



Colorado Division of Housing
Colorado Emergency Rental Assistance Program (CERA)
Case Review and Administration
Request for Applications (RFA)

Request for Applications (RFA) Purpose

The State of Colorado Department of Local Affairs (DOLA)'s Division of Housing (hereafter referred to as "DOH") is seeking organization(s) to provide Case Review and Administration as part of the statewide Colorado Emergency Rental Assistance program (CERA) (see Section II, Program Module for further information).

- **Case Review and Administration:** Reviewing and approving/denying rental assistance applications for the CERA program, subject to final approval by DOH; working with approved tenants and their landlords to prevent eviction; and providing payment to third party entities on behalf of eligible tenants.

Please note that there is a separate Request for Applications (RFA) to provide Housing Stability Services as part of the statewide Colorado Emergency Rental Assistance program (CERA).

Total Allocated Funds:

DOH intends to allocate funds for eviction prevention based on dollars allocated through Proposition 123 (C.R.S. 29-32-101). The allocation amount is subject to change based on the amount the Division receives annually and determination of annual program budgets. Currently the funding amount is estimated to be between \$15M and \$30M annually, depending on budgetary determinations.

RFA Questions:

For specific questions, please contact Maria Stein in DOH at maria.stein@state.co.us.

Release Date:

Tuesday, October 1, 2024

Informational Session: Colorado Emergency Rental Assistance (CERA) Case Review and Administration Q & A

Tuesday, October 8 · 11:00am – 12:00pm

Time zone: America/Denver

Google Meet joining info

[Video Call Link](#)

Or dial: (US) +1 574-404-7446 PIN: 804 629 351#

Application Deadline: October 31, 2024.

The application must be submitted via email as a single PDF document to maria.stein@state.co.us. Any applications received after 11:59 p.m. MST on October 31, 2024, will not be accepted.

Award and Determination Announcements:

RFA determinations will be made by December 2, 2024. Selected agencies/organizations may be required to attend a DOH State Housing Board meeting (in person or via phone) to give a brief description of the proposed program(s) and respond to board member questions to assist in the funding decision.

Colorado Open Records Act:

RFA applications received by DOH are subject to the Colorado Open Records Act (CORA) and are considered public documents.

DOH Administration of CERA:

While granting out program duties to selected agencies/organizations, DOH will remain the administrator for CERA. As program administrator, DOH will be responsible for the following:

- Creating program guidelines and overall program intent
- Determining the program budget
- Running a random selection process
- Setting application review requirements
- Approving waivers
- Managing grants
- Reviewing and making final decisions for appeals
- Managing program software

- Managing communications and reporting

I. Program Background/Overview

In November 2022, Colorado voters authorized Proposition 123, which allocated several hundred million dollars toward the creation and preservation of affordable housing and the prevention of homelessness throughout Colorado. As a part of this funding source, the Colorado Department of Local Affairs (DOLA), through its Division of Housing (DOH), has established the Colorado Emergency Rental Assistance program (CERA) to distribute the funds. Through this RFA, DOH is requesting applications from agencies/organizations to operationalize the Case Review and Administration portion of the statewide CERA program.

CERA funds outlined in this RFA will be allocated to provide assistance to eligible tenants in accordance with the requirements of Proposition 123 and DOH's CERA Program Guidelines (See Exhibit A, Section II - Program Eligibility), which may be revised or modified at any time.

Program Timeframe: This award for the Colorado Emergency Rental Assistance program is expected to launch on February 1, 2025, and expected to end on January 31, 2026.

For detailed information regarding applicant eligibility and eligible payments, please refer to the CERA Program Guidelines (See Exhibit A). Note that these guidelines are subject to change at the State's discretion.

II. Program Module

For the purposes of this RFA, the administration of CERA will consist of Case Review/Administration. Proposals must include and address the following module:

a. Case Review and Administration:

The administering agency/organizations applying to do Case Review and Administration will be responsible for processing CERA applications submitted by tenants in a DOH-provided software portal. The scope of work for Case Review and Administration includes the following:

- i. Self-assign available applicants selected through the State-determined selection list, based on organizational capacity



