



Omaha – MACCH Emergency Rental Assistance Program (ERAP)

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Frequently Asked Questions

Website: www.macchconnect.org

Contact Center: Dial 2-1-1

Contact Center Hours: M-F 8:00am – 7:00pm or Saturday from 8:00am - Noon

What is the Omaha – MACCH Emergency Rental Assistance Program?

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

Is the Omaha – MACCH ERAP able to help those with mortgages?

No, mortgage and utility assistance for homeowners is not eligible under the Omaha – MACCH ERAP program. You may be eligible for other assistance and can visit <http://macchconnect.org/housing-problem-solving-partners> for organizations participating in MACCH's Housing Problem Solving Initiative.

Is Housing Problem Solving the same thing as the Omaha – MACCH ERAP?

No, Housing Problem Solving is a privately funded initiative for those living in Douglas and Sarpy Counties in Nebraska and Pottawattamie County in Nebraska and has different requirements. . Our partner organizations can help you problem solve and in some instances may be able to provide some housing related assistance for those who are homeless, at imminent risk of homelessness, or experiencing a COVID related housing crisis but they don't qualify for emergency rental assistance. It also can provide some mortgage related assistance or assistance to those who aren't U.S. citizens or legal residents who meet other criteria. To learn more about housing problem solving and our partner organizations visit <http://macchconnect.org/housing-problem-solving-partners>.

What are key program dates?

Tenants may begin to complete applications online on April 5, 2021. For tenants without internet or computer access, applications may be initiated over the phone after April 12, 2021 by calling 2-1-1. Property owners (landlords) may initiate an online application on behalf of their tenants beginning in mid-April. These emergency rental assistance funds cannot be used after

December 2021 and may end earlier based on the availability of funds. Application links and dates will be posted at www.macchconnect.org.

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

Any changes to the program will be posted at www.macchconnect.org. Please check this website periodically to see if any updates have been posted.

Will there be any trainings or webinars regarding the eligibility requirements or how to complete an application?

Yes, several online instructional webinars will be held during April and May. Visit www.macchconnect.org to register. Instructional videos will also be available at www.macchconnect.org.

Who is eligible for Omaha – MACCH ERAP?

You are likely to be eligible if you answer YES to all of these questions:

- Are a renter household with a current residential lease or rental agreement and your name is on the lease or rental agreement
- Live in the city limits of Omaha
- You are a United States citizen or legal resident alien
- Your household is at or below 80% of Area Median Income for the Omaha metropolitan area

AND

In addition, at least one person in the applicant's household must demonstrate financial loss from COVID-19 including receiving or be a recipient of unemployment or a reduction in household income, significant costs or financial hardship due to COVID-19, AND a risk of homelessness or housing instability.

Do I have to have been diagnosed with COVID-19 to apply?

No, your household can be affected by COVID-19 in many different ways including reduction in household income, significant costs or financial hardship that are directly or indirectly related to COVID-19.

Examples include but are not limited to being laid off, your employer closed their business or reduced hours, you were self-employed and lost business due to COVID, you were not able to work because you were caring for someone sick from COVID, your household had increased medical bills due to COVID, you weren't able to work due to lost childcare or distance learning, etc.

What do you mean by risk of homelessness or housing instability?

Risk of homelessness or housing instability can be demonstrated by an overdue or past due rent or utility notice, an eviction notice or formal notice to quit or vacate your housing, or unsafe or unhealthy living conditions or other types of risk to your housing situation.

Examples of unsafe, unhealthy, or risk housing situations include but are not limited to living in a property that has environmental concerns like mold, property that has failed an inspection or doesn't meet city code, forgoing important things like food in order to pay your rent, leaving an unsafe situation like domestic violence, partner violence, stalking, or human trafficking.

What types of assistance can the Omaha – MACCH ERAP help me with?

You may apply for rent (both back rent and up to 3 future months) and any late fees associated with your rent; utilities that are overdue (electric, water, sewer, trash, home energy costs) that are paid directly to a public utility and any associated late fees; internet or cellular data costs if they are used for distance learning, remote work, telehealth, or accessing public or government services. The "telephone" service part of your cellular bill cannot be paid, and landline telephone services cannot be paid.

