



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 own¹, 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)	2021 Persons in Family (Personas en Familia)							
	1	2	3	4	5	6	7	8
50% AMI	\$26,550	\$30,350	\$34,150	\$37,900	\$40,950	\$44,000	\$47,000	\$50,050
80% AMI	\$42,500	\$48,550	\$54,600	\$60,650	\$65,550	\$70,400	\$75,250	\$80,100

Period and Type of Financial Assistance Allowed: Financial Assistance can be provided for a period not to exceed 12 months. Eligible applicants will be caught up on rental and utility arrears² 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.*** 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 twelve months assistance, the time period may be extended an additional 3 months (for a total of 15 months) if

¹ 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.

² Types of Utilities allowed Electricity, Water, Gas, Trash and Internet—but only if the household is on an internet only contract; households with internet bundled with cable and/or home phone services cannot be assisted.



the extension is necessary to ensure housing stability for a household and subject to the availability of funds.

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
- All rent arrears must be paid before future months of rental assistance can be requested.

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.

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: Once weekly on Wednesday, 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.

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 of 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. Also at this point. Client Specialists will also verify that applicants are not applying for duplicative assistance for prior months, by checking against the EAP Cherwell Database in house, the KEPP Database provided by KHRC, and ESG records for homeless prevention in house.

- If a client is determined INELIGIBLE for WERAP, the Client Specialist will send email communication to the applicant and remove them from the WERAP waitlist.
- If a client is determined to claim a preference (at or below 50% AMI, or unemployed within the last 90 days) in error that did not apply to their household, the Client Specialist will send the client email communication that they are being returned to the Waitlist until those with preferences are first served.

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:** On Fridays, 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:** On Wednesdays, 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 know that they will be hearing from a WERAP Client Specialist within 3 to 7 business days to notify them of what documentation is needed to complete their WERAP application. Landlords of applicants who are pulled off the waitlist will also receive notification of such on Wednesdays. This email provides the name of their tenant pulled off the list for eligibility determination, the address of the tenant, as well as important information related to getting set up as a vendor in the City's financial system so that WERAP is able to remit payment of behalf of their tenant, in the event they are approved for WERAP assistance. This email also gives Landlords an opportunity to submit the most up to date itemized rent ledger for their tenants, as many of the rent ledgers submitted at the time of the tenant's application are outdated.



- **Missing Documentation:** Within 3-7 business days of being pulled off the waiting list for Eligibility Determination, applicants will receive an email from the WERAP pre-screen team letting them know what documentation is required for them to submit to complete their application. 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.
- **Approval:** When/if an applicant is approved for WERAP assistance; both the applicant and the landlords will receive an email indicating their approval status. At this point, if a landlord is not yet set up in the City's financial system to receive payment of behalf of their tenant, WERAP will let them know an email is coming with information on how to become a vendor. Also at this point, if WERAP staff does not have the most up to date rent ledger, this will be also be requested.
- **Return to the Waitlist:** If an applicant pulled of 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 up 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.
- **WERAP Withdrawal:** If an applicant in eligibility determination 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 your total household income exceeds 80% AMI
 - Ineligible because you are not a renter
 - Failure to provide requested documentation to support the application by the deadline
 - Ineligible due to the fact that there is not housing instability demonstrated; there are no rent or utility arrearages
 - Ineligibility due to the fact that the applicant no longer resides at the address for which they applied for WERAP assistance
 - 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 applicant lives outside of the city limits of Wichita.



- Ineligible due to the fact that fraud found to be committed in the WERAP application
- 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 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 all 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).

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
 - Qualified for unemployment benefits as evidenced by:
 - Statement of eligibility from KDOL, UI screenshots with name and last four of Social Security Numbers, or a 1099G from the Kansas Department of Labor
 - Experienced a reduction in household income, evidenced by:
 - Employer letter stating change in hours, wage reduction or notice of furlough because of COVID-19
 - At least two months (before and after) paystubs from enough pay cycles to substantiate a reduction in income due to COVID-19
 - Incurred significant costs or experienced other financial hardship due to the pandemic (directly or indirectly) documented by receipts, payment statements, bank or credit card statements evidencing:
 - Healthcare costs, including care at home for individuals with COVID-19
 - Purchase of PPE
 - Penalties, fees and legal costs associated with rental or utility arrears
 - Payments for rent or utilities made by credit card to avoid homelessness or housing instability



- Childcare costs
- Internet access and computer equipment required to work or attend school remotely
- Alternative transportation for households unable to use public transportation during the pandemic
- An attestation using the WERAP Self Certification Form
- Income Qualifications (not to exceed 80% AMI): There are a four options for documentation of household income. Applicants can select one option and provide the relevant documentation for **ALL** adult members 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, **AND**
 - All W-2 Wage statements, **AND, if applicable**
 - 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
 - Option 2: Confirmation of last 60 days of income at time of application or 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
 - 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: If a household is unable to provide full and complete 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.
- Risk of Homelessness or Housing Instability



- A past due utility, rent notice or eviction notice,
- Unsafe or unhealthy living conditions
 - 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