Rental Assistance for Mississippians Program (RAMP)

Emergency Rental Assistance (ERA)

APPLICATION GUIDE
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The State of Mississippi received $200 million dollars from the U.S. Department of Treasury’s Federal Emergency Rental Assistance Program (ERA) to aide individuals who have been monetarily impacted by COVID-19.

This funding can be used for rental assistance, rental arrears, as well as utilities and home energy costs including electricity, gas, water and sewer, trash removal, and energy costs, such as fuel oil. The funding CANNOT be used for telephone, cable, or internet expenses.

**ELIGIBILITY**

Eligible households may receive up to 15 months of assistance to make rent and utility payments current.

An application for rental assistance may be submitted by either an eligible tenant or by a landlord on behalf of that eligible tenant. Tenants and landlords must apply through the www.ms-ramp.com website. Funds will be paid directly to landlords and utility service providers.

As defined by The U.S. Department of Treasury an “eligible household” is a renter household in which at least one or more individuals meet the following criteria:

- Qualifies for unemployment or has experienced a reduction in household income, incurred significant costs, or experienced a financial hardship due to COVID-19;
- Demonstrates a risk of experiencing homelessness or housing instability; and
- Has a household income at or below 80 percent of the area median.

Documentation is required to prove eligibility requirements.

Eligible households that include an individual who has been unemployed for the 90 days prior to application for assistance and households with income at or below 50 percent of the area median will be prioritized for assistance.

Eligible households who receive a monthly federal subsidy may be eligible to receive rental assistance for the tenant-owned portion of rent under the MS RAMP program.

If you would like to speak directly to a representative, call the ERA Call Center

Local: 601-533-8401
Toll Free: 1-888-725-0063
Selecting “I’m a Landlord”

Apply for Assistance

1. Complete “Create an Account” Page

   **Create an Account**

   - **First Name** - can be either Owner or Managing Agent of Property
   - **Last Name** – can be either Owner or Managing Agent of Property
   - **Email** – should use email address regularly checked because application updates and program communications will primarily come via this email
   - **Password** – must use 6 or more characters, at least 1 uppercase letter, & at least 1 number
   - **Confirm Password** – self-explanatory

2. Click “Create Account”
3. Click “Begin” by Landlord Information under the Landlord Application Questions

4. Complete the Landlord Information Page

Landlord Information
• Name of Landlord of Landlord Residential Dwelling – can be either Owner or Managing agent of Property; should match name included in “Create an Account” section
• Landlord email address – should use email address used to create the ERA account in Step 1.
• Landlord Phone Number – self-explanatory
• Landlord Address 1 – should use personal address of landlord, not rental property address (unless the same)
• Landlord Address 2 – should use personal address of landlord, not rental property address (unless the same)
• City – should use personal address of landlord, not rental property address (unless the same)
• State – should use personal address of landlord, not rental property address (unless the same)
• Zip – should use personal address of landlord, not rental property address (unless the same)
• Landlord Tax Identification Number (Social Security Number/EIN) – must use number used to file taxes for the subject rental property; must be 9 digits
5. Click “Save”
6. Click “Begin” by Upload Documents

**Landlord Application Questions**

- **Landlord Information**

**Upload Documents**

- **Tenant Information**

Note: Landlords, please continue to fill out the Tenant Information to complete this application.

- **Search...**

**7. Complete Uploaded Documents Page**

**Upload Documents**

- IRS W-9 Form – must use form related to rental business
- ACH Direct Deposit Form – will be used to make direct deposit to landlord if tenant is approved and landlord participates

8. Click “Upload All”
9. Click “Add Tenant”

10. Complete Tenant Information

Please tell us about the tenant in as much detail as possible. ( * = required )

**Tenant**

- **First Name**
- **Middle Name**
- **Last Name**

- **Address 1**

- **Address 2**

- **City**
- **State**
- **Zip**

- **Email Address**

- **Phone Number**

- **Is the tenant still residing in this unit?**
  - Yes
  - No

- **Total number of people who reside in the residence**

- **Monthly Rent Amount**

- **Amount of past due rent**

- **Months Missed**

- **Has an eviction been filed on this unit?**
  - Yes
  - No

**Rent Amount assistance requested for this tenant household. ( Please add requested past due, current and future rent)**

Please check all additional costs that are included in the rent:

- Water and Sewer
- Gas
- Electricity
- Trash
- Other energy costs

**Save**

**Cancel**
Tenant Information
(Complete this for each tenant in which you expect to or will encourage to apply. This should be the person on the lease agreement.)