Is there a maximum dollar amount of assistance?

No, not at this time. However, the program reserves the right to institute a maximum amount, prioritize applications, or limit the types of assistance based on fund availability.

What is 80% of Area Median Income in Omaha?

Your area median income is determined by the total number of people living in your household and the total combined income of everyone 18 and older in your household.

Household Size (number of people living in your household)	1	2	3	4	5	6	7	8
Annual Household Income (80% AMI)	\$48,750	\$55,700	\$62,650	\$69,600	\$75,200	\$80,750	\$86,350	\$91,900

How is my household income determined?

Household income is determined by the following documents for everyone in your household 18 and older with an income:

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

redetermined every 3 months for any additional funds requested after the initial application and approval.

- If these methods of income verification aren't available, you may be able to provide other documentation and an assigned specialist will discuss these options with you.

Do I have to live in the City of Omaha to apply for Omaha – MACCH ERAP?

Yes, you can check your address at this website: <https://apps.dogis.org/findmycity/>

What if I don't live in the City of Omaha?

Other jurisdictions have emergency rental assistance programs that may assist you. The application process and types of assistance may vary by program.

If you live in Douglas County but are outside of Omaha:

- If you live in Lincoln or Lancaster County:
<https://www.lincoln.ne.gov/City/Mayor/Housing-Utility-Assistance>
- If you live in a different part of Nebraska, outside of Douglas County, Omaha, Lincoln, or Lancaster County
https://mcrcares.servicenow.com/nebraska_rental_assistance
- If you live in Iowa:
<https://www.iowafinance.com/about/covid-19-ifa-recovery-assistance/>

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

Yes. Tenants must be a U.S. citizen or a legal resident alien to apply for assistance and must complete a form attesting to their status. If you aren't a U.S. citizen or legal resident alien, one of our Housing Problem Solving partner organizations might still be able to help you. A list of organizations is available at <http://macchconnect.org/housing-problem-solving-partners>

What if I already receive rental assistance through another program?

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

Can I apply for assistance if I live with a roommate?

Yes, however your name must be on the lease and you may only apply for the portion of rent for which you are responsible. A roommate named on the lease may also apply for their portion of the rent by completing a separate application. All other eligibility requirements must be met by each applicant.

Can I apply for assistance if I rent a mobile home, manufactured home, or have associated lot rent?

Yes, as long as you are renting your mobile or manufactured home, or you have lot rent you may apply. If you own your mobile or manufactured home, you may not apply for any associated loan payments but if you have lot rent, you can apply for the lot rent. You will have to provide all rental agreements prior to approval.

If I don't owe any back rent, can I still apply for future rent?

Yes, you can apply for up to 3 months of future rent, provided you haven't met the 12-month timeframe cap. However, if you do owe back rent, any assistance must be applied to that first.

Can I apply only for utility assistance?

Yes, if you are a renter you can apply for utility assistance even if you don't need help with rent. If you own your home, you are not eligible to apply for utility assistance.

Can you help me with my future utility assistance?

No, we can't pay future months of utility assistance.

If I live in a "rent-to-own" home can I apply for assistance?

Yes, but only if you are not a signer or co-signer on the property or mortgage; do not hold the deed or title to the property and have not exercised the option to buy the property.

If I receive other ongoing housing assistance or subsidies (such as Housing Choice Vouchers/Section 8, public housing) for my rent, can I still apply?

Yes, however you may only apply for the amount of monthly rent that you directly pay your property owner. If your income has changed, you should report this to the entity providing your subsidy to make sure you have an accurate calculation of the monthly portion you pay.

I have a pending eviction notice; can I still apply?

Yes, you may still apply but you should also contact Legal Aid of Nebraska at +1(888) 991-9921 or visit www.legalaidofnebraska.org for legal assistance. If you have a court hearing scheduled, it is very important that you attend the hearing and inform the court if you have applied for rental assistance. You can also provide your property owner with the CDC Eviction Moratorium Declaration which you can find at www.endhomelessnesstoday.org.