- ii. Verify tenant occupancy by matching the rental agreement, IDs, and income documentation
- iii. Verify income to meet AMI guidelines by county; analyze tax returns, paystubs, W-2s, award letters, bank statements and other forms of income verification to determine eligibility
- iv. Verify that the applicants are eligible in accordance with DOH's program guidelines
- v. Detect, review, and prevent fraudulent applications
 1. Administering agency/organization is responsible for taking reasonable steps to ensure fraudulent applications are not paid.
 2. Administering agency/organization is responsible for conducting fraud reviews for irregular applications.
 3. Applications that are determined to have suspected irregularities are flagged for DOH review.
- vi. Assist tenants through eviction and displacement proceedings by providing expedited payments, which will include hand-delivered payments to court clerks throughout the state on an as-needed basis
- vii. Issue payments to property management companies, property owners, utilities providers, public trustees, or any other entity as part of the assistance payment process
- viii. Provide DOH appeal information to all denied tenants
- ix. Ensure rental assistance is distributed equitably throughout the state
- x. Complete monthly budget invoices, monitor completeness of all fields in the application system to ensure accurate reporting, and complete budget and draw requests in the application system in a timely manner

III. Program Data Metrics

DOH will work with awarded agencies/organizations to develop a program outcomes and outputs plan based on the following data metrics. Awarded agencies/organizations must describe how data and metrics will be collected.



a. Program outputs:

- i. Length of time for tenant to receive assistance through the program, from initial inquiry/application submission to disbursement of funds (or denial of application, if applicable)
- ii. Number of overall eligible tenants served
- iii. Number and percentage of tenants that receive assistance (compared with the number and percentage denied assistance)
- iv. Number of households served and the dollar amount of CERA assistance provided
- v. The dollar amount of CERA assistance utilized to assist tenants at the following AMI percentages: 60 percent AMI, 50 percent, and 30 percent
- vi. Breakdown of assistance by geographic location
- vii. Breakdown of assistance by whether applicants had previously received rental assistance from the State of Colorado, and duration since that prior assistance

IV. General Requirements for All Applying Agencies/Organizations

a. Applying agencies/organizations must meet the following criteria to be considered for funding:

- i. Operate within the State of Colorado and engage in business that is not primarily property management
- ii. Have a standing DUNS (Data Universal Numbering System) number
- iii. Have experience in administering local, state, or federal funds

b. Organizational Capacity:

All agencies/organizations seeking to administer the CERA program must provide and maintain adequate staff and all necessary workspace, equipment, supplies, and hardware to provide CERA services and handle expected case volume in a timely manner.

c. Project Location:

Agencies/organizations must be within DOH's jurisdiction, which is the entire State of Colorado. Agencies/organizations should demonstrate the willingness and ability to serve all counties in Colorado. If unable to serve the entire state, agencies/organizations must

list the counties they are able and willing to serve. Priority will be given to agencies/organizations willing to serve the entire state and/or who serve rural areas.

d. Organizational Experience:

Either through direct experience or memorandums of understanding (MOUs) with partner organizations, agencies/organizations should demonstrate experience, ability, and expertise in the following:

- i. Experience providing emergency rental assistance to households
- ii. Capacity and staffing to provide near-immediate assistance to households in need
- iii. An understanding of eviction and housing-loss processes in order to navigate assisting participants in these situations
- iv. Experience analyzing all forms of income documentation to ensure tenants/program participants meet AMI guidelines by county
- v. Ability to assist participants with completing applications, technological issues, language barriers or other accessibility issues
- vi. Ability to attend DOH-sponsored meetings and trainings regarding familiarity with federal and state funding requirements and procedures specific to CERA
- vii. Financial stability and administrative capacity to manage the timely submission of pay requests to DOH for eligible expenses, and timely remittance of payments to all 3rd parties
- viii. Experience in providing monthly/quarterly reports to DOH and/or other government entities
- ix. Experience working with a required data management system as a system of record

V. System of Record Requirements

a. Reporting and Documentation:

DOH currently utilizes the Neighborly software platform to track and review all CERA tenant applications, and to track and approve payments made through the CERA program. DOH reserves the right to procure a new software platform to collect and track applications at any time.



b. Neighborly Grant Administration, Application Processing, and Reporting:

Selected agencies/organizations must have the ability to collect and report information related to services provided in the Neighborly software system in accordance with DOH requirements. This may include entering tenant information, uploading documents, completing the review/approval process for tenant applications, documenting payments made to third parties on behalf of tenants, and requesting fees for provided agency services.

c. Neighborly Training/Access:

Selected agencies/organizations shall work with DOH to get set up in the Neighborly system, to review and approve tenant applications for assistance, and/or for grant funding agreement administration. As needed, selected agency/organization staff will be trained in Neighborly in an onboarding program provided by one or more Neighborly and DOH staff.

d. Collection of Documents:

All beneficiary documentation for this program shall be stored in the Neighborly system, or any other system utilized by DOH for the purpose of collection and reviewing tenant applications for the CERA program.

e. Recordkeeping Requirements:

Generally, selected agencies/organizations must maintain records and financial documents for five years after all award funds have been expended or returned.