- First Name – insert name of Head of Household or primary contact for rental unit
- Middle Name – insert name of Head of Household or primary contact for rental unit
- Last Name – insert name of Head of Household or primary contract for rental unit
- Address 1 – insert address of rental unit occupied by name above
- Address 2 – insert address of rental unit occupied by name above
- City - insert address of rental unit occupied by name above
- State - insert address of rental unit occupied by name above
- Zip - insert address of rental unit occupied by name above
- Email Address – insert email address primarily used by tenant to communicate with you
- Phone Number – insert phone number primarily used by tenant to communicate with you
- Is the Tenant still residing in this unit? – respond appropriately – tenant must still be residing in this unit
- Total number of people who reside in this residence – this should include children and adults.
- Monthly Rent Amount – self-explanatory
- Amount of Past Due Rent – only include past due rent accrued after March 13, 2020. (Please note that late fees are not included in the past due rent amount. The program will not pay late fees.)
- Months Missed – mark each month this tenant did not pay the full rental amount owed
- Has an eviction been filed on this unit? – respond appropriately – landlord must cease eviction proceedings if eviction has been filed
- Rent Amount assistance requested for this tenant household. (Please add requested past due, current and future rent.) – must be capped at 15 months total; 3 months prospective per application submission.
- Please check all additional costs that are included in the rent – mark each utility that is included in the monthly rent amount and not paid separately by the tenant

11. Click “Save”
12. Click “Sign” by E-Sign
13. Checkmark each declaration, sign and date, then click “Finish”

- Click “Yes, sign & complete”
- Checkmark Items
- Sign Here
- Select Date
- Date
- Finish
- Cancel

False Claim Statement: Warning: U.S. Code, Title 31, Section 3729; False Claims, provides a civil penalty of not less than $5,000 and not more than $10,000, plus 3 times the amount of damages for any person who knowingly presents, or causes to be presented, a false or fraudulent claim; or who knowingly makes, or caused to be used, a false record or statement, or conspiring to defraud the Government by getting a false or fraudulent claim allowed or paid.

14. Click “Yes, sign & complete”
Selecting “I’m a Tenant”

Apply for Assistance

I’m a Landlord  I’m a Tenant

Already applied? Check the status of your application.

1. Complete “Create an Account” Page

Create an Account

- First Name - insert name of tenant/applicant completing application
- Last Name – insert name of tenant/applicant completing application
- Email – should use email address regularly checked because application updates and program communications will primarily come via this email
- Password – must use 6 or more characters, at least 1 uppercase letter, & at least 1 number
- Confirm Password – self-explanatory

2. Click “Create Account”
3. Click “Begin” by Applicant Information

4. Complete Applicant Information Page
Applicant Information

- Is the applicant’s name on the lease in which assistance is being requested? – Checkmark means yes; blank means no
- First Name – insert name of tenant/person identified on the lease agreement
- Middle Name - insert name of tenant/person identified on the lease agreement
- Last Name - insert name of tenant/person identified on the lease agreement
- Address 1 – insert address of rental unit occupied by the applicant’s household
- Address 2 - insert address of rental unit occupied by the applicant’s household
- City - insert address of rental unit occupied by the applicant’s household
- State – Mississippi is required and already inserted
- Zip - insert address of rental unit occupied by the applicant’s household
- Date of Birth – self-explanatory
- Social Security Number – self-explanatory
- Gender – self-explanatory
- Race – self-explanatory; must collect due to reporting requirements
- Ethnicity – self-explanatory; must collect due to reporting requirements
- Phone Number – self-explanatory
- Email Address – self-explanatory
- Income Source – select primary source of income
- Income Amount – include annual income amount from all sources, not just primary source (This is the applicant income only.)

4. Click “Save”

5. Click “Begin” by Landlord Information
6. Complete Landlord Information Page

Landlord Information

- Landlord Email Address – insert email address regularly used by your landlord to communicate.

(Please make sure you enter the landlord’s email address and not to use your own email address.)

*** If landlord has not created an account, the following will show.

*** Click “Send Invite”

7. Click “Add Landlord”
8. Click “Begin” by Household Information

9. (IF APPLICABLE) Click “Add Household Member”
10. Complete Create Household Member Page for each household member including minors. (The applicant must complete the Income Certification form for each household member.)

Create Household Member
- First Name – self-explanatory
- Middle Name – self-explanatory
- Last Name – self-explanatory
- Relation to Head of Household – Head of Household is an adult and typically the primary tenant responsible for payment of expenses; in most cases, the head of household will be the applicant actually completing the application
- Gender – self-explanatory
- Social Security Number – self-explanatory
- Date of Birth – self-explanatory
- Race – self-explanatory; must collect due to reporting requirements
- Ethnicity - self-explanatory; must collect due to reporting requirements
- Has this household member qualified for unemployment benefits since March 13, 2020, or experienced a reduction in household income, incurred significant costs, and/or experienced other financial hardship due, directly or indirectly, to COVID-19? – only one situation must apply; checkmark if yes, leave blank if no; if none apply, applicant is ineligible.
- Income Source – insert all sources of income; may insert “minor child” or “no income” if applicable
- Income of household member (Annual) – insert total income from all sources for this household member

11. Click “Save”

12. Click “Back to Application”
13. Click “Begin” by Financial Information

14. Complete Financial Information page
Financial Information

- Amount of 2020 total annual income for applicant and all other household members at least eighteen (18) years old? – insert combined total annual income from all sources for all household members; a monthly option will appear if total annual income is above threshold
- Has your household received a determination/benefits letter, dated January 1, 2020 or after, from any one of the following programs: TANF, WIC, SSI, SNAP, Medicaid, or Head Start? – checkmark if yes, leave blank if no; this letter will have to be uploaded later in the application.
- Are one or more individuals within the household unemployed as of the date of application for assistance and have not been employed for at least the past 90 days (based on date application)? – checkmark if yes, leave blank if no; if marked yes, this application will be prioritized for review.
  * If yes, insert Date Employment was lost (Note: Date of job loss and not unemployment benefits):

*Date box and “Add Assistance” button will appear when corresponding boxes are checked.

