information is true and correct, and fabricating an application completely. WERAP landlords and payees can also be found to commit fraud. Examples include overstating the total amount of rent owed for a given property, falsifying property management agreements to collect rent for a property that they are not entitled to collect payment on, forging documentation, as well as submitting applications on behalf of their tenants. If a landlord has been found to commit fraud, they will be banned from receiving WERAP assistance in the future and attempts will be made to recoup payment. In the event the tenant was not found to be complicit in the fraud of the landlord, assistance with past due utility arrearages will be offered, as well as housing stability services to provide the tenant future rent assistance with a non-banned landlord.

**Suspected Fraud:** In instances where fraud is suspected but not confirmed, the applicant will be withdrawn for Suspected Fraud. Examples may include bot style applications (i.e. applications that resemble those submitted by a bot with all capital letters, standard template fabricated documentation, no signatures, etc.), and applications where the unit is shown to be owned by someone locally, yet managed by an out of state property management company who is trying to collect payment. In these instances of suspected fraud, the applicant and/or landlord will have 30 days to appeal the withdraw and provide documentation to support the appeal. In instances where a unit is owned locally but managed by a person or company out of state, both the owner and the property management company must visit City Hall to confirm the agreement.

**Eligibility Determination:** WERAP staff will provide a list of preliminary draws to Client Specialists, who will then immediately work to determine eligibility for WERAP clients and gather additional supporting documentation if necessary. The number of households drawn will depend on capacity of the client specialists. Generally, Client Specialists will give applicants 7 days to provide



additional documentation necessary to determine eligibility. If the requested documentation is not provided within the 7 day timeframe, the application will be withdrawn and WERAP staff will recommend the applicant reapply. Extensions can be given in certain circumstances. At this point WERAP staff will also verify that the property reported by the applicant is owned by the landlord reported using the Sedgwick County Appraisers website. If a client is determined INELIGIBLE for WERAP, the Client Specialist will send email communication to the applicant and landlord if email addresses are furnished by the client and withdrawal them from the WERAP waitlist.

- Clients have the opportunity to appeal the withdrawal by emailing [WERAP@wichita.gov](mailto:WERAP@wichita.gov) within 14 days of the withdrawal notification. In the appeal, clients must provide evidence supporting why their application should be re-opened. Requests for appeal without evidence will not be re-opened. Once a client has submitted an appeal, WERAP will reach out to notify the client via email of the appeal determination. At this time, if an appeal is denied, clients will have to re-apply for assistance. There are some instances where a client is not able to re-apply when an appeal is denied:
  - Not living in Wichita,
  - Fraud,
  - Not being a renter, and/or
  - Expiration of eligibility period; the client has reached the maximum number of months of assistance
- If a client is determined to claim a preference (at or below 50% AMI, or employed in 2020 but unemployed for the 90 days preceding the application date) in error that did not apply to their household, but meets other eligibility requirements, the Client Specialist will send the client email communication that they are being returned to the Waitlist until those with preferences are first served.

**Housing Stability Services:** When a household has been pulled from the waitlist but is no longer at the address for which they applied, housing stabilization services may be available. These services are available dependent on funding availability and any necessary recertification. They may not be accessible for every situation. Funds may be used to cover costs such as:

- housing counseling,
- case management related to housing instability,
- housing related services for survivors of domestic abuse or human trafficking,
- legal services or attorney's fees related to eviction proceedings and maintaining housing stability,
- specialized services for individuals with disabilities or seniors that support their ability to access or maintain housing,
- security deposits and other associated fees, such as application fees,
- the cost of a transitional stay in a hotel or motel, or
- other services.



**WERAP Communication:** WERAP will follow the communication methods outlined below in keeping applicants, clients, and landlords informed of WERAP status. It is important to note that email is the primary form of communication for WERAP. It is vital that WERAP have the most up to date email address for applicants and landlords. This list is not intended to be all inclusive, but sets the minimum standard for WERAP communication for applicants, clients, and landlords.

