

#### **HOUSING & COMMUNITY DEVELOPMENT**



# **Short Term Housing Assistance**

For People with HIV/AIDS STRMU Program Funded by HOPWA

# Short-Term Rent/Mortgage and Utility (STRMU) Assistance Program Policies and Procedures

## I. Purpose

Short-Term Rent, Mortgage and Utility (STRMU) Assistance is an eligible activity under the HOPWA program. STRMU is a time-limited housing assistance program designed to prevent homelessness and increase housing stability. Assistance is provided for a maximum period of up to 21 weeks in any 52-week period. The maximum amount of assistance received varies per client depending on tenant need and funds available. In order to be eligible for assistance, clients must be able to prove HIV+ status and have an eligible qualifying "emergency need".

## II. Participant Eligibility Criteria

## A. HOPWA Program Eligibility

To be eligible for the STRMU program, an individual must first meet the following basic criteria of eligibility for assistance under the HOPWA program:

- 1. Low-income (below 80% area median income (AMI)
- 2. Documented HIV/AIDS status (confidentiality will be maintained)

#### B. STRMU Eligibility

STRMU is designed to be a short-term, needs-based intervention to prevent homelessness for persons who are HIV+. As such, individuals must meet the following additional criteria in order to receive STRMU assistance:

- 1. Client must be currently housed homeless individuals are not eligible for STRMU assistance. Assistance is provided to help households maintain their current place of residence. (note: STRMU program cannot assist persons in foreclosure proceedings. STRMU assistance for homeowners MUST be requested BEFORE a notice of foreclosure has been filed on address seeking subsidy).
- 2. Client must live in Alameda County.
- 3. Client must be currently named as a tenant under the written lease (if renting), or own the home (named on the Deed of Trust for the address seeking subsidy).
- 4. Client must be a US Citizen or have lawful immigrant status.

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5. Assistance should result in a stable household. If client cannot demonstrate that they will be stable at the end of assistance, they are not eligible.

The Alameda County STRMU Program requires documentation of tenancy and need for assistance. Acceptable forms of documentation are as follows:

#### **Documentation of tenancy and utility accounts:**

- Satisfactory evidence of tenancy includes the lease or a default/late payment notice that identifies the client as the named tenant, or co-tenant under the lease.
- Satisfactory evidence of ownership includes, a) a deed accompanied by a mortgage or deed of trust; b) a mortgage or deed of trust default/late payment notice which identifies the client as the property owner/debtor, or co-property owner/debtor; and c) a title insurance policy identifying the client as the property owner/debtor, or co-property owner/debtor.
- Satisfactory evidence of utility assistance includes a copy of the utility bill. Utility bill must indicate address where client is residing (which must correspond with lease or mortgage notice), indicate clients name on utility bill and have a total amount due (this is to include past due payments as well as late fees assessed).

A letter of explanation, along with proof of income of lack thereof, is one of the application requirements.

#### **Evidence of Client Need:**

STRMU is a "need-based" program; clients will also need to submit evidence of inability to make monthly payments (such as the monthly expense statement in the application). Client must demonstrate he/she does not have the resources to meet rent, mortgage or utility payments and, in the absence of STRMU assistance, would be at risk of homelessness.

# **III.** Eligible Expenses

- 1. Rent and mortgage assistance (up to \$1,500/mo, maximum of \$7,500)
  - The amount of assistance budgeted is limited to Fair Market Rents.
  - The amount provided must be reasonable and represent actual housing costs, with a not to exceed amount.

Unlike other forms of HOPWA assistance, tenants are not required to pay 30% of their income towards rent or mortgage payment. However, if they are able, clients should pay a portion of their housing costs, as any portion paid by the tenant does not count against the 21-week STRMU benefit ceiling.

- 2. Late fees (up to \$100/mo, maximum of \$500)
  - Late fees and other penalties may be paid if, in the event of nonpayment, the household is at risk of eviction or loss of housing.
- 3. Utility Assistance (up to \$150/mo, maximum \$750)



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## IV. Ineligible Expenses

Security deposits and first month's rent. STRMU assistance is designed to help homeowners and renters stay in their current place of residence; as a result, security deposits and first month's rent are not eligible costs under STRMU. However, these costs are eligible as permanent housing placement costs (under supportive services activity).

- Moving assistance
- Household supplies and furnishings
- Mobile Telephone expenses or Internet bill
- Credit Card debt for personal expenditures such as vacations, holiday gifts, home
- Furnishings, personal grooming, pets, etc.
- Automobile repairs or payments (unless essential for regular employment, or full-time Education, and where public transportation is inadequate)
- Tickets, fines or restitution
- Payment of child support or alimony
- Personal loans or other financial obligations, other than rent, mortgage or utilities

## V. Program Requirements

#### **Housing Quality Standards**

Units should be decent, safe and sanitary. Inspection of short-term assisted units is not required to meet HOPWA habitability standards; however, HCD may require an inspection of the unit. If the unit does NOT pass the inspection, HCD may not fund the assistance to the household.

Units must have a functioning smoke detector.

Lead-based paint requirements apply to HOPWA funded program. Specifically, lead-based paint rules apply when:

- Housing to be assisted was constructed before 1987; and
- Residents will include a pregnant woman or a child 6 years of age or younger.

All housing meeting the above criteria must receive a lead-based paint visual assessment before assistance may be provided. If the home was built prior to 1978, please indicate in your application

## **VI.** Application Process

Due to the limited funds for this program, completed applications will be accepted on a first come first serve basis. Incomplete applications will be returned to the applicant and they will lose their place in "line." If the applicant re-applies, then their application will be placed on the bottom of the pile of applications currently being