OREGON EMERGENCY RENTAL ASSISTANCE PROGRAM
FREQUENTLY ASKED QUESTIONS

OREGON
Emergency Rental
Assistance Program

Below are frequently asked questions regarding the federally funded COVID-19 Emergency Rental Assistance Program. These may be updated periodically to answer additional questions, to provide clarifications or corrections, and to include additional information as new guidance is provided from the U.S. Department of Treasury.

How much money is available in the Federal Emergency Rental Assistance Program?

The Federally Funded [Emergency Rental Assistance Program](#) makes available $25 billion available to assist households across the country that are unable to pay rent and utilities due to the COVID-19 pandemic.

The State of Oregon, through Oregon Housing and Community Services (OHCS), received approximately $204 million to launch the **Oregon Emergency Rental Assistance Program (OERAP).** Additionally, the City of Portland, and the counties of Multnomah, Washington, Clackamas, Lane and Marion received their own allocations adding up to $76 million.

Who is eligible for the Oregon Emergency Rental Assistance Program?

Renters who meet all of the following criteria may qualify for this program:

1. **Household is renting.**
   The household must have an arrangement in which they are renting from a property owner. This must be your primary residence in Oregon. A current rental or lease agreement signed by both the renter and landlord is the preferred documentation method. If a lease cannot be provided, other documentation may be acceptable such as a utility bill, attestation from the landlord or management agent, or cancelled checks or bank statements showing payments to the landlord.

2. **Household has experienced a COVID-19 hardship.**
   One or more household members can demonstrate how the COVID-19 pandemic has directly or indirectly impacted their ability to pay rent or utilities. This may include:
   - Individual(s) in the household has qualified for unemployment benefits or has experienced a reduction in household income, incurred significant costs, or has experienced other financial hardship due directly or indirectly to the coronavirus outbreak; and
   - Individual(s) in the household can demonstrate risk of homelessness or housing instability due to past due utility or rent notice.

3. **Household meets the income eligibility.**
   The Oregon Emergency Rental Assistance Program can serve renter households that have incomes at or below 80% of the Area Median Income for their household size for the county in which the household is located as determined by the Department of Housing and Urban Development (HUD). Documentation will be required during the application process.

   Please use the chart on the following page to determine your eligibility.

   Note: Household members include the following:
   - All adults living in the unit at the time of application
   - All children living in the unit at the time of application
   - Unborn children of pregnant women (in the application, enter the date of application as the child's birthdate)

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To receive Oregon Emergency Rental Assistance, your household income may not exceed 80% of the Area Median Income (AMI) for the area in which your household is located. Please review the table below to find your county and household size to see what the income limit is in your area.

For example: A household of 2 people living in Clackamas County must make less than $61,900 to be eligible for OERAP assistance.