- **Waitlist:** Once weekly, WERAP applicants who are still on the waitlist will receive a waitlist confirmation email. Landlords will receive a personalized email informing them that their tenant at a certain address has applied for WERAP and that they are still on the waiting list. The Landlord email will provide the landlord with the name of the tenant, the address of the tenant, and when the tenant submitted their WERAP application.
- **Eligibility Determination:** When WERAP applicants are pulled off the waitlist, they will receive notification that their application is now in review status. This email notification lets the client and landlord know that they will be hearing from a WERAP Client Specialist within 7 business days to notify them of what documentation is needed to complete their WERAP application.
- **Landlord Certification:** Landlords of applicants who are pulled off the waitlist will also receive notification of such. The email sent to landlords provides them with the name of their tenant pulled off the list for eligibility determination, the address of the tenant, the tenant's application ID, and a link to the Landlord Certification. The Landlord Certification gives Landlords an opportunity to submit the most up to date itemized rent ledger for their tenants, as well as submit vendor forms to get set up in the City's financial system.
- **Missing Documentation:** Within 3-7 business days of being pulled off the waiting list for Eligibility Determination, applicants will receive an email from the Client Specialist letting them know what documentation is required for them to submit to complete their application; landlords will be CCed on this communication so they are aware of the deadline for submission. Applicants are given 7 calendar days to submit requested information, or their application will be withdrawn due to failure to provide documentation necessary to support their application and determine eligibility. Extensions can be given in certain circumstances.
- **Return to the Waitlist:** Until all those applicants with preferences have been served, if an applicant pulled off the waitlist is determined in the eligibility review process to not qualify for either preference, but they still meet other program requirements, they will receive an email informing them they will be placed back on the waiting list until those with preferences are first served.
- **Payment Confirmation:** When a WERAP Payment Authorizer authorizes payments for any applicant, they will send a screenshot of the payments queued to both the WERAP client and the landlord so they are informed of what rent and utility payments will be made on behalf of the tenant. This email indicates approval of WERAP assistance.



- **WERAP Withdrawal:** If an applicant in eligibility determination is determined to not be eligible for WERAP assistance, they will receive an email informing them that presently they are ineligible for WERAP assistance and that their application is being withdrawn. Reasons for withdrawal are found below:
  - Ineligible due to the fact there is no demonstrated COVID-19 related financial impact
  - Ineligible because the total household income exceeds 80% AMI
  - Ineligible because the applicant is not a renter
  - Failure to provide requested documentation to support the application by the deadline
  - Failure to respond to requests for additional documentation
  - Ineligible due to the fact that there is not housing instability demonstrated; there are no rent or utility arrearages
  - Ineligible due to the fact that another federally subsidized program has already provided assistance for the months of arrears requested on the application
  - Ineligible due to the fact that the Kansas Emergency Rental Assistance program served the household
  - Ineligible due to the fact that the applicant lives outside of the city limits of Wichita.
  - Ineligible due to the fact that fraud found to be committed in the WERAP application
  - Ineligible due to the fact that they verbally abused staff (including but not limited to threats, profanity, and/or intimidation)
  - Voluntary withdrawal

**Active Waitlist Draws:** After a client is determined by the Client Specialist to be ELIGIBLE for WERAP assistance, they will be marked as such by the assigned Client Specialist in Elite. At least once daily, an active draw will take place to move eligible applicants from off the waitlist to the client and payment processing module of Elite.

**Payments:** Payments will attempt to be made to the lessor or utility provider on behalf of the eligible household. The household will be provided with documentation of any payments made on their behalf. Utility payments will only be made for past amounts. Rental payments will be processed with rent arrears plus 3 prospective months (if the maximum months of assistance has not yet been reached), then additional payments for prospective rent payments and utility arrears 3 months at a time (based on subsequent recertification, eligibility and remaining months of assistance available).



Landlords whose tenants were pulled off the waiting list after May 12, 2021, must fill out a Landlord Certification and be set up in the City's financial system prior to receiving WERAP funds. WERAP will make reasonable efforts to obtain the cooperation of landlords to accept WERAP funds, fill out a Landlord Certification and get set up in the City's financial system. Outreach will be considered complete if WERAP has made at least three attempts by phone, text, or e-mail over a seven calendar-day period to request the landlord's participation; and a landlord confirms in writing that the landlord does not wish to receive payment from the City but will accept payment from the tenant.