- Has any person or program assisted in paying rent or utilities for your household for the period assistance is requested? - checkmark if yes, leave blank if no; the purpose of this question is to ensure applicants avoid a duplication of benefits – an applicant cannot receive funds from this program for the same expense the household previously received funds.
  * If yes, click Add Assistance:

  ![Add Assistance button](image)
15. Complete Create Assistance Person/Program

Create Assistance Person/Program

- Person/Program Name – insert name; the most common response here is likely Mississippi Renter Assistance Program.
- Amount – insert total amount received from person or program above
- Frequency – select how frequently you receive this payment
- Type – select whether rent or utilities
- Explain – provide specific details explaining the payments received

16. Click “Save”
17. Click “Save”

18. Click “Begin” by Assistance Information
19. Complete Assistance Information

Assistance Information

Requesting rent assistance – checkmark if seeking rent assistance; leave blank if not.
* If yes:

- Monthly Rent Amount – insert the amount you are obligated to pay per month (Do not include late fees.)
- Amount of past due rent – insert total amount of past due rent accrued after March 13, 2020
- How many future rental payments are you requesting? (maximum of three per application) – self-explanatory
- Months Missed – mark the months you, as the tenant, have not been able to pay the total amount of rent owed

Requesting Utility Assistance – checkmark to indicate seeking utility assistance, leave blank if not.
*If yes, Click Add Utility for each utility you intend to request

*Text boxes and “Add Utility” button will appear when corresponding boxes are checked.
20. Complete Create Utility

Create Utility
- Utility Company Name — insert name of utility provider; applicant will create a utility page for each utility provider for which assistance is sought
- Utility Type — self-explanatory
- Name on Account — self-explanatory; it is expected that the name on the utility account matches a name listed in household
- Account Number — self-explanatory
- Amount Being Requested — insert amount requested, which can only include amounts accrued after March 13, 2020.
- Is this payment included in rent? — checkmark if utility is paid by landlord because it is included in rent payment made by tenant
- Is this utility payment past due or upcoming? — self-explanatory

21. Click “Save”
22. Click “Save”

Assistance Information
You may select rent assistance, utility assistance or both. Please select at least one of the applicable options below to continue.

- Requesting rent assistance?
  
  Monthly Rent Amount
  
  Amount of past due rent

- Requesting utilities assistance?

<table>
<thead>
<tr>
<th>COMPANY NAME(S)</th>
<th>UTILITY TYPE</th>
<th>AMOUNT REQUESTED</th>
<th>DUE</th>
<th>MONTHS MISSED</th>
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<tr>
<td>Mississippi Power</td>
<td>Electricity</td>
<td>$12</td>
<td>Upcoming</td>
<td>2</td>
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- Add Utility

Save

23. Click “Begin” by Upload Documents

Welcome back User,

Welcome to the application portal for the State of Mississippi Rental Assistance Program! We are here to provide you with assistance and information on how to apply to receive aid.

Your Information is Safe and Secure!
Your information is safe and secure. The RAMP-ERA Program uses data encryption to protect your personal information. RAMP-ERA is committed to using only the most secure practices when handling confidential information to protect the sensitive data of applicants. The information on this application will only be shared within RAMP-ERA and with any other parties required for the proper execution of relevant processes.

Tenant Application Questions

- Applicant Information
- Landlord Information
- Household Information
- Financial Information
- Assistance Information
- Upload Documents
- E-Sign
24. Complete Upload Documents Page by uploading all files at once

**Upload Documents**

- Income Verification – examples of items to upload:
  - determination letter
  - 2020 IRS tax return
  - paystubs
  - self-employment documents
  - bank statements
  - documentation of unemployment benefits
  - letter from employer
  - documentation of periodic receipts
  - documentation of public assistance benefits
  - documentation of child support
  - alimony, or foster care payments
  - income certification form
  - self-employment form

- Copy of Lease or Landlord Certification – upload current, duly executed lease that contains months requested or landlord certification

- Proof of At-Risk of Homelessness or Housing Instability – upload past due notice, eviction notices, past due or disconnect notices from utility provider, proof of medical bills preventing proof of payment of rent or utilities, proof of reliance on credit cards or payday lenders for household necessities, or Risk of Experiencing Homelessness or Housing Instability Form

- Proof of Identify – upload current, valid identification

- Additional Files (including, but not limited to, unemployment benefits letter and utility bills, if requested) (optional) – insert any additional documents; this could include additional pages, if above documents are uploaded one page at the time (i.e. jpeg)
25. Click “Upload All”

26. Click “Begin” by E-Sign
27. Checkmark each declaration, sign and date, then click “Finish”
28. Click “Yes, sign & complete”

You’re Done! You’re Application has been officially submitted.