



Tulalip Tribes Emergency Rental Assistance Program (TERAP) Procedures

Eligibility Guidelines: Only tenant households who meet each of the four following criteria are eligible for TERAP 1) Households who are renting, 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 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. 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.
- 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.

Area Median Income for Snohomish County

Based on household size

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

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 arrears 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 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, TERAP 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. Households that received funding from other sources may still be eligible for TERAP funding for any rental balances or months not paid by those programs. TERAP will review the household’s income and sources of assistance to confirm that the TERAP will not duplicate any other assistance, including federal, state, and local assistance provided for the same costs. If an eligible household received 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 TERAP assistance.

Prioritization of Assistance: TERAP point system for a fair rating will be as follows:

Tulalip Tribal member	30
Other Tribe	20
Veterans Preference	5
Elderly Preference (62 and over)	5
Below 50% of HUD Median Income (or unemployed for 90 days prior to application)	15
Maximum Total	60

Waitlist: Applications will be date and time stamped when received. Applications will be put on a waiting list and moved to Client specialists as their caseload allows. Applicants will be served on a first come, first serve based upon the time and date of the completed application and point system.

Eligibility Determination: Client Specialists, who will determine eligibility for TERAP clients and gather additional supporting documentation if necessary. Generally, Client Specialists will give applicants 7 days to provide additional documentation necessary to determine eligibility. Extensions can be given in certain circumstances. Staff may use all available means to verify income and other information including phone calls and written statements from 3rd parties. The reasons that normal written representations were not used shall be documented in the applicant file and signed by the staff member. Also at this point, Client Specialists will verify that applicants are not applying for duplicative assistance for prior months, by checking with Tulalip Housing.

- If a client is determined INELIGIBLE for TERAP, the Client Specialist will send written communication to the applicant and remove them from the TERAP 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 written communication that they are being returned to the waitlist until those with preferences are first served.

Payments: Payments will be made to the lessor or utility provider on behalf of the eligible household. The household will be provided with written 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, 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 (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) pay stubs 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
- Income Qualifications (not to exceed 80% AMI)
 - Total income for calendar year 2020 documented by:
 - 1040 as filed with the IRS for the household or
 - 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