If I previously received funds from Housing Problem Solving, CARES, the Nebraska Coronavirus Relief Fund, Paycheck Protection Program, or the Emergency Injury Disaster Loan program can I still apply?

Yes, however you cannot apply for duplicate funds for months of rent or other eligible types of assistance that have already been paid for by a different assistance fund. Both the tenant and property owner will be required to attest to the fact that they have not previously received funds for the amount and months requested in your application.

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

Before your property owner receives payment, they will be asked to sign statements saying they will rescind any current 7-day Notice to Quit and that they will not evict your household based on non-payment for any months that we have provided assistance. If you are evicted for reasons of non-payment after we have provided assistance, please contact Legal Aid of Nebraska at +1(888) 991-9921 or visit www.legalaidofnebraska.org for legal assistance. If a court hearing has been scheduled, it is important that you still attend any scheduled court hearing and take approval documents, such as an approval email from the program, with you to court.

How do I complete the application?

The application will be available at www.macchconnect.org. You will be asked to check your address on the website to verify that you are in Omaha. If you are in Omaha, you will receive a pop-up message with the Omaha – MACCH ERAP application link. After you complete the initial portion of the application, you will receive an email within 2 business days to up an account within our portal using your email address. This will ensure timely review and approval of your application. After signing up for the portal, you will see additional portions of the application to complete and a place to upload required verification documents.

After you submit your application, your property owner will receive an email to complete their portion of the application. Your application will be assigned to a specialist with MACCH or one of our sub-contractor organizations. These specialists will review your application and follow up with you and/or your property owner if there are questions.

Once I do the first part of my application, how soon will I be able to set up my portal to complete the rest of the application?

After you submit the first part of your application, you will receive an email within 2 business days with an invitation to set up your portal. After you set up your portal account, it will have the additional documents you need to complete for your application.

What if I can't upload the required documents?

A specialist will help you with alternative options to provide the required documentation and in some cases, if you don't have the documentation you will have an option to attest to the eligibility criteria.

What if I don't have an email?

We encourage you to consider setting up an email so that you can receive automatic updates on the status of your application and so that you can have ongoing access to your application within our portal. You can set up free email accounts with Gmail, Yahoo, Outlook, etc. If you aren't able to set up an email, our Specialists will work with you on alternative ways to provide us with information, such as phone calls, texting pictures of documents, mailing information, etc.

What if I don't have internet, a computer, or a smart phone to complete the application?

One option is to visit a location with free internet access and/or computers such as a public library, Do Space, the clubhouse of your housing complex, your church, etc. If you don't have any way to complete the application online, after April 12, 2021, you will be able to complete the initial portions of the application over the phone with a United Way 2-1-1 community resource specialist familiar with the Omaha – MACCH Emergency Rental Assistance Program. You can dial 2-1-1 after April 12, 2021 for help with this.

Is it okay if someone else helps me complete my application?

Yes, if you have a friend or family member, case worker, or someone else you know help you complete the application or complete it on your behalf. There will be a place in the application for them to include their contact information and your contact information in case we have questions.

Can my property owner, landlord, or property manager apply on behalf?

Yes, property owners, landlords, or property managers can initiate an application on behalf of their tenant. However, they will be required to get your signature on a permission form prior to doing so. You are not required to sign the document. If you have already started an application, please let your property owner know. You can request a copy of this form from your property owner after you have signed it. After they complete their portion, you will be notified, typically by email, that an application has been initiated by your property owner. You will need to complete your portion of the application and provide verification documents prior to approval.

Do I need to tell my property owner, landlord, or property manager that I've applied for this emergency rental assistance?

Yes, please let them know that you have applied. As part of your application, you will need to provide us with an accurate phone number and email for your property owner. After you have completed the initial portions of your application, an email will be automatically generated and sent to your property owner. They will have additional information to provide within the application. An application is not considered complete until both the tenant and property owner portions have been completed.

What types of documents should I have available to complete my application?

There will be a designated spot in the application process within our portal for you to upload documents. If you don't have these documents, in some cases you will be able to attest to your needs and other information provided verifying eligibility and amounts due. These are the typical documents that will be required:

- A current, signed lease or rental agreement with the applicant's name and address on the lease
- Proof of financial impact (employment verification or loss of employment, unemployment letter, layoff letter)
- Rent statement or rent notice showing amount/balance or rent owed (if you're applying for this type of assistance)
- OPPD, MUD, internet, or cell phone carrier bill showing overdue amount, name on the account, and account number (if you're applying for this type of assistance)
- Proof of current income of all household members who file income taxes age 18 and older (such as IRS Form 1040 for the year 2020, W2 for 2020, recent pay stubs, unemployment claim, contribution statement)

How will I know if my request was approved?

You will receive an automatically generated email notifying you if your application was approved.

What type of documentation is required from a property owner, landlord, or property manager?

You will be required to set up a one-time vendor profile that will include your legal business name, address, remittance address, business type, proof of ownership, and required W-9 information for tax reporting purposes. You can set up your vendor profile at any time by visiting www.macchconnect.org and following the instructions for property owners.

I'm a property owner and I already gave my W-9 to someone for another rental assistance program. Do I still have to set up a vendor profile?

Yes, the Omaha – MACCH ERAP is using a new database system. To ensure accuracy of your records, to ensure timely payment to correct remittance addresses, and to ensure appropriate use of these funds, we are asking property owners to set up a vendor profile which will include information from your W-9 and information required for tax reporting purposes.

For each tenant who has applied or for whom you are initiating an application you will also be required to provide a copy of the current, signed lease or rental agreement and verification of the amount due.

Where can a property owner, landlord, or property manager find the permission form to initiate an application on behalf of their tenant?

The permission form can be downloaded from our website, www.macchconnect.org. Please retain a copy of the completed form your records. You will be required to upload that document into your portion of the application in order to proceed on behalf of a tenant.

How does a property owner, landlord, or property manager initiate an application on behalf of their tenant?

This option will not be available until mid-April. After this is made available, property owners can find the application link at www.macchconnect.org. A tenant permission form must first be completed, and a vendor profile set up. These items can also be found at www.macchconnect.org. Property owners are encouraged to set up their vendor profile beginning April 5, 2021 so they are prepared to complete their portion of tenant-initiated applications.

Can I as a property owner complete an application over the phone or initiate an application on behalf of my tenant over the phone?

No, property owners must complete their portions of the application and/or initiate an application on behalf of their tenant(s) online. Instructions for property owners can be found at www.macchconnect.org. If your tenant has completed an application, you will receive an automatically generated email with instructions for completing your portion of the application. Your portion of the application must be completed for each of your tenants that might apply.

As a property owner, will I have to report this rental assistance as income?

Yes, just as rent paid directly by your tenant is considered income, this emergency rental assistance paid to you on their behalf for rent is considered income and subject to IRS rules and regulations. You will receive a 1099 for 2021 earnings from MACCH, any of its sub-contractors, or other entities from whom you receive this income. For more information, visit <https://www.irs.gov/newsroom/emergency-rental-assistance-frequently-asked-questions>

What happens if a tenant leaves for any reasons and the program has already paid for future rent?

The property owner must agree to allow the tenant to remain in the property for the duration of time rent is pre-paid. If the tenant leaves the unit during the time when rent has been pre-paid, for any reason, the property owner will reimburse the program for the remaining period that has been paid for. Refunds can be mailed to:

Checks should be made payable to: Metro Area Continuum of Care for the Homeless

And mailed to:

Attn: Omaha – MACCH ERAP

Metro Area Continuum of Care for the Homeless

6001 Dodge Street, Suite 117, Omaha, NE, 68182

What happens if I receive duplicate funds?

If a tenant or property owner receives funds for rent that has already been paid through a separate assistance fund or housing subsidy for any reason, the money provided through the Omaha – MACCH ERAP program must be refunded. Refunds can be mailed to:

Checks should be made payable to: Metro Area Continuum of Care for the Homeless

And mailed to:

Attn: Omaha – MACCH ERAP

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Special Note:

Any determination of fraudulent activity or inaccurate information will require the return of awarded funds. Fraudulent activity or knowingly providing inaccurate information may lead to additional legal action.