**Direct Payments to Tenants:** In the event that the landlord does not want to participate, but indicates they will accept payment from the tenant directly, WERAP will move forward with remitting payment to the tenant directly and request a receipt of payment to the landlord prior to queuing or remitting any future rent payments. If the landlord will not accept funds from neither WERAP nor the tenant, the tenant will be assisted through Housing Stability services.

**Acceptable Forms of Documentation:** The list below is not intended to be all encompassing, but provides a strong framework for eligible documentation sources:

- COVID-19 Hardship: as long as the applicant has clearly described their direct or indirect COVID-19 related financial hardship on their WERAP application, no further documentation is needed to document COVID-19 Hardship. If the COVID-19 financial impact is not outlined on the application, a WERAP Self Certification Form will be provided to the applicant to document COVID-19 financial impact. Direct or indirect COVID-19 financial impact includes but is not limited to the following:
  - Qualified for unemployment benefits
  - Experienced a reduction in household income
  - Incurred significant costs or experienced other financial hardship due to the pandemic (directly or indirectly)
- Income Qualifications (not to exceed 80% AMI): There are five options for documentation of household income. Applicants can select one option and provide the relevant documentation for **ALL** income of the household. **Note:** documentation provided verifying these sources of income **MUST** include the household member's full name. Screenshots from Unemployment must have the full name and last 4 of the social.
  - Option 1: Total income for calendar year 2020 documented by
    - Complete and **signed** 1040 as filed with the IRS for the household
  - Option 2: Confirmation of last 60 days of income prior to request. Documentation of **two months** of the following types of income received:
    - Check Stubs/Wages, Public assistance benefits (SSI/SSD for all members of HH- not just adults, Unemployment)
    - Child Support, Alimony, or foster care payments



- If a household member operates their own business, direct payments for services, or self-employment wage documentation is requested
- If a household is unable to provide full and complete 60 days worth of documentation in either of the three options listed above, please send **UNREDACTED\*** bank statements (traditional banks & credit unions, and/or Chime/other non-traditional bank statements) covering the 60 days. \*Unredacted means not marking out transactions—we must be able to view the entire document.
- Option 3: Categorical eligibility. If a household has qualified and income has been verified to be at or below 80% AMI for another local, state, or federal government assistance program, WERAP can rely on the following:
  - Current Food Stamps/SNAP determinations letter
  - Current Cash Assistance/TANF determination letter
  - Verification of participation in Section 8 or Public Housing Program
  - Current determination letter from other state, local, or federal assistance program, for which the income limit is 80% AMI
- Option 4: In the event that the applicant is 1) disabled, 2) reports technological issues, or 3) is experiencing an extenuating circumstance and is unable to provide any of the documentation sources above for income, a WERAP Self Certification form will be provided to document household income.
- Option 5: Fact Specific Proxy
  - If the household resides in a Qualified Census Tract (QCT) designated by HUD, WERAP will use that as a means of qualifying household income by fact-specific data proxy. WERAP will take the annual gross income reported on the application as an attestation of income in conjunction with the QCT verification.
- Risk of Homelessness or Housing Instability
  - A past due utility, rent notice or eviction notice,
  - Unsafe or unhealthy living conditions
    - A report and/or case number from Central Inspection
    - A referral from a domestic violence shelter or service provider for survivors of domestic abuse or human trafficking
    - Living in unsafe or unhealthy living conditions, such as conditions that increase the risk of exposure to COVID-19 because of overcrowding, or
  - Any other evidence of such risk
    - A housing cost burden that makes it difficult for renters to afford their housing costs
    - Informal rental arrangements with little or no legal protection
    - Evidence the household is forgoing or delaying the purchase of essential goods or services in order to pay rent or utilities, such as food, prescription





drugs, childcare, transportation, or equipment needed for remote work or school

- Evidence the household is relying on credit cards, payday lenders, or other high-cost debt products, or depleting savings, to pay for rent or utilities, rather than wages or other income
- Proof of Renting Status
  - Lease, or
  - Signed letter from landlord stating terms of tenancy, along with a separate signed letter from the tenant stating the terms, or
  - Rental Agreement for individuals/families residing in hotel/motel/short term rentals for 60 days or more
- Proof of Identification
  - Unexpired Photo ID,
  - State Issued Photo ID, or
  - a court filing notice or mail from a federal, state, county or City agency with the address of your rental unit