VI. Qualifications for Case Review and Administration

Respondents must demonstrate experience or expertise in the following to be considered for funding:

- a. Reviewing income and other documentation to determine program participant eligibility for state-funded programs
- b. Maintaining appropriate confidentiality of all records
- c. Issuing payments electronically (ideally) or by check to property owners, property management companies, or any other entity as part of the assistance payment process to prevent eviction
 - i. Ability to hand-deliver payments to court clerks throughout the state on an as-needed basis

- d. Assisting program participants requesting reasonable accommodations with completing paperwork and/or applications
- e. Maintaining data quality of program participant files, and ensuring fidelity and compliance to grant requirements
- f. Completing monthly budget invoices and draw requests in a timely manner
- g. Providing referrals to other agencies/organizations for further assistance, such as Housing Counseling services

VII. RFA Application Selection Criteria

The following is the selection criteria to determine CERA awards to agencies/organizations. The agency/organization's current and historical performance administering other local, state, or federally-funded programs may be considered as well.

An application submitted by agencies/organizations will be rejected if it: (1) fails to receive the minimum score in each individual Category A to F below or (2) fails to achieve a total score of at least 48 out of the 100 possible. This is intended to ensure that approved plans and budgets are minimally adequate in each category, and that the entire score reflects a level of competence and quality above the bare minimum category scores (which total to 48 points), (3) is incomplete or turned in after 11:59PM MST on October 31, 2024.



General Organizational Criteria

Scoring Criteria	Minimum Points	Maximum Points
Organization's current and historical performance administering other local, state, or federally-funded rental assistance programs	6	14
Demonstrates experience in serving the defined population	4	8
Demonstrates adequate staff and equipment to handle volume	4	8
Demonstrates experience in providing monthly/quarterly reports to DOH and/or other government entities	4	8
Demonstrates financial stability and administrative capacity to manage the timely submission of pay requests to DOH for eligible expenses, and/or timely remittance of payments to all 3rd parties	3	8
Demonstrates experience in partnering with a state-administered emergency rental assistance program	5	10
Demonstrated experience of creating and implementing a system of record; or demonstrates access to existing system of record	4	8



Rental Assistance Administration Experience

Scoring Criteria	Minimum Points	Maximum Points
Demonstrates understanding of eviction and housing loss processes	6	12
Demonstrates ability to effectively review cases for eligibility, including analyzing all forms of income documentation	6	12
Demonstrates experience in detecting and preventing fraud	6	12
Total Points (both tables)	48	100

a. Agency/Organization Interviews:

If needed, DOH will conduct an interview with or ask for additional information from agencies/organizations applying for funding prior to finalizing scoring.



Colorado Division of Housing

Colorado Emergency Rental Assistance (CERA) Program

Case Review and Administration

Request for Applications

Required RFA Application Contents

Please complete and submit the following as one PDF for all documents and one separate budget template to DOH at maria.stein@state.co.us by 11:59pm MST on October 31, 2024. Any applications received after 11:59 p.m. MST will not be accepted.

- Cover Page (Page 12)**

- Narratives (Sections 1-5, pages 13-14)**

- Services Budget (Sections 1-2, page 15)**



CERA Case Review and Administration Request for Applications Cover Sheet

Selected Program Module: Case Review & Administration
 Amount Requested for Case Review & Administration: \$ _____
Total Amount Requested: \$ _____
 Type of Agency/Organization: Non-Profit For-Profit Unit of Local Government

Applying Agency/Organization Information

Legal Organization Name and Address:

Name: _____ Title: _____
 Address: _____ Phone #: _____
 Fax #: _____ Email: _____

Organization Contact Person:

(the person most knowledgeable and available to answer questions about the proposal)

Name: _____ Title: _____
 Address: _____ Phone #: _____
 Fax #: _____ Email: _____

Agency/Organization Federal Tax ID #: _____ DUNS #: _____
To register: www.dnb.com

Chief Elected Official, Executive Director, or President:

(the person who has signature authority for contracts)

Name: _____ Title: _____
 Address (if different from above): _____
 Phone #: _____ Fax #: _____
 Email: _____

This Area for DOH Staff Use Only	
Date Received: _____	Project #: _____



CERA Case Review and Administration Narrative Form

Please complete the CERA Request for Applications Narrative Form, taking care to answer all of the following questions (Sections 1-5 below), and submit as a PDF document to DOH at maria.stein@state.co.us by 11:59pm MST on October 31, 2024.

