Team KY Eviction Diversion Program (KY-EDP)

Funded via the U.S. Treasury Emergency Rental Assistance Program Administered by Kentucky Housing Corporation (KHC)



Frequently Asked Questions (FAQs)

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GENERAL QUESTIONS: TENANTS & LANDLORDS

- \rightarrow For detailed program information and to access the online application, <u>click here</u>.
- → To appeal a denial of KY-EDP assistance, email <u>AppealsKYEDP@kyhousing.org</u>

I have a few questions regarding if I am eligible for the program. How can I get my questions answered? Most eligibility questions can be answered by reviewing the detailed program information provided on the <u>Team KY Eviction Diversion Program website</u>. If after reading this you still have a question, submit your questions to evictions@kyhousing.org.

I'm having difficulty uploading required documents to my online application. How can I submit them another way?

To submit electronic copies of required documents, attach them to an email to EDPdocs@kyhousing.org. Include your name and address in the subject line of the email. If your attachments are cumulatively larger than 10MB, send them in multiple emails.

What hours can I call the KY-EDP Support Line?

A recorded message can be left at any time on the Eviction Diversion Program Support Line. Recorded voicemails left on the support line will be returned Monday-Friday, 8 am to 4:30 pm. All calls will be answered by voicemail and calls will be returned from the KY-EDP Support Line at 866-780-1840, so please be sure to answer the call.

When should I expect a response to questions I submitted via email or voicemail?

Please be patient with us and don't leave multiple messages. We can typically respond in 1-2 business days, depending on the volume of questions received. Please do not leave a recorded message on the Support Line if you have already submitted a question via email, as this can slow our response rate.

I submitted a question by email many days ago but have not received a response. Check your email's spam/junk folder.

Can I call the KY-EDP Support Line and ask that someone complete my application over the phone? Not at this time. Due to the nature of the information required, applications can only be completed online. You can complete the application from either a computer or a mobile device.

If a tenant cannot access a smartphone or computer—or if they are elderly or disabled—a 3rd party person can help them apply. This could be family, a friend, a fellow church member, a caseworker, etc. The helper will be able to identify themselves as someone helping the applicant and provide contact information if more information is needed.

My unit is in Fayette or Jefferson County. Can I receive assistance through HHERF?

No. Tenants in Fayette and Jefferson County are not eligible for this program, as those counties received direct funding for eviction relief.

- For more information about the Fayette County program go to: https://commaction.org/housing-stabilization/
- For more information about the Jefferson County program go to https://stopmyeviction.org

I submitted my online application. How do I know if my landlord agreed to participate?

You can always check the status of your application by logging back in. The system will display the status of your application.

I submitted my application online, what type of response should I expect?

You are encouraged to check your application status and your email inbox to see if additional information or documents are required.

How do you decide whom to pay first?

Lump sum payments to landlords will be made on a first-completed, first-paid basis. Once both tenant eligibility and landlord participation have been determined, they have reserved a place in line to receive payment or an emergency relocation voucher, if approved.

My unit/tenant receives ongoing rent assistance from a federal program (Sec. 8, Public Housing, USDA-RD, HOME, etc.) but the tenant still must pay some rent. Is this eligible?

No. KY-EDP will not be able to assist applicants who are already receive another form of rental subsidy. Tenants should immediately request an interim income recertification so their monthly rent portion can be adjusted to reflect any loss of income or household changes.

I live in/own a federally funded apartment, but my rent is not subsidized. Is this eligible?

KY-EDP <u>CAN</u> help tenants who simply live in income-restricted units built with HUD funding, USDA-RD funding, Low Income Housing Tax Credits, etc. If the tenant does NOT receive ongoing rent assistance—meaning they are responsible for all the rent—they <u>ARE</u> eligible for KY-EDP.

My unit/tenant received temporary help with rent but still owes rent for other months. Is this eligible?

KY-EDP CAN offer assistance alongside other temporary assistance so long as it is not duplicating rent assistance for the same month. So, if a tenant received help from a church, another source, or the Healthy at Home Eviction Relief Fund to pay November rent, they can receive KY-EDP to assist with other months of rent. Our aim is to avoid DUPLICATION of assistance, but it's fine for KY-EDP to help alongside other assistance.

What if the tenant and landlord are family members?

Those living with family and paying rent informally are not eligible. KY-EDP will allow leasing arrangements with family members, but only if there is a preexisting written lease, the tenant address is different from the landlord, and applicants can produce evidence of a history of consistent rent payments and **there is an active eviction case against the tenant in eviction court.**

Definition of related parties: the spouse, parent, child, brother, sister, grandparent, grandchild, including steps, and in-laws; and any person cohabitating with a covered person, as well as any immediate family member related by blood, marriage, or adoption, but not distant relations such as cousins, aunts, uncles.

Are rent-to-own or lease-purchase arrangements eligible?

A tenant in a rent-to-own or lease purchase arrangement may receive assistance ONLY IF the tenant and landlord have executed the Kentucky Standard Residential lease template available here and there is an active eviction case against the rent-to-own or lease-purchase tenant in eviction court.

Are trailer homes and lots eligible?

Yes. Trailer home rentals are eligible. If a tenant owns their trailer but rents their lot, they may be eligible for assistance. Keep in mind that a lease is required—even for trailer lots and **there must be an active eviction case against tenant in eviction court.**

My application was denied, and I wish to appeal. How do I do that?

Submit your request for an appeal to <u>AppealsKYEDP@kyhousing.org</u>. Be sure to include all information that might impact your appeal when submitting the completed form.

I need to report fraud with the program.

You may submit a claim of fraud to Kentucky Housing Corporation <u>here</u> or to the U.S. Treasury <u>here</u>. Please include as much detail as possible regarding your claim of fraud.

TENANT-SPECIFIC QUESTIONS

I need help with an online application. Can someone apply for me?

Yes. If a tenant cannot access a smartphone or computer—or if they are elderly or disabled—a 3rd party person can help them apply. This could be family, a friend, a fellow church member, a caseworker, etc. The helper will be able to identify themselves as someone helping the applicant and can provide contact information if more information is needed.

I don't have an active eviction case with the courts, can I still apply?

No. The EDP program can only assist applicants with a current active pending court eviction case.

I received prior assistance from the Healthy at Home Eviction Relief Fund (HHERF) or another ERA-funded program, can I still apply?

All KY-EDP applications will be reviewed to include any prior rental assistance an applicant may have received from the federal Emergency Rental Assistance Program (ERAP), which funded the HHERF program. For the duration of the EDP program, an applicant can receive a maximum of 12 months of assistance with a limit of 4 months of assistance per 12 months from the application date.

My landlord refuses to accept any form of assistance, can I still apply?

Yes, you can still apply. EDP will still review application to determine if an applicant may be eligible for an emergency relocation voucher.

What if all my back rent isn't covered by this program?

KY-EDP can assist with up to three (3) months past due rent and one (1) month future rent for eligible applicants. If you owe more rent beyond what KY-EDP can assist with, you can enter a payment plan with your landlord. If your landlord accepts a KY-EDP payment, they cannot evict you for remaining rent due until after the last month of paid assistance by KY-EDP, in accordance with lease terms, but they can still require you to pay that rent.

I think I need legal assistance regarding housing/eviction. Where can I get help?

You may contact your local Legal Aid office or visit the Covid Legal Aid website at kycovidlegalhelp.org

What other information or resources are available?

For a list of other assistance and resources, click here.

TENANT APPLICATION STATUS GUIDE

EDP Application Initiated- Applications in this status are tenant applications not yet fully completed or signed.

Applications can not be processed until tenant fully completes and signs their application.

EDP LVP- Once a tenant has signed their application it will move into this status to be assigned for review.

EDP-LVP Assigned- Application has been assigned to a prescreen staff for tenant eligibility review.

EDP URLTA- Once a tenant has signed their application it will move into this status to be assigned for review by a court liaison.

EDP URLTA Assigned- Application has been assigned to a Court Liaison for tenant eligibility and landlord participation review.

<u>EDP-Prescreen Complete</u>- Prescreen has completed their initial review.

EDP Outreach Assigned- Prescreen is complete, application has been reassigned to an Outreach worker to determine LL participation.

<u>EDP Landlord Application Initiated</u>- Application will be moved to this status once outreach has confirmed eligibility and the landlord has agreed to participate.

<u>EDP Voucher Initiated</u>- Application will be moved to this status once outreach has confirmed eligibility and the landlord has refused to participate.

<u>EDP Application in Review</u>- An Application in this status has been assigned to a KY-EDP File Processor for review for rental arrears.

<u>EDP Voucher in Review</u>- - An Application in this status has been assigned to a KY-EDP File Processor for review for an Emergency Relocation Voucher.

EDP Incomplete – Applicant will need to provide additional information/documentation for processing.

EDP Ready for QC- The rental application is ready for quality control review.

EDP Voucher Ready for QC- Emergency Relocation Voucher application is now ready for quality control review.

<u>EDP Pre Approval</u>- A rental application will be moved to this status once it has passed QC and is ready for pre-approval/payment documents to be sent to landlord.

<u>EDP Voucher Issued</u> – QC will move applications to this status once they approve and issue a relocation voucher to an applicant. Applications in this status will be pending the return of the signed voucher and leasing documents once the tenant locates a new rental unit.

<u>EDP Voucher Pre-Approval</u>- Tenant and new Landlord have returned voucher documents and lease, Document Review staff have sent payment documents to the new landlord and are awaiting return of the completed payment documents.

<u>EDP Voucher Final Approval</u>- The new landlord has returned all payment documents. Applications in this status have been submitted to payment team for final review and payment processing.

EDP Voucher Paid and Closed – The payment has been processed on the voucher and the application is now paid and closed.

<u>EDP Final Approval</u>- All the signed settlement/payment documents have been submitted to the payment team for a rental application.

<u>EDP Paid and Closed</u> – Payment has been processed to the participating landlord for the rental arrears application and the rental application is now paid and closed.

Special Review Required - Applications in this status will need special review by Management.

LANDLORD-SPECIFIC QUESTIONS

As a landlord, my tenant has completed their application and I have agreed to participate in the program and have provided requested documentation/information. If my tenant's application is approved, when can I expect to receive the lump sum payment?

Once payment is approved, payments are issued from Kentucky Housing Corporation (KHC) via direct deposit to landlords typically within 2 weeks. This timing may vary depending on the volume of applications KHC is processing.

What if all of the back rent owed by my tenant isn't covered by this program?

KY-EDP can assist with up to three (3) months past due rent and one (1) month of future rent for eligible applicants. If your tenant owes more rent beyond what KY-EDP can assist with, you can enter a payment plan with your tenant. The landlord can still require the tenant to pay that rent. Accepting a KY-EDP payment requires a landlord to sign a Settlement Agreement that requires the Landlord to dismiss the court eviction and not pursue eviction of the Tenant. Rent arrearage not covered by KY-EDP, the landlord will not file for late payment eviction proceedings for non-payment of rent or non-renewal of the lease until after the last day of the final month for which KY-EDP funding covers the rent.

I read that one of the requirements for program participation is that a landlord must agree to give notice for any future eviction, not to be initiated until at least 30 days after assistance concluded. I'm confused on how you count the days. Can you give me an example?

To receive payment, the landlord and tenant must sign a KY-EDP Settlement Agreement. This agreement requires that:

- Landlord agrees to dismiss the current court eviction and not pursue the tenant's eviction for any remaining rent arrearage not covered by KY-EDP.
- Landlord will not file for late payment eviction proceedings for nonpayment of rent or nonrenewal of the lease until after the last day of the final month, for which KY-EDP funding covers the rent.

This means that if KY-EDP pays rent for the month of March 2023 and the next payment from the tenant will be due April 1, 2023, and the Landlord will not file for eviction until after the April rent payment is past due and payable