County	1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
Baker County	$36,050	$41,200	$46,350	$51,500	$55,650	$59,750	$63,900	$68,000
Benton County	$47,600	$54,400	$61,200	$68,000	$73,450	$78,900	$84,350	$89,800
Clackamas County	$54,150	$61,900	$69,650	$77,350	$83,550	$89,750	$95,950	$102,150
Clatsop County	$40,850	$46,650	$52,500	$58,300	$63,000	$67,650	$72,300	$77,000
Columbia County	$54,150	$61,900	$69,650	$77,350	$83,550	$89,750	$95,950	$102,150
Coos County	$36,050	$41,200	$46,350	$51,500	$55,650	$59,750	$63,900	$68,000
Crook County	$36,050	$41,200	$46,350	$51,500	$55,650	$59,750	$63,900	$68,000
Curry County	$36,050	$41,200	$46,350	$51,500	$55,650	$59,750	$63,900	$68,000
Deschutes County	$45,050	$51,450	$57,900	$64,300	$69,450	$74,600	$79,750	$84,900
Douglas County	$36,750	$42,000	$47,250	$52,500	$56,700	$60,900	$65,100	$69,300
Gilliam County	$36,050	$41,200	$46,350	$51,500	$55,650	$59,750	$63,900	$68,000
Grant County	$36,050	$41,200	$46,350	$51,500	$55,650	$59,750	$63,900	$68,000
Harney County	$36,050	$41,200	$46,350	$51,500	$55,650	$59,750	$63,900	$68,000
Hood River County	$42,150	$48,150	$54,150	$60,150	$65,000	$69,800	$74,600	$79,400
Jackson County	$38,300	$43,750	$49,200	$54,650	$59,050	$63,400	$67,800	$72,150
Jefferson County	$36,050	$41,200	$46,350	$51,500	$55,650	$59,750	$63,900	$68,000
Josephine County	$36,450	$41,650	$46,850	$52,050	$56,250	$60,400	$64,550	$68,750
Klamath County	$36,050	$41,200	$46,350	$51,500	$55,650	$59,750	$63,900	$68,000
Lake County	$36,050	$41,200	$46,350	$51,500	$55,650	$59,750	$63,900	$68,000
Lane County	$39,900	$45,600	$51,300	$56,950	$61,550	$66,100	$70,650	$75,200
Lincoln County	$36,050	$41,200	$46,350	$51,500	$55,650	$59,750	$63,900	$68,000
Linn County	$37,650	$43,000	$48,400	$53,750	$58,050	$62,350	$66,650	$70,950
Malheur County	$36,050	$41,200	$46,350	$51,500	$55,650	$59,750	$63,900	$68,000
Marion County	$39,600	$45,250	$50,900	$56,550	$61,100	$65,600	$70,150	$74,650
Morrow County	$36,900	$42,150	$47,400	$52,650	$56,900	$61,100	$65,300	$69,500
Multnomah County	$54,150	$61,900	$69,650	$77,350	$83,550	$89,750	$95,950	$102,150
Polk County	$39,600	$45,250	$50,900	$56,550	$61,100	$65,600	$70,150	$74,650
Sherman County	$37,600	$43,000	$48,350	$53,700	$58,000	$62,300	$66,600	$70,900
Tillamook County	$36,050	$41,200	$46,350	$51,500	$55,650	$59,750	$63,900	$68,000
Umatilla County	$38,400	$43,850	$49,350	$54,800	$59,200	$63,600	$68,000	$72,350
Union County	$36,050	$41,200	$46,350	$51,500	$55,650	$59,750	$63,900	$68,000
Wallowa County	$36,900	$42,150	$47,400	$52,650	$56,900	$61,100	$65,300	$69,500
Wasco County	$38,400	$43,850	$49,350	$54,800	$59,200	$63,600	$68,000	$72,350
Washington County	$54,150	$61,900	$69,650	$77,350	$83,550	$89,750	$95,950	$102,150
Wheeler County	$36,050	$41,200	$46,350	$51,500	$55,650	$59,750	$63,900	$68,000
Yamhill County	$54,150	$61,900	$69,650	$77,350	$83,550	$89,750	$95,950	$102,150

For more information review the Department of Housing and Urban Development's Income Limits

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How do I know if my income qualifies? What sources of income include household income?

In the application, you will include income from all sources for all household members 18 years of age and older that are part of the household. This includes wages, unemployment compensation, gig economy income, tips, business income, self-employment income, retirement, pensions, Social Security benefits, and Supplemental Social Security income. Use the table on page 2 to determine your eligibility. Income eligibility will be based on either the household's total income in 2020, or the monthly income the household is receiving at the time of application. If you decide to use your monthly income at time of application, that monthly income will be multiplied by 12 months to determine whether your household's income exceeds 80% AMI. If your household qualifies based on monthly income, you will need to recertify your income every three months.

Can I apply for OERAP if I live with roommates?

Yes. Everyone living in the unit is considered part of the household and must apply together, unless they are in a clearly documented arrangement to rent part of a home separately. All adults must provide income documentation.