1. Agency Capacity, Experience and Qualifications

- a. Provide an overview of the agency/organization including mission, history, years in operation, and staff size.
- b. Describe the agency/organization's experience administering federal, state, or local funds.
- c. Describe the agency/organization's financial stability and administrative capacity to submit pay requests to DOH for eligible expenses, and/or timely remittance of payments to third parties.
- d. Describe agency/organization's experience in serving individuals/households as described in this RFA.
- e. Describe agency/organization's experience in preventing eviction and displacements of participants experiencing financial hardship. If the organizational experience is not substantial in this area, list how this expertise would be incorporated in the proposed program through external partnerships and MOUs.

2. Program Modules

- a. Describe the agency/organization's experience with rental assistance case review and administration.
- b. Describe the agency/organization's staffing structure for implementing services, including staff credentials and experience.
- c. Describe services/resources to be leveraged through collaborative partnerships.
- d. Describe the systems your agency/organization has in place to ensure efficient and effective delivery of eviction prevention services that adhere to program and grant requirements. Include a description of how your organization will ensure that tenants:
 1. Are educated about CERA
 2. Receive assistance with applying for CERA



3. Receive outside resources/referrals or legal services if they are not eligible for CERA funds

3. Inclusive Service Provision

- a. Describe how your agency/organization will provide inclusive services for people from diverse backgrounds, languages, ethnicities, income levels, regions and other factors that influence equity in services.
- b. Describe your agency/organization's methods for providing services to households with limited or no access to internet service or virtual tools.

4. Service Area

- a. Describe the agency/organization's willingness and/or ability to serve tenants in all counties in Colorado. If unable to serve the entire state, agencies/organizations must list the counties they are able and willing to serve. Priority will be given to agencies/organizations willing to serve the entire state and/or who serve rural areas.

5. Reporting and Documentation

- a. Describe agency/organization's experience utilizing a software system to enter and manage program data and documentation.
- b. Describe agency/organization's experience with collecting and reporting on data metrics referenced in Section III, including program outcomes and outputs.



CERA Case Review and Administration Request for Applications Services Budget (Sections 1-2 Below)

1. Services Budget

- a. Fill out the provided [budget template](#). Please include how many tenants/participants are anticipated to be served in the funding period.

2. Budget Narrative (if applicable)

- b. Describe any expenses requested by the agency/organization in the “Other Costs” category on the budget template (if applicable).

Exhibit A - CERA Case Review and Administration Program Guidelines

Division of Housing Colorado Emergency Rental Assistance (CERA) Case Review and Administration Program Guidelines

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I. Definitions

For purposes of these guidelines, terms are defined as follows:

1. **Tenant** – the individual(s) or household(s) who meet criteria set forth in these Program Guidelines and who have obtained rental housing or rent land on which to park their mobile home from a Property Owner
2. **Landlord or Property Manager** – the individual or entity contracted by the Property Owner to manage the rental housing or mobile home park, who may also be the Property Owner, and completes the landlord portion of the application
3. **Property Owner** – the individual or entity that is the fee simple or leasehold owner of rental housing used as the primary residence for tenants or of a mobile home park on which tenants may park a mobile home which is their primary residence
4. **Agency** – the organization providing application review and processing services on behalf of the Division of Housing
5. **Case Review and Administration** – the work of agencies to review and approve/deny rental assistance applications for the Colorado Emergency Rental Assistance program
6. **Colorado Department of Local Affairs | Division of Housing** – abbreviated as DOH
7. **Colorado Emergency Rental Assistance program** – abbreviated as CERA

II. Program Eligibility

Criteria for Tenant

Tenant Participation

This program is a tenant-driven program and requires tenant participation. Landlords are not permitted to apply on behalf of a tenant. If a tenant fails to participate or becomes unresponsive during any part of the application process, the application will be denied due to non-responsiveness.

Eligibility appeals will only be considered if coming directly from the tenant.

Demonstrates Risk of Homelessness or Housing Instability

One or more individuals within the household must demonstrate a risk of experiencing homelessness or housing instability.

