



Policies and Procedures

FOR THE

EMERGENCY RENTAL ASSISTANCE PROGRAM (ERAP)

Effective: 3/1/2021

Contents

DOCUMENT REVISION HISTORY	3
I. Introduction	6
II. Eligibility	6
A. Household Eligibility.....	6
B. Income Eligibility	8
C. Immigration Status and Identity	10
D. Active Renter Household	10
E. Prior Assistance.....	10
III. Available Assistance.....	11
A. Use of Funds	11
B. Program Caps.....	11
C. Types of Assistance	12
1. Rent Arrears	12
2. Utility Arrears.....	12
3. Stipends	13
IV. Application Process.....	14
A. Application Intake	14
B. Recertifications	15
C. Prioritization of Assistance	15
D. Applications Submitted on Behalf of Tenants.....	16
V. Distribution of Assistance	17
A. Payments	17
VI. Reporting Requirements.....	17
A. Program Reporting Requirements	17
1. Participant Documentation.....	18
2. Owner Documentation	19
VII. Denials & Administrative Reviews	19
A. Denials	19
B. Administrative Reviews.....	20
VIII. Compliance Monitoring	21
A. Qualitative Reviews	21
B. Data Integrity Compliance	21

C. Validation Checks 21

IX. Definitions 21

Addendum A – Income Limits 23

I. Introduction

The City of Tulsa Emergency Rental Assistance Program (ERAP) is a rental assistance program designed to provide rental assistance payments to citizens who need help paying rent because of job loss or a reduction of income due to the coronavirus pandemic. This document outlines the policies strategically designed for the delivery of emergency rental assistance for the City of Tulsa Emergency Rental Assistance Program (ERAP) as established by section 501 of Division N of the Consolidated Appropriations Act, 2021, Pub. L. No. 116-260 (Dec. 27, 2020).

II. Eligibility

A. Household Eligibility

ELIGIBLE HOUSEHOLD

An “eligible household” is defined as a renter household in which at least one or more individuals who qualify to pay rent on a residential dwelling meets the following criteria:

1. Qualifies for unemployment or has experienced a reduction in household income, incurred significant costs, or experienced a financial hardship due to COVID-19;
2. Demonstrates a risk of experiencing homelessness or housing instability; and
3. Has a household income at or below 80 percent of the area median¹.

City of Tulsa POLICY

Any members of the household who are over 18, and either lost a job, qualified for unemployment, or had income significantly reduced by COVID-19 may be eligible for ERAP. If a household member is under 18, they are not eligible for this assistance. Household members not named on the lease may be eligible if verification of occupancy is provided. Adequate verification of occupancy will be required and may include utility bills.

Qualifies for unemployment (Section II.A.1) is defined as any member of the household on the lease that has received unemployment between March 13th, 2020 to the date of application.

¹ Addendum A – Income Limits

Reduction in household income (Section II.A.1) is defined as a loss of wages or compensation. The City of Tulsa will accept the following documents as form of verification in reduction of household income dating from 3/13/2020:

- 1) Letter from employer stating reduced wages, termination, or furlough.
- 2) Layoff letter from employer.
- 3) Unemployment letter dated from 3/13/2020 to current.
- 4) Print out from Unemployment on benefits received in the last 30 days.
- 5) Notice of business closure on employer website.
- 6) Letter from healthcare provider or employer stating they were sick and unable to work.
- 7) Letter from workforce solutions.
- 8) Reduction of income due to deceased family member.
- 9) Other applicable documentation verifying reduction in income.
- 10) If none of the above available, a self-certification form may be acceptable.

Significant Costs (Section II.A.1) is defined as any expense incurred as a result of responding to the COVID-19 Pandemic. The City of Tulsa will accept the following documents as form of verification of significant costs dating from 3/13/2020:

- 1) Healthcare costs, including care at home for individuals with COVID-19.
- 2) Adverse healthcare impact/Increased healthcare costs (medical bills, receipts, etc.).
- 3) Expenses incurred due to quarantining or social distancing as mandated by employer (computer equipment, internet expenses, etc.)
- 4) Expenses for childcare due to school closures as a result of COVID-19.
- 5) Expenses for remote learning as result of COVID-19.
- 6) Purchase of Personal Protective Equipment (PPE).
- 7) Penalties, fees, and legal costs associated with rental or utility arrears.
- 8) Payments for rent or utilities made by credit card to avoid homelessness or housing instability.
- 9) Alternative transportation for households unable to use public transportation during the pandemic.
- 10) Funeral costs due to a deceased family member's Covid-related death.
- 11) If none of the above is available, a self-certification form may be acceptable.

These costs may be verified with receipts, payment statements, bank or credit card statements, or other documentation. Proof of payment of incurred expenses is not required.

Financial Hardship (Section II.A.1) is defined as any negative financial impact that the family experienced as a result of COVID-19. The applicant may be required to provide a narrative regarding the hardship and how it was directly or indirectly related to COVID-19.

1) *Risk of experiencing homelessness and housing instability* (Section II.A.2) is defined as the household accumulating at least one month of rental arrears in the current residence. A household can demonstrate a risk of experiencing homelessness or housing instability due to unsafe or unhealthy living conditions. A household should document the risks in the following ways:

- 1) Eviction notice.
- 2) Past due utility or rent notice.
- 3) Living in unsafe or unhealthy living conditions, such as conditions that increase the risk of exposure to COVID-19 because of overcrowding.
- 4) A housing cost burden that makes it difficult for renters to afford their housing costs.
- 5) Informal rental arrangements with little or no legal protection.
- 6) History of or potential for exposure to intimate partner violence, sexual assault, or stalking.
- 7) 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.
- 8) Harassment or verbal threats of eviction by a landlord.
- 9) 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.
- 10) Statement that the rental property does not comply with minimum building standards from a government agency responsible for enforcement, including the Tulsa Health Department or Working in Neighborhoods; or
- 11) Statement from a utility provider that the rental property does not have current electric, gas, water, or other service necessary for the property to be safe for occupancy.
- 12) Statement from an attorney, case worker, health care worker, or other individual familiar with the renter's living conditions that the property is unsafe or unhealthy for the renter to occupy.

B. Income Eligibility

501(k)(3)(C) INCOME DETERMINATION

Household income is determined as either the household's total income for calendar year 2020 or the household's monthly income at the time of application. For household incomes determined using the latter method, income eligibility must be redetermined every 3 months.

City of Tulsa POLICY

For the purposes of verifying income, City of Tulsa will require households provide documentation for all household members at least 18 years of age (unearned income for household members will be included). City of Tulsa may accept the following documentation:

For Annual Income:

- 1) 2020 Tax Return (1040, 1040EZ, etc.).
- 2) 2020 W2 from Employer.
- 3) 2020 1099 Tax Form.
- 4) Other evidence of annual Income (e.g., wage statement, interest statement, unemployment compensation statement).
- 5) If none of the above available, a self-certification form may be acceptable. If self-certification is relied on, household income will be reassessed every three months, as needed to determine additional subsidy eligibility.

For Monthly Income:

- 1) 1 Pay stub, at minimum, for wages dated within the last 60 days.
 - a) Documentation must demonstrate a full months' worth of consecutive pay.
- 2) Social Security benefit letter dated within the last 12 months.
- 3) Unemployment benefits letter dated with the last 60 days.
- 4) Child Support Payment Report from the Oklahoma Department of Human Services.
- 5) Letter from parent stating they have an agreement whereby child support payments are made outside of the OK Department of Human Services. Letter must be dated within the last 60 days
- 6) If none of the above available, a self-certification form may be acceptable. If self-certification is relied on, City of Tulsa will reassess household income every three months, as needed to determine additional subsidy eligibility.

Categorical Income Eligibility

If an applicant's household income has been verified to be at or below 80% of the area median income in connection with another local, state, or federal government assistance program, City of Tulsa may accept official documentation from the government agency that verified the applicant's household income in determining income eligibility, provided that the determination for such program was made on or after January 1, 2020. Categorical Income is defined as SNAP, TANF, SoonerCare and WIC.

In the case that both annual and monthly income documentation is provided, City of Tulsa will use the lower of the two in determining program eligibility and Average Median Income (AMI).

In determining annual income, Federal Pandemic Insurance Payments are excluded.

C. Immigration Status and Identity

Households do not need a legal immigration status to qualify for the program. ERAP assistance is not subject to Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA)².

City of Tulsa POLICY

Acceptable identification must include the household member's name and date of birth. Some examples of acceptable identification are: driver's license, passport, and state-issued ID.

D. Active Renter Household

Each household must provide proof that they are a rental household.

City of Tulsa POLICY

Households are required to provide a current lease, tenancy agreement, landlord certification or month-to-month form.

In some cases a household's proof of hardship may also serve as proof of housing.

E. Prior Assistance

501(k)(3)(B) ELIGIBLE HOUSEHOLD EXCEPTIONS

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

An eligible household that occupies a federally-subsidized residential or mixed-use property may receive ERAP assistance, provided that ERAP funds are not applied to costs that have been or will be reimbursed under any other federal assistance.

If an eligible household receives a monthly federal subsidy (e.g., a Housing Choice Voucher (HCV), Public Housing, or Project-Based Rental Assistance) and the tenant's rent is adjusted according to changes in income, the renter household **may not** receive ERAP assistance. If a household receives rental assistance other than the ERAP, the ERAP assistance shall only be used to pay for costs, such as the tenant-paid

² 8 U.S.C. §§ 1611–1646

portion of rent and utility costs, that are not paid for by the other rental assistance.

City of Tulsa POLICY

Households currently receiving other federally subsidized rental assistance may be eligible for ERAP Assistance. Assistance for households receiving subsidy under the HCV or Public Housing Program may not exceed the tenant owed portion of the obligated contract rent.

Households who have been assisted under a previous Emergency Rental Assistance program in the last 12 months can be evaluated for additional assistance for periods not previously covered.

City of Tulsa may review the household's income and available sources of assistance to confirm that the ERAP assistance does not duplicate any other assistance, including federal, state, and local assistance provided for the same costs.

If City of Tulsa determines that the ERAP assistance would result in duplicative benefits, the applicant will be denied assistance for the month that duplicate assistance has been identified.

1 Available Assistance

A. Use of Funds

501(c)(1)(A) USE OF FUNDS

Not less than 90 percent of awarded funds must be used for direct financial assistance, including rent, rental arrears, utilities and home energy costs, utilities and home energy costs arrears, and other expenses related to housing. Remaining funds are available for housing stability services, including case management and other services intended to keep households stably housed, and administrative costs.

B. Program Caps

501(c)(1)(A) USE OF FUNDS

Assistance shall be provided for a period not to exceed 12 months except as to provide assistance for an additional 3 months only if necessary to ensure housing stability for a household subject to the availability of funds.

City of Tulsa POLICY

City of Tulsa will pay the full amount of household arrearages, for a maximum of 12 months, to the extent that funds are available.

Considerations will be made for an additional three months of assistance to ensure housing stability. The applicant's arrears (retrospective to March

2020) will be paid first, with the remainder available for future rent (through December 2021 or as otherwise stipulated by the US Department of Treasury).

For households that are unable to provide adequate verification of rental obligations and rely on self-certification, City of Tulsa will pay 100% of the FMR for the area in which the applicant resides.

Utility arrearage and home energy costs are eligible for assistance under ERAP.

Housing Stabilization is defined, for the purpose of the ERAP, as assistance that support households in keeping their existing housing.

C. Types of Assistance

1. Rent Arrears

City of Tulsa POLICY

If applicants are requesting assistance with rent arrearage, applicants or their landlords must provide proof of rent arrearage before an arrearage can be paid. Allowable documentation to verify rent arrearage include:

- 1) Lease and Past Due Notice.
- 2) Ledger (can be obtained from landlord or submitted by landlord separately).
- 3) Notice of rent arrears issued by the rental property owner.
- 4) Eviction Notice.
- 5) If none of the above available, self-certification form may be accepted on the condition that applicant can provide satisfactory evidence of residence. If this option is being relied upon, the household must provide evidence of rent owed after three months for household to be considered for continued assistance as needed and is available.

Documentation must include the months in which the rent arrearages are being incurred.

2. Utility Arrears

City of Tulsa POLICY

Applicants requesting assistance with utility assistance must provide proof of utility arrearage before payments can be provided. Only gas (including propane), electric and water expenses will be considered an allowable utility expense.

NOTE: According to federal guidelines, utility assistance is only allowed for eligible renter households. Homeowners are not eligible for this assistance.

Acceptable documentation to verify utility arrearage include:

1. Total amount of each type of assistance (i.e., rent, rental arrears, and home energy costs, and home energy costs arrears) provided to each household.
2. Utility Company Name and Account Number.
3. Past Due utility bills/statements.
4. Any applicable documentation from the Utility Company.
5. If none of the above available, self-certification form may be accepted.
6. If the household member named on the utility bill is not a named household member on the lease, the household must provide proof of occupancy in the residence.
7. Households may be required to complete a utility release to obtain utility verification.
8. Documentation must include the months in which the utility arrearages are being incurred.

3. Stipends

501(c)(2)(B)(iii) LIMITATIONS ON ASSISTANCE FOR PROSPECTIVE RENT PAYMENTS

To the extent that applicants have rental arrears, grantees may not make commitments for prospective rent payments unless they have also provided assistance to reduce an eligible household's rental arrears.

City of Tulsa POLICY

If applicants are requesting stipends (forward rent) for housing stability assistance, applicants or their landlords must provide proof of need before stipends can be paid. Allowable documentation to verify need include:

- 1) Lease agreement, tenancy at will agreement, or other written verification from the owner outlining the terms of the tenant/agreement that contain applicant name, unit address, monthly rent, effective dates (must cover the period in which

assistance will be covered) and complies with state law and specifying what costs are required.

- 2) If none of the above available, a self-certification form may be accepted.

For rental amounts that include utilities, both the actual rent and utilities included as part of the rent and reported as rent are eligible for assistance.

Fund may not be used for broker fees or security deposits.

Households may be provided future assistance in the form of a stipend for up to three months at a time. Households may reapply for additional assistance at the end of the three-month period if needed and the overall time limit for assistance is not exceeded (see Section IV.B)

2 Application Process

A. Application Intake

Households that wish to receive ERAP assistance must apply for the program and provide all necessary information to establish eligibility.

City of Tulsa POLICY

At a minimum, City of Tulsa will collect the following information at time of application:

- Date and Time of Application
- Household Information
- Qualification for any priority
- Unit and Landlord Information
- Income Information
- Current and previous housing assistance

City of Tulsa will accept applications until there is an adequate pool of applications to use the available ERAP assistance. Alternatively, City of Tulsa may elect to continue to accept applications from certain categories of families that meet funding priorities (see Section IV.C).

Applications will be selected based on date and time of application with priority given to those applications that meet City of Tulsa Priority criteria (see Section IV.C).

Applications will only be accepted online. Accommodations will be made to assist families in completing the online application as requested.

B. Recertifications

City of Tulsa POLICY

Households who have already received assistance who have not yet reached the maximum overall limit may choose to reapply for additional assistance. If the household elects to apply for additional assistance in the form of a housing stabilization stipend (forward rent), they must provide verification of current need, which includes COVID hardship and income. Documentation dated within 30 days of the recertification is required. Applicants can apply for additional stipends no sooner than 60 days prior to the month in which the Stipend is to be allocated.

C. Prioritization of Assistance

501(c)(4)(A) PRIORITIZATION OF ASSISTANCE

In reviewing applications for financial assistance and housing stability services to eligible households from a payment made under this section, an eligible grantee shall prioritize consideration of the applications of an eligible household that satisfies any of the following conditions:

- 1) The income of the household does not exceed 50 percent of the area median income for the household.
- 2) One 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.

City of Tulsa POLICY

In addition to the above prioritized conditions, City of Tulsa will also give priority assistance to applicants who meet the following criteria:

- 1) Households who have been served with a court ordered eviction notice.
- 2) Households at higher risk of homelessness if evicted.
- 3) Households that have received an immediate utility disconnect notice.
- 4) Households who are at or below 30 percent AMI.
- 5) Households whose landlord participates in the City of Tulsa Gold Star Landlord program.
- 6) Households whose landlord is willing to waive the late fees.
- 7) Households who have received a Notice of Nonpayment from landlord.
 - a) Landlord may issue "5-Day" notice to pay or Quit.

Prioritization Point Table

Below is the prioritization point table that should be used to rank overall precedence for each applicant. Federal priorities will be 10 points each while City of Tulsa established priorities will have a point system ranging from 5 points to 1. Applicants with the same number of total points will be then be ranked by date and time of submission of application.

Federal Priorities

The income of the household does not exceed 50 percent of the area median income for the household.	10
One 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.	10

City of Tulsa Priorities

Households who have been served with a court ordered eviction notice	5
Households at a higher risk of homelessness if evicted	5
Households that have received an immediate disconnect notice	4
Households who are at or below 30 percent AMI	4
Households whose landlord participation in the City of Tulsa Gold Star Landlord program	3
Households whose landlord is willing to waive the late fees	2
Households who have received a Notice of Non-payment from Landlord	1

D. Applications Submitted on Behalf of Tenants

501(f)(1)(A-C) REQUIREMENTS FOR APPLICATIONS SUBMITTED ON BEHALF OF TENANTS

If a landlord or owner of a residential dwelling submits an application for assistance from a payment made under this section on behalf of a renter of such dwelling:

- 1) the landlord must obtain the signature of the tenant on such application, which may be documented electronically;
- 2) documentation of such application shall be provided to the tenant by the landlord; and
- 3) Any payments received by the landlord from a payment made under this section shall be used to satisfy the tenant's rental obligations to the owner

3 Distribution of Assistance

A. Payments

501(c)(2)(A) DISTRIBUTION OF FINANCIAL ASSISTANCE

With respect to financial assistance for rent and rental arrears and utilities and home energy costs and utility and home energy costs arrears provided to an eligible household from a payment made under this section, an eligible grantee shall make payments to a lessor or utility provider on behalf of the eligible household, except that, if the lessor or utility provider does not agree to accept such payment from the grantee after outreach to the lessor or utility provider by the grantee, the grantee may make such payments directly to the eligible household for the purpose of making payments to the lessor or utility provider.

City of Tulsa POLICY

City of Tulsa will make direct payments to participating vendors (property owners, managers, etc.) on behalf of the program participant.

City of Tulsa will make reasonable efforts (including outreach) to obtain the cooperation of landlords to accept payments from the ERAP program. Outreach will be considered complete once at least three attempts have been made by phone, SMS, or email over a 10 calendar-day period to request the landlord or utility provider's participation. All efforts will be documented.

In the case that payments are made directly to the program participant, only the amount of rental arrears will be distributed directly to the participant. Stipends (forward rent) will not be eligible for direct participant payments. Program participants that receive direct payments will be required to complete a Use of Funds agreement, which outlines specific use in which the direct payment assistance can be used.

4 Reporting Requirements

A. Program Reporting Requirements

501(g)(1)(A-F) REPORTING REQUIREMENTS

The Secretary, in consultation with the Secretary of Housing and Urban Development, shall provide public reports not less frequently than quarterly regarding the use of funds made available under this section, which shall include, with respect to each eligible grantee under this section, both for the past quarter and over the period for which such funds are available:

- 1) The number of eligible households that receive assistance from such payments.
- 2) The acceptance rate of applicants for assistance.
- 3) The type or types of assistance provided to each eligible household.
- 4) The average amount of funding provided per eligible household receiving assistance.
- 5) Household income level, with such information disaggregated for households with income that:
 - a) does not exceed 30 percent of the area median income for the household;
 - b) exceeds 30 percent but does not exceed 50 percent of the area median income for the household; and
 - c) exceeds 50 percent but does not exceed 80 percent of area median income for the household; and
- 6) The average number of monthly rental or utility payments that were covered by the funding amount that a household received, as applicable.

1. Participant Documentation

City of Tulsa POLICY

In addition to the above reporting requirements, City of Tulsa will also require that all approved ERAP files contain the following information/documentation:

- 1) Gender, race, and ethnicity for the primary applicant for assistance;
- 2) Household member name, address;
- 3) Address of the rental unit;
- 4) Amount and percentage of assistance covered by ERA assistance;
- 5) Number of months of assistance for which ERA assistance is provided;
- 6) Total amount of each type of assistance (i.e., rent, rental arrears, and home energy costs, and home energy costs arrears) provided to each household;
- 7) Amount of outstanding rental arrears for each household;
- 8) Household income and number of individuals in the household; and
- 9) All documents, letters, and case notes associated with any review.

2. Owner Documentation

City of Tulsa POLICY

In order for City of Tulsa to make an ERAP payment to a property owner on behalf of an applicant family, that property owner or his/her agent must provide:

- 1) Name, address, social security number, tax identification number or DUNS number, as applicable, for landlord.
- 2) Completed W-9 tax form of owner and/or property manager.
- 3) Property Management Agreement, Brokers Agreement that authorizes payments to be distributed to property manager on behalf of owner.
- 4) Proof of ownership (deed, most recent real estate tax bill, or current property insurance policy). The agency may also verify property ownership with a local municipal Assessor's Office or with the Registry of Deeds. If this option is used, the agency must maintain a printed copy of such verification in the applicant file.

5 Denials & Administrative Reviews

A. Denials

City of Tulsa POLICY

A household may be found ineligible for assistance at the time of the ERAP screen, during the ERAP application process, or after the application is complete. Households who are ineligible or who become ineligible for ERAP will receive a ERAP Notice of Ineligibility. The appropriate ineligibility reason will be marked. The following items are grounds for denial.

- 1) Incomplete Documentation: a household failed to provide all of the documentation that was requested of them during the application process.
- 2) Over Income: a household was found to have income over 80% AMI.
- 3) Not an Eligible Household: a household was found to be categorically ineligible for ERAP or did not meet the minimum screen point threshold to qualify.
- 4) Participant Non-Compliance: a household came out of compliance with the Participant Agreement or other program requirements while receiving ERAP.
- 5) Receiving Other Benefits: A household who has received the maximum allowable subsidy under the provisions of this program will be denied. Applicants that receive rental assistance subsidies including the following: Public/Subsidized Housing, Project-Based Housing, Housing Choice Voucher, Low Income Housing Credit, or

- Federally funded rental assistance provided to such household may be denied if the ERAP does not result in duplication of benefits.
- 6) Applicants that receive or have received other sources of assistance that duplicates the ERAP assistance, including federal, state, and local assistance provided for the same costs will be denied.
 - 7) City of Tulsa will not provide ERAP assistance for arrears that occurred before March 13, 2020, the date of the emergency declaration pursuant to section 501 (b) of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, 42 U.S.C. 5191 (b).
 - 8) Fraudulent or Duplicate Applications: Applicants that have purposefully reported false and/or inaccurate information will be denied for submitting fraudulent applications. Additionally, applicants with duplicate applications will have their duplicate application(s) denied.
 - 9) Other: a household is ineligible for some other reason. City of Tulsa anticipates that most ineligible households will be ineligible for one of the above-listed reasons. If a household is found ineligible for some other reason, City of Tulsa will make the reason clear by making a note on the ERAP Notice of Ineligibility/Termination or by attaching a letter to the Notice.
 - 10) No Funding: a household does not receive ERAP because funding has been exhausted.

B. Administrative Reviews

Households who are found ineligible for ERAP and who disagree with the ineligibility decision may request an administrative review of their denial.

City of Tulsa POLICY

If a household is determined ineligible, the applicant has 10 calendar days from the date of the denial notice to request an administrative review. Reviews will generally be performed within 30 calendar days from the request for a review, by supervisor who is familiar with the program but unfamiliar with the particular case being reviewed. The decision will be sent to the client and a copy of the written finding will be placed in the applicant's file.

There is no appeal to the City of Tulsa for this finding.

Households that fail to supply necessary eligibility documentation will not be eligible for an appeal.

6 Compliance Monitoring

A. Qualitative Reviews

City of Tulsa POLICY

The Qualitative review is completed routinely on a statistically significant sample size of cases that have been approved for assistance. City of Tulsa will select, at minimum, 10% of all approved applications that will undergo a compliance review. The following criteria will be evaluated:

- 1) Accuracy of Eligibility Determinations.
- 2) Accuracy of Subsidy Calculations.
- 3) Accuracy of Payment Processing.
- 4) Completeness of File Documentation.

B. Data Integrity Compliance

City of Tulsa POLICY

All client information is collected and maintained electronically. To effectively monitor ongoing data integrity, a Compliance report will be run, at minimum once a week prior to each check run. This report will identify the level of data quality and identify any “flags” or potential data errors. Data points that will be monitored include, at minimum, the following:

- 1) Duplications of Benefits.
- 2) Erroneous Payments.
- 3) Recoupments.
- 4) Returned Payments.
- 5) Uncleared checks.

C. Validation Checks

City of Tulsa POLICY

City of Tulsa will select a random sample size of significant proportion to ensure program participant is complying with ERAP rules and regulations.

7 Definitions

Emergency Rental Assistance Program (ERAP): to assist households that are unable to pay rent and utilities due directly or indirectly to the COVID-19 pandemic.

Area Median Income (AMI): is the midpoint of the region's income distribution, meaning that half of the households in a region earn more than the median and half earn less than the median.

Rental Arrears: If one or more payments of rent have been missed where regular payments are contractually required, the account is in arrears. If rent is not paid, the money owed is called 'rent arrears'. Rent arrears are 'priority debts', which means the consequences of not paying them are serious, such as risk of eviction.

Financial Hardship: difficulty in making payments on rent and utilities when they are due. For the purpose of this program, a significant reduction of income and/or increased expenses.

Stipends: future rental assistance payments in a form of a stipend.

W-9 Tax Form: is used in the United States income tax system by a third party who must file an information return with the Internal Revenue Service (IRS). It requests the name, address, and taxpayer identification information of a taxpayer (in the form of a Social Security Number or Employer Identification Number).

Loss of Income: A loss of \$1 or more is considered a loss of income.

Self-Certification: A Self-Certification Form to include the following components:

- 1) includes a list of common categories of income for applicants to declare they have or have not received;
- 2) asks households to list their overall income over a certain time period;
- 3) provides language explaining penalties for misrepresentation of reported income; and
- 4) requires the applicant's signature.

Addendum A – Income Limits

The chart below outlines maximum income limits for 2020 in effect for households of up to eight members.

Tulsa County Area Median Income (AMI) Limits

Household income equal to or less than the following:

Number of People in Household	30%	50%	80%
1	\$14,450	\$24,050	>\$38,450
2	\$16,500	\$27,450	>\$43,950
3	\$18,550	\$30,900	>\$49,450
4	\$20,600	\$34,300	>\$54,900
5	\$22,250	\$37,050	>\$59,300
6	\$23,900	\$39,800	>\$63,700
7	\$25,550	\$42,550	>\$68,100
8	\$27,200	\$46,300	>\$72,500