Can I apply if I live in public housing, have Section 8 or a Housing Choice Voucher, or other housing assistance?

Yes. You may apply for the amount of rent you are required to pay as long as those costs have not been paid with other assistance and you meet all program eligibility requirements.

If I did not contract COVID-19, can I still apply?

If you have experienced financial hardship and/or housing instability, including inability to pay rent and utilities due to the COVID-19 pandemic, you may be eligible.

Can I apply regardless of my citizenship or residency state?

Yes. OERAP welcomes all renters that meet the criteria above to apply for rent assistance. The application does not require immigration or citizenship status documentation.

What types of rental properties are eligible for assistance?

The following types of residential rental properties are eligible for OERAP:
- Apartments
- Single-family homes
- Rented manufactured homes
- Rented manufactured home lots (pad rent)
- Hotel and motel stays as the renter's primary residence
- Other informal lease arrangements, subject to review
- Accessory Dwelling Units (ADUs)

I am a homeowner. Can I apply for utilities and internet assistance?

No. OERAP funds, including utility and internet assistance, are only available for renters at this time.

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If a renter has been evicted and/or moved from the unit, are they eligible for assistance to pay rent arrears on the former unit with this program?

No. The tenant must still be living in the unit for which they are requesting assistance. We understand there is interest in expanding program assistance to cover arrears related to former units; we may reassess if further federal guidance is released on this issue.

Are short-term hotel or motel stays eligible?

Households in a hotel or motel can attest that they are paying rent on the room and need assistance. We cannot cover short-term rent or shelter costs covered by emergency funds, such as FEMA assistance.

If I receive assistance, do I have to pay it back?

No. This assistance is not a loan and does not have to be paid back by the tenant if the funds are used as approved and do not duplicate other assistance programs.

If I receive assistance will my other benefits like food stamps and housing assistance be impacted?

No. If you receive this assistance it will not impact your eligibility for any federally funded program such as food stamps, Medicaid, Medicare, social security, WIC or public housing. If your landlord won't take payment directly, we may offer the funds directly to you. Those funds would not be considered income for federal tax purposes and would not impact your eligibility for federally funded programs. This protection is built into the law that provides this assistance. If you receive a benefit that is not federally funded, please check with the benefit administrator.

What costs will be covered?

You may request rent and/or utility assistance back to March 13, 2020. Prior past due rent and utilities are not eligible. OERAP will cover up to 12 months of past due rent and three months of forward rent. OERAP will also cover past due utility costs including electricity, gas, home energy services, water, sewer and trash removal. Costs that will NOT be covered include: homeowner costs, homeowner utilities, landlord-paid utilities, landlord-paid property taxes, property insurance, phone, and renter insurance.

Is there a maximum amount of how much assistance is allowed?

No, there is generally no cap on dollar amount of rent or utility assistance. However, there is a limit on the total number of months of assistance that can be received. The program can provide twelve months of assistance, starting from March 13, 2020 - present, with possibility to pay future rent for 3 months.

Additional limits may be imposed depending on availability of resources.

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Can I request more than one month of assistance?

Yes. Approved applicants may be eligible for twelve months of assistance, starting from March 13, 2020 - present, with possibility to pay future rent for 3 months. This also applies for utilities. You are encouraged to request three future months of rent coverage when you apply for past rent if you expect to be living in that unit in the future. You may need to provide additional information to confirm that you are still eligible for assistance and assistance depends on available resources.

Can OERAP assistance cover late fees?

Yes. Reasonable late fees can be covered and should be listed on a rent statement or ledger from your landlord.

What fees are covered?

Assistance will cover fees that are directly tied to your housing stability and that are charged by the landlord. Examples include, pet fees, parking garage fees, storage fees, and amenities fees. You can also include relocation expenses, which may include rental security deposits, and application or screening fees if a household has been temporarily displaced due to COVID-19. You can also include hotel or motel costs here.

If I am homeless, can I receive assistance?

OERAP may be able to pay three months of upcoming rent if a homeless individual enters into a new rental lease. A case manager may be able to assist. Please call 2-1-1 for help.

What are the steps to apply?

STEP 1. Prior to starting your application online, review all eligibility criteria and the list of required documentation. Gather all necessary documentation and have it ready, either as scanned copies or clear, legible photos to upload.

STEP 2. Complete the pre-screening questions at: OERAP.Oregon.gov

STEP 3. If eligible, you will be prompted to begin the application by filling in your name, email address and/or phone number, and password (and confirm your password). Be sure to save your password in a safe place.

STEP 4. Complete the application, including uploading all necessary documentation, and click "Submit." You don't have to complete the application in one sitting. You can save your application, logout, and come back to it. We estimate the application will take between 20-30 minutes to complete, if your documents are prepared in advance.

STEP 5. You can check the status of your application at any time at: You will need your username and password.

I applied, now what?

Your application and documents will be reviewed, and your landlord and utility providers will be contacted. You will be contacted if additional information is required. If you receive a notification, make sure you log back into the system and respond or update your application.

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What documents do I need to provide?

1. Verify Identity (need ONE of the following)

- State issued program ID or license
- Passport/Birth Certificate/Social Security Card/Jail ID
- An employment identification card
- Certificate of marriage or license
- Copy of a certified divorce decree
- Copy of a certified, court-ordered maintenance award (if legal) or a notarized statement declaring separation
- Single or Joint bank accounts, certified purchases or loans that show residential address
- Credit report showing residence and single or joint financial activity
- Military ID/VA Medical card/Certificate of Release or Discharge from Active Duty (DD214)
- ODHS Benefits ledger/Social service ID
- Letter from a non-profit or government agency attesting to applicant's identification

2. Verify Income (All household members over the age of 18 must provide ONE of the following)

- IRS Tax forms such as a 2020 1099, 1040/1040A or Schedule C of 1040 showing amount earned and employment period or most recent federal income tax statements
- A 2020 W-2 form, if you have had the same employer for at least two years and increases can be accurately projected
- Most recent paycheck stubs (consecutive: six for weekly pay, three for bi-weekly or semi-monthly pay, two for monthly pay)
- A letter of termination from your job
- Employer-generated salary report or letter stating current annual income or Earnings statements
- Current bank statements
- Proof of application for unemployment benefits
- Proof that unemployment benefits have expired
- Self Employed - tax records, statements, or other documentation of loss of employment
- IF YOU HAVE NO INCOME: You can complete a Certification of No Income in the application

3. Verify Residence (need ONE of the following)

- State issued program ID or license
- A signed lease or written rental agreement
- Utility bill showing past or current amount due
- Credit report showing residence and single or joint financial activity
- Official letter from third party (Landlord, Government agency, financial institution, medical institution, or school)

4. Verify Rent and/or Utility Bills Due (Including Internet, garbage, water, electric, gas and bulk fuel)

- A current lease signed by the applicant and landlord or sub-lessor that identifies the unit where the applicant resides and shows the rental payment amount
- If you don't have a signed lease, proof of your rent amount may include one of the following:
  - Bank statement, check stub or other proof that shows a pattern of paying rent
  - Written confirmation by a landlord who can be verified as the actual owner or management agent of where you rent
  - Landlord Verification of Rent Due
  - If landlord refuses to sign you may also submit a Self-Verification of Rent Due
- Other formal attempt to collect rents or notification of rents due/outstanding
- All utility bills you are claiming showing your account information and amount due

Please note: you cannot request reimbursement for expenses you have already paid

5. Your Landlord's Contact Information

- Your landlord's valid and active email address, phone number, and business name (if applicable) and address.

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How will I know the status of my application?

You may log into the application portal to see what stage of the process your application is at any time. The system will email you when your application is processed and moves to the next step or if any additional documentation is required.

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

Contact your Program Administrator here.