This should be demonstrated by:



1. Provision of one of the following:
 - a. A demand for compliance ([example](#)) showing past-due rent balance
 - b. An eviction notice ([example](#)), or provision of documentation showing the tenant is currently in process of mediation as required by HB 23-1120
2. And self-attestation on the application confirming all of the following:
 - a. Tenant does not have another source of funds with which they could pay that rent
 - b. Tenant has experienced a substantial life event that negatively impacted their ability to pay rent, which could include:
 - i. A healthcare event, including mental health
 - ii. A loss or decrease in income
 - iii. A death in the family
 - iv. A need to leave their home due to domestic abuse
 - v. A substantial, unexpected expense, such as a car repair
 - c. Tenant or a member of the household have not received a rental assistance benefit through an emergency program that is funded in whole or in part by state or federal funding in the last 24 months

Tenant as Primary Resident

Tenant and/or Landlord must provide evidence that Tenant resides at the property for which they are requesting residential rental assistance. Tenant must reside at the property at the time the rental assistance payment is made or for 30 days after a substantially complete application is submitted. Landlord will only be paid for rent while Tenant resides at the property and/or for the period Tenant did reside at the property.

1. Tenant must attest that the property is their primary residence.
2. Tenant must provide the following:
 - a. Executed residential lease (signed by BOTH Tenant and Landlord/Agent) that names Tenant as tenant of property. A residential lease is a requirement of the program. On occasion, if Tenant does not have a lease, other documentation may be considered through a waiver process submitted by the administering agency to DOH such as one of the following:
 - i. Other written document that names Tenant as tenant of property
 - ii. Tenant driver's license or other government-issued ID shows address of property



- iii. Income information (e.g., most recent tax return, check stubs, etc.) in Tenant's name and current address of property
- iv. Current utility bill (dated within 30 days) or other official business mail addressed to Tenant at property

DOH reserves the right to request additional documentation to fulfill any residency requirement and ensure property ownership.

Other Rental Arrangements

Rental assistance may also be available to tenants that are renting their residence under a "Rent-to-Own" agreement, under which the renter has the option (or obligation) to purchase the property at the end of the lease term, provided that a member of his or her household:

1. Is not a signer or cosigner to the mortgage on the property
2. Does not hold the deed or title to the property
3. Has not exercised the option to purchase
4. Meets all other CERA eligibility requirements

DOH reserves the right to request additional documentation to ensure these requirements are met.

Relocation / Rehousing Assistance

Relocation assistance will be permitted under the Colorado Emergency Rental Assistance program on a case by case basis. Waiver requests must be made to DOH directly.

No Rent Assistance in Past 24 Months

A household is eligible if the household has not received a rental assistance benefit through an emergency program that is funded in whole or in part by state or federal funding in the last 24 months.

Eligible Types of Assistance

Rental Assistance

1. Past due (arrear) and current month rent. Two months of prospective rental assistance will be permitted.

- a. “Current month” = If approved 16th or later of any month, the following month is considered the current month to allow adequate time for processing (i.e., if application is approved on April 16th, May rent will be considered the current month; if approved on April 15th, April rent will be considered the current month).
2. Must be the household's current primary residence.
3. Maximum assistance will be the lesser of:
 - a. Seven months of rent and fees, not to exceed 130% of the [Adjusted Fair Market Rent](#) by bedroom size as described below
 - b. \$10,000 in assistance
4. Assistance provided for a given month will be the lesser of:
 - a. The cost of the rent for one month (monthly rental agreement), 5 weeks (weekly rental agreement), or 30 days (daily agreement), plus eligible fees
 - b. Up to 130% of the [Adjusted Fair Market Rent](#) (“FMR”) by bedroom size for the county in which the applicant resides, unless a waiver is provided by DOH

The rental assistance approved will be paid directly to the landlord.

1. Tenant will provide contact information for Landlord on their application, with additional remittance information to be provided by Landlord.
2. Agency shall verify who shall receive the funds using evidence of prior rent payments made and information provided by the landlord.
3. Agency shall verify property ownership by reviewing property records.
4. In roommate situations where payment is typically made to the person named in the lease, Landlord information must be provided for direct remittance.
5. If Landlord is unwilling to participate in the program, or such action is necessary to ensure housing stability, payment can be written directly to the court to satisfy an eviction requirement.
6. Tenant direct payments are not permitted unless all other options have been exhausted and a waiver has been approved by DOH.

Tenant with More Than One Landlord

Payments to more than one landlord are prohibited. The program shall only pay the current landlord where ongoing housing stability will be achieved.

Housing Choice Voucher, Public Housing, or Project-Based Rental Assistance Programs

Public Housing Authorities (PHAs) and Housing Choice Voucher (HCV) landlords may accept funds from CERA for rental arrearages for HUD-assisted families, provided that CERA funds are not applied to costs that have been or will be reimbursed under any other federal assistance. An applicant may receive CERA assistance for the tenant-owed portion of rent that is not subsidized, as long as all other program eligibility requirements are met.

Prospective rent payments paid directly to PHAs or landlords are not allowable under the U.S. Housing Act of 1937 because participating families are statutorily obligated to pay their share of the rent. Public housing and HCV families experiencing a loss of income or other financial hardships should request an interim recertification to have their rent adjusted downward as required by statute and regulations for any family that has reduced family income.

Late Fees

As of October 1, 2021, late fees in residential Colorado leases are limited to the greater of: (i) \$50, or (ii) up to 5% of the past due base rent payment. The late fees are eligible expenses if described in the lease and documented on the rent ledger or statement and they abide by the maximums determined by state law. Late fees in excess of this amount will not be permitted.

Other Fees

Utilities and home energy costs that are covered by the landlord will be treated as rent if documented on the lease as paid with rent to the landlord and documented on the rental ledger. Other reasonable fees that are described in the lease and are documented on the rental ledger or statement are eligible for assistance (e.g., pet fees, parking fees, and common area fees). Utilities are not considered in the fair market rent calculation; however, other ongoing lease fees should be included.

Attorney fees are not eligible expenses unless they are related to eviction proceedings to maintain housing stability, they have documentation of reasonableness and allowance in the lease, and there is proof that the legal process was allowable under state law at the time the fees were charged.

Allowable attorney/legal fees cannot exceed \$450.00 except in a case where a Writ of Restitution has been issued, in which case an additional \$200.00 in fees may be permissible, bringing the total to \$650.00. A waiver may be requested to allow payment of excess fees if there is documentation of reasonableness and the fees are associated with previous eviction proceedings to bring the tenant's balance current.

Up to three (3) months of month-to-month fees (not to exceed \$300 per month) are allowable based on reasonableness if covering them ensures housing stability and the fees are explicit in the lease/lease renewal. A month-to-month lease is a contract between a landlord and a tenant that establishes tenancy with no scheduled end date. Instead, either the landlord or the tenant may terminate the contract at will, as long as proper notice is given. A waiver may be requested to allow these fees in excess, with documentation of reasonableness, allowance in the lease, and proof that the legal process was allowable under state law at the time the fees were charged.

Duplication of Benefits is Prohibited

Applicants (Landlord and/or Tenant) must disclose other local, state, and federal rental assistance received for the property. These benefits will be taken into consideration when determining the amount that will be provided to the applicant for rental assistance.

CERA Recipients (the entity(ies) which received the payments) will be required to repay funds if duplicate benefits are received. Methods for determining duplication of benefits are described below.

To ensure compliance with federal requirements and program policies and ensure funds are available to as many eligible applicants as possible, DOH requires duplicate, ineligible, and erroneous payments to be returned. Funds must be returned to DOH whenever a recipient receives a notice to return funds or self-identifies with any of the following scenarios:

Eligibility (include but are not limited to)

1. The recipient received a duplicate payment from another government or charitable organization for rent or utility assistance for the same months of assistance covered by CERA and has not repaid the other program for the duplicate assistance.
2. Landlord received an assistance payment from one source and Tenant received an assistance payment from another source, those payments were for the same expense and same months of assistance, and the assistance from the other source has not been repaid.
3. The recipient received duplicate payments from CERA for the same expense in the same months of assistance.
4. Tenant is no longer occupying the unit. If the tenancy ended due to Tenant being issued an eviction judgment or a writ of possession from the unit, all payments after Tenant leaves the residence are deemed ineligible and must be returned. If the tenancy ended for a reason other than eviction, whomever received eligible payments should apply the funds to approved expenses for the months.
5. Tenant did not meet established eligibility criteria.
6. Tenant misrepresented material facts in the application.

Instances of Fraud (include but are not limited to)

1. Eligibility verification was completed using misleading information and/or fictitious documentation.
2. The recipient was not the tenant or the tenant's landlord or the verified property owner.

Documentation Requirements

Identification

Agency must confirm Tenant identity by requiring Tenant to produce at least one of the following:

1. Valid driver's license or identification card issued from any U.S. State or Territory
2. US military or a military dependent identification card
3. US Coast Guard Merchant Mariner card
4. Native American Tribal Document
5. Document issued by any instrumentality of government (US or foreign)
6. Document issued by an educational institution (US or foreign)

NOTE: To reduce the risk of fraudulent applications, all out-of-state identification will result in a second layer of review.

Where applicant differs from the leaseholder, the identity of the household member named on the lease must also be documented. All household members aged 18 or older who are claiming cash income or zero income must also upload identification documentation.

Proof of Income

To be eligible for rental assistance, each tenant household must provide documentation that the household annualized income is at or below 60% of the AMI.

The [AMI guidelines](#) should be used to determine 60% of AMI for the particular county where the home of the applicant is located and for the size of the applicant's household. DOH allows the following methods to determine whether a household income-qualifies for the benefit. Only one method is required:

1. Submitted most recent year tax return filings for all employed household members
2. A household can be determined to be income-qualified for assistance if the applicant provides a written attestation that the household income is at or below 60% AMI, and the household resides within a Qualified Census Tract (QCT), using the HUD-identified QCT reference map.

Colorado's Qualified Census Tracts can be found at

https://www.huduser.gov/portal/sadda/sadda_qct.html. A Qualified Census Tract (QCT) is any census tract (or equivalent geographic area defined by the Census Bureau) in which at least 50% of households have an income less than 60% of the Area Median Gross Income (AMGI). HUD has defined 60% of AMGI as 120% of HUD's Very Low-Income Limits (VLILs), which are

based on 50% of area median family income, adjusted for high cost and low-income areas (obtained from Data.Gov on 03/01/24, at <https://catalog.data.gov/dataset/qualified-census-tracts>).

3. Documentation indicating categorical eligibility:
 - a. Documentation from a Public Housing Authority indicating that the household income was verified using third party sources to be at or below 60% AMI within the last 12 months
 - b. Or determination letter indicating eligibility made in the last 12 months for SNAP, LEAP or TANF *when these programs serve households that are below 60% AMI for the household size and county where the applicant lives*
4. Calculated annual household income based on the month directly prior to the date of the application (current income) using the HUD Part 5 methodology for Gross Income using the HOME Adjusted Income and Rental Assistance (instructions can be found at www.hudexchange.info/incomecalculator/), with the exceptions:
 - a. Calculate gross income without making adjustments/deductions. (Stop at completion of calculation of Gross Income, rather than continuing to calculate the Adjusted Gross Income.)
 - b. Each household member claiming cash income (e.g., odd jobs, baby-sitting, etc.) must fill out the tenant certification form and provide an acceptable form of identification (listed below). Additional information may be requested by the reviewer.
 - c. Each household member aged 18 and over claiming zero income must fill out the Income Self-Attestation Form and provide an acceptable form of identification (listed below). Additional information may be requested by the reviewer.
 - d. Acceptable income documentation is listed in the next section.
5. In cases of zero income, a written attestation may be accepted with documented efforts to obtain income documentation from all other sources above.

The methods of income verification should be attempted and documented. If none of the tax-return documents, categorical eligibility documents, or the documents listed below (numbers 1-6), are available and documented attempts have been made, a self attestation for proof of income should be used only as a last resort and in situations the applicant cannot gain access to other forms of verification.

Documents to verify income for all household members 18 years and older include, but are not limited to the following:

1. Employed Household Members: All current pay stubs, current pay summary received for the entire month directly prior to the date of application, and/or current year tax return / current year W-2 (Example: Effective January 31, 2025, the 2024 W-2 can be used to calculate monthly income, but not the 2023 W-2 or prior years.)
2. Other Financial Benefits: Current year social security statement, disability letter, retirement, pension, or annuity; letter of benefits must include benefit amount
3. Unemployed Household members: Unemployment benefits statement
4. Unemployment Insurance benefits are included in income calculations. Federal stimulus payments are not included as income, or as a potential duplication of benefit. Submitted 2024 tax return filings for all employed household members
5. Current Income Documentation: For household income determined using methods 2-4 income eligibility must be re-determined every 3 months.
6. Self-Employed Household Members: Income Self-Attestation for self-employment, the Year-to-Date Profit & Loss Statement, and the file tax return from the most recent year
7. Other Income and/or Cash Income: Child support benefits documentation, alimony documentation, current bank statements with transaction history that reflects income (deposits)
8. Household Members with No Income: [Income Self-Attestation](#) including certification of zero income

Evidence of Rent Due

The tenant must provide information to prove the amount of their rent payment. This must include **one** of the following:

1. A copy of a fully executed lease or other written agreement with Tenant named that reflects the rent amount, the full ledger of unpaid rent amount, and the respective due date (if available)
2. If Tenant is not named in the lease but is listed in the household and/or has a sublease agreement, proof of at least one payment made to Landlord (and/or Agent) or named leaseholder for the month immediately prior to the first month for which assistance is requested *in addition to one* of the following:
 - a. Documentation of the tenancy agreement between the sublessee and sublessor – This can be accomplished by a copy of a fully executed sublease agreement between the sublessor



- and the sublessee. This must include verification of the terms and conditions of the sublease (rental period, payment amount, etc.).
- b. Documentation of the tenancy agreement between the sublessor and their landlord/property owner – This can be accomplished by a copy of the original active lease agreement. This must include verification of the terms and conditions of the sublease (rental period, payment amount, etc.) and permission to sublease.
 - c. Full Ledger of unpaid rent
 - d. Proof of payments from the sublessee to the sublessor prior to the request for rental assistance, which can be verified via **one** of the following:
 - i. Copy of a cleared check(s)
 - ii. Ledger from electronic payment (Venmo, Paypal, Zelle, CashApp, etc.) or financial institution (may include hotel/motel occupancy ledger report)
 - iii. Bank statements reflecting deposits
 - iv. Receipt of money order/ or cashier's check
 - v. Handwritten and/or typed receipts are not allowable as the only evidence.
 - e. Certification from the sublessor verifying that the assistance payment(s) will be used for the purposes intended
 - f. Notarized proof of rights to sublease / rent out a room from the property owner or property manager (if it is an apartment complex) with the Property Manager / Owner's ID and sublessor's ID
 - g. In roommate situations, receipt or self-attestation from the person who is named in the lease plus proof of deposit of that payment is also required.

DOH reserves the right to request additional documentation to fulfill these requirements.

III. Additional Guidelines

Communications with Landlord

During the review and verification process, the review agency must communicate with Landlord for the following purposes:

1. Verify the current rent amount, past due rent unpaid, and date due
2. Verify information about household occupants, if known
3. Verify current tenancy if the lease agreement expired

4. Verify property ownership and/or rights to manage a property
5. Verify rental payments were made prior to the month of rental assistance requested (if needed)

These communications should be documented (e.g., audit log, uploads to the CERA program system of record, retain emails, text screenshots, written letter, and/or document conversations with date/time and what was said by whom). The participation of Landlord in the CERA application portal meets the criteria of this section.

Fraud Protection and Quality Assurance

To protect against potential fraud, additional documentation will be required from the tenant and/or landlord for certain circumstances. Some of these circumstances include (but are not limited to) the following:

1. The Property Owner is related to and/or lives in the same household as Tenant.
2. An out-of-state ID is presented.
3. A passport is presented as the primary form of identification.
4. A duplication of benefit is suspected.
5. Conflicting information is received from either Tenant and/or Landlord.

DOH may request Tenant and/or Landlord to prove that payment has been made prior to the request for rental assistance. This may include copies of cleared checks (from bank deposits) front and back, valid ledger/statement from electronic payment (Venmo, Paypal, Zelle, CashApp, etc.) or financial institution, signed Property Owner tax documents showing rental income (for the most current year), and/or receipt of money order/cashier's check from financial institution. Handwritten and/or typed receipts are not allowable as the only evidence.

DOH reserves the right to request additional documentation to satisfy this requirement (including but not limited to - copies of Landlord and/or Property Owner Government-issued Photo IDs, bank statements, tax returns, property management agreements, notarized statements allowing rights to lease, etc.).

Application Prioritization

The CERA Program will serve households on a random-selection based system. Assignments should be based on an agency's designated region and the urgency/age of application* (from oldest submitted forward). DOH and/or its contractors may assign additional applications at any time, as

needed, to assist with and/or prioritize for assistance. Within that tranche, Agency will prioritize the review the applications based on the following, when this information is available:

1. Households where an imminent risk of displacement exists
2. The rest of the weekly tranche

**All applications selected should be processed within the 4-6 weeks following selection.*

Fair Housing

Program assistance must be provided according to Fair Housing requirements that protect people from discrimination on the basis of race, color, religion or creed, national origin, ancestry, age, sex, gender, sexual orientation, gender expression, marital or familial status, military status, or physical or mental disability.

Coordination with Other Programs

Agencies are encouraged to work with and/or refer tenants to apply for other available assistance, including but not limited to Unemployment Insurance, housing assistance, and employment assistance to ensure their housing stability into the future. Please note, application for and/or approval of Unemployment Benefits (UI) is not an eligibility requirement for this program.

IV. Change Log

This document logs changes made to guidance since the start of the Colorado Emergency Rental Assistance Program: