



Tulalip Tribes Emergency Rental Assistance Program (TERAP)  
Frequently Asked Questions

**Q. Who is eligible for the Tulalip Tribes Emergency Rental Assistance Program (TERAP)?**

Tenants who:

Applications will be processed on a point system (as funds are available) and will be accepted from the following:

- Household has at least 1 enrolled Tulalip Tribal Member, residing anywhere in the United States, as long as they have not received assistance from any other entity; or
- Member of any Federally recognized Tribe residing on the Tulalip Reservation (or Tulalip’s IHS Service Area), have not received assistance from any other entity; or
- Employees of Tulalip Tribal Government, QCV or TGO, who reside on the Tulalip Reservation and have not received assistance from any other entity.
- Other households meeting the qualifications who reside on the Tulalip Reservation and have not received assistance from any other entity.
  - Must not have received any Tribal, State or Federal help paying rent or utilities bills. This includes Tulalip Housing Programs, funding from any Government/State agencies or CARES Act funding.

All of the above must meet the following criteria to qualify for this program:

- Households who are renting,
- Households who are experiencing risk of homelessness or housing instability,
- Households experiencing a COVID-19 related hardship, and
- Households at or below 80% of Area Median Income (AMI) for Snohomish County, 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.

**Q. I live outside of the Tulalip Reservation. Am I eligible for TERAP?**

Enrolled Tulalip Tribal members, who meet the qualifications of the program, are eligible regardless of where they reside.

**Q. How do I know what 80% and 50% of Area Median Income are?**

See chart below for income limits for household sizes up to 8 people:

Income Limit Category	1	2	3	4	5	6	7	8
Very Low 50% AMI	\$41,800	\$47,800	\$53,750	\$59,700	\$64,500	\$69,300	\$74,050	\$78,850



Low Income 80% AMI	\$66,700	\$76,200	\$85,750	\$95,250	\$102,900	\$110,500	\$118,150	\$125,750
--------------------------	----------	----------	----------	----------	-----------	-----------	-----------	-----------

**Q. What types of rental properties are eligible for assistance?**

The following types of rental properties are available for assistance through TERAP:

- Apartments
- Single-family homes
- Manufactured homes
- Manufactured home lots

Renters who are under rent to own agreements are not eligible for TERAP assistance.

**Q. What types of costs will TERAP cover?**

TERAP can provide up to 12 months of financial assistance to cover the following:

- Rental arrears
- Utility arrears
- Future rent payments in increments of three months at a time

**Q. Are future rental payment cycles guaranteed?**

At first, households will be caught up on past due rent and utility arrears and then provided three months assistance. Future rent payments in three month increments after the initial period are dependent on funding availability and recertification of need. Should funding be determined available, households will receive notification that a recertification is needed onemonth before their current rent assistance is set to expire.

**Q. How do I apply for assistance?**

Please visit [www.tulaliptribes-nsn.gov](http://www.tulaliptribes-nsn.gov) to access the online application. If you need assistance completing your application, please call Felicia Stripling at 360-716-4023.

**Q. If I am on Section 8/Housing Choice Voucher, Public Housing, or another type of rent assistance program where my rent amount is adjusted based off my income, can I applyfor and receive TERAP assistance?**

Yes. Per newly updated US Department of Treasury regulations, if you are a participant in any of those types of income based housing assistance programs, you can be eligible to receive TERAP assistance. However tenants who reside in subsidized housing and have suffered a loss of household income should contact their landlord or other local housing authority to report the change.

**Q. Can I apply for TERAP if I live with roommates?**

Yes. Tenants may apply if they live with one or more roommates, but only one application perhousehold is



allowed and the income of all members must be provided to determine the household's eligibility for assistance.

**Q. What supporting documentation will I need to provide when submitting my TERAP application?**

Tenants will need to provide the following:

- A copy of the current lease, signed by both parties and list address with applicant's name.
- A copy or photo of a valid state issued ID/Tribal ID

If requesting rent assistance:

- the most recent demand for rent notice or eviction notice
- If landlord has not received funding from the Tulalip Tribes, a W-9 must be submitted from the landlord

If requesting utility assistance:

- The most recent utility bills and demand for payment
- Income documentation for all household members (Social Security Statements, Child Support print outs, W2s, check stubs, 1099s, unemployment statement etc.)
- Documentation demonstrating a COVID-19 financial impact has occurred

**Q. What supporting documentation can be used to prove COVID-19 related financial hardship? Why is this needed?**

This program is intended to assist Tulalip Tribal Members and others who are affiliated with the Tribe and reside on the Tulalip Reservation who are unable to pay their rent or utilities because they are experiencing a COVID-related financial hardship. This documentation is proof that the applicant is experiencing this hardship and is unable to fulfill their rental or utility obligations as a result. If tenant seeks multiple months of assistance, they may be asked to provide documentation to prove that the hardship is ongoing. Examples of hardship documentation include, but are not limited to:

- Qualified for unemployment benefits (no documentation required if able to confirm with WA State Unemployment) otherwise,
  - Statement of eligibility from WA State Unemployment
- Experienced a reduction in household income, evidenced by:
  - Employer letter stating change in hours, wage reduction or notice of furlough
  - At least two (before and after) paystubs from enough pay cycles to substantiate a reduction in income
- 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

**Q. What supporting documentation can be used to prove Income?**

Examples of income documentation include, but are not limited to:

- Total income for calendar year 2020 documented by:
  - 1040 as filed with the IRS for the household with supporting documents
  - W-2 Wage statement
  - 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
  - Operation of a business or profession, including direct payments for services or self-employment including for self-employed Individuals
  - Bank statements (covering at least two consecutive months prior to the submission of the application)
  - Letter from employer indicating reduced pay
  - Public assistance benefits
  - Child support, alimony, or foster care payments
- OR confirmation of monthly income at the time of application documented by the following covering at least two consecutive months prior to the submission of the application documented by:
  - W-2 Wage statement
  - Check stubs
  - Form 1099 Interest statement, Unemployment compensation statement, Social Security, annuities, insurance policies, retirement funds, pensions, annuities, capital gain, disability or death benefits and other similar types of periodic receipts
  - Operation of a business or profession, including direct payments for services or self-employment including for self-employed Individuals
  - Bank statements
  - Letter from employer indicating reduced pay, substantiated by check stubs
  - Public assistance benefits
  - Child support, alimony, or foster care payments



**Q. If I have paid my rent or utilities through other means such as my own savings or assistance from a church, non-profit organization, or friend, can I get reimbursed?**

Unfortunately, no. We cannot use TERAP funds to reimburse any landlord or tenant for rental already paid or credited. The payment must be for a past due rental amount currently owed.

**Q. What if I don't have access to a scanner or fax machine in order to submit the required documentation?**

You may submit documents using a smartphone by taking a picture of the document and uploading the picture into the email. All of the information on the picture must be clear and easily readable.

**Q. Can I apply for assistance on a second home or vacation home?**

No. The property for which rental assistance is provided must be the tenant's primary residence.

**Q. Is there a requirement that the eligible household have been in its current rental home when the public health emergency with respect to COVID-19 was declared?**

No. However, payments under ERA are to be provided to households to meet housing costs that they are unable to meet as a result of the COVID-19 outbreak. There is no statutory requirement for the length of tenure in the current unit.

**Q. The statute provides that ERA funds may be used for "utilities and home energy costs." How are those terms defined?**

Utilities and home energy costs are separately-stated charges related to the occupancy of rental property. Accordingly, utilities include separately-stated electricity, gas, water and sewer, trash removal and energy costs, such as fuel oil. Telecommunication services (telephone, cable, Internet) delivered to the rental dwelling are not considered to be utilities. Utilities that are covered by the landlord within rent will be treated as rent.

**Q. If I receive(d) other COVID benefits such as unemployment, do I still qualify?**

Yes. Unemployment benefits, utility assistance, or other COVID-related benefits, if not intended as rental or utility assistance for the same months for which the applicant is seeking TERAP assistance, do not exclude an applicant from eligibility.

**Q. If I receive(d) other Government/COVID assistance for my rent or utilities in the past, do I still qualify?**

Yes. If you received other Government/COVID to take care of past rental or utility payments, you can still qualify for TERAP. However, you cannot seek duplicate assistance for months that were already paid for.



**Q. What should I do if I realize I made a mistake in my application after submission?**

Please email [caresact@tulaliptribes-nsn.gov](mailto:caresact@tulaliptribes-nsn.gov)

**Q. How will I know the status of my application?**

Once your name has reached the top of the waiting list, a Client Specialist will be reaching out to determine your eligibility. Please remember that TERAP must first serve those clients who are at or below 50% of AMI, or those who were employed at some point in 2020, but have been unemployed for the last 90 days. Therefore, it could take some time for your name to reach the top of the waiting list. If you have questions about the status of your application, communication should be done primarily by email to [caresact@tulaliptribes-nsn.gov](mailto:caresact@tulaliptribes-nsn.gov).

**Q. If my application was determined to be ineligible for assistance or my application was determined to be incomplete due to missing documentation, can I reapply?**

Yes. If your application was determined to be ineligible and your situation changes that would make you eligible for assistance, you may reapply. If your application is missing documentation, a Client Specialist will work to let you know what additional documentation is needed to make your application complete. If you fail to provide the documentation in a timely manner, your application will be withdrawn, but you are able to reapply if you so choose.

**Q. If a renter has been evicted and/ or moved from the unit, are they eligible for assistance with this program?**

No. The tenant must still be living in the unit for which they are requesting TERAP assistance, as this is an eviction prevention program.

**Q. I have an eviction pending. Can this program assist me?**

Yes. If you have a pending eviction due to COVID-related nonpayment of rent you may still apply, provided you have not been evicted and removed from the unit. Please inform your landlord, legal representation, financial counseling agency, and/or county judge (if applicable) that you have applied for this program.

**Q. Am I guaranteed assistance once I apply?**

No applicant is guaranteed TERAP assistance. Applicants that note they are below 50% AMI, or that they were employed in 2020, but have been unemployed for the last 90 days will be pushed to the top of the waiting list and will be reviewed first. Applicants will be contacted with an eligibility specialist once their name has reached the top of the waiting list. Applicants who fail to provide all required information or do not meet the program's requirements will not receive assistance.



**Q. My rent is due by the first of the month. Can assistance be provided to my landlord that fast? How long will it take to receive approval and payment?**

Once an application is determined eligible, rental assistance will be provided directly to the landlord or property owner to whom it is due within two weeks. Due to the anticipated high volume of applications, at this time we cannot guarantee a timeframe for application review and processing. Applicants who receive notice of incomplete application must provide all necessary information to move their application forward. Funding will not be reserved for incomplete applications. Please continue to try to make rent payments and communicate with your landlord while your application is pending.

**Q. How are payments distributed?**

Payment will be made directly to the landlord or property owner or utility company on the tenants' behalf.

**Q. Do I have to pay any of the TERAP assistance back?**

No. This is not a loan; it is a grant and will not have to be paid back as long as the tenant and landlord meet all eligibility requirements. If the information provided on the application is found to be misreported and the application is subsequently determined ineligible, the responsible party will be required to repay the TERAP assistance.

**Q. Will I be taxed on the amount of TERAP assistance I receive?**

TERAP assistance is not taxable to the tenant. However, it is taxable income to the landlord/owner or utility company, just as if it was received by the tenant.

**Q. Why does the government need to track my ethnicity or race?**

This information is requested by the federal government to ensure our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws.

**Q. How is "household" defined?**

The tenant household includes everyone who permanently resides in the home for which TERAP rental or utility assistance is requested. The following persons are not considered household members: roomers, live-in attendants or aides, boarders, or other individuals who share living quarters but do not purchase meals and prepare food together with the household.