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 to be eligible and ready for processing, rental assistance will be provided directly to the landlord or property owner to whom it is due as soon as possible. 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 an incomplete application must provide all necessary information to move their application forward. Funding will not be reserved for incomplete applications. Please continue to communicate with your landlord while your application is pending.

What will I need to provide for utility assistance?

You will need to provide a copy of your past due utility bill that states the dates covered, your account number, and the contact information of your utility company.

I am a landlord. Why can't I apply directly? Do I need my tenants to participate?

Per federal rules, tenants are required to provide private information about themselves and the program must protect that data. The tenant must also sign the application to request assistance. Landlords can support tenants by helping gather the materials they need to apply, providing a paper application, and communicating with tenants about their situation. Please review our Landlord Checklist.

What if my form of identification, for example my driver's license, is expired?

Expired forms of identification are acceptable for OERAP.

What internet browser do I need to use for the application?

The application works best with Google Chrome. If you do not have the most recent version, you can download it at Google Chrome.

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What about applicants in rural areas?

Rural applicants can face unique barriers in accessing assistance. For example, applicants may travel great distances to access direct services or can sometimes face challenges with reliable internet connection. We've taken steps to ensure that the Oregon Emergency Rental Assistance Program is available to qualifying households across the state. Applicants who live in rural housing can call 2-1-1 to be connected with a local level provider. Households that have limited internet access can also request a paper application. Additionally farm labor and agricultural workers requiring support in Spanish can receive information and assistance from the Oregon Human Development Commission.

What if I don't have access to a scanner, copier 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 application system. All information on the picture must be clear and easily readable. Some office supply locations may offer complimentary faxing and scanning services for COVID-related relief. Inform the staff or manager that you are applying for a state-assisted program and ask if their location offers complimentary faxing and scanning services. You may also request a paper application that includes fillable forms and a postage paid return envelope. If you need assistance in completing an application and/or submitting required documentation, please contact your Program Administrator here.

How are payments distributed?

Payments will be made directly to the landlord, property owner or utility company on the tenant's behalf via direct deposit or check. If the landlord will not accept payment or does not respond, payment may be offered to the renter so the renter can make the rental payment to the landlord.

Is the money distributed on a first come first served basis?

No, funds will be distributed based on a formula that prioritizes assistance based on need. It is not first come, first served. Everyone who applies will have their application reviewed.

My landlord is refusing to cooperate. As a tenant, am I able to apply for OERAP and receive funds?

Yes! We encourage you to submit an application. If your landlord does not agree to receive payments on your behalf, payments can be sent directly to you, the tenant. If this is the case, please follow up directly with your local Program Administrator for additional information and support.

Who is administering the assistance through OERAP?

The State of Oregon's allocation of Emergency Rental Assistance is being administered by Oregon Housing and Community Services (OHCS), who administers the funding to local Program Administrators to deliver assistance to households. Some local government entities also received direct allocations of federal Emergency Rental Assistance, but will be using a separate process to administering those funds. Please see City of Portland and local counties hyperlinks in these documents for additional information.

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I applied for my local emergency rental assistance program and already provided this information. Can I still apply for OERAP?

You cannot receive federal Emergency Rental Assistance for the same months between the state and local programs. You can apply for OERAP to cover other months that you still need assistance for, but should not apply for the same months between two different ERA programs.

How can I learn about other cities or counties administering these funds?

Please visit the following websites to see if you qualify for your city or county funds:
- City of Portland
- Clackamas County
- Lane County
- Marion County
- Multnomah County
- Washington County

Note: Please select one program to apply to for assistance.

Five counties (and the City of Portland) have opted to accept applications from residents through their own application process. However, residents of all counties are welcome to apply to OERAP. Applicants are prohibited from accepting payment from the same expense from different providers and are asked to select one program. All programs will require applicants to meet the same eligibility criteria and the State is coordinating with local providers to ensure that residents of all counties will be able to submit an application for Emergency Rental Assistance no matter where they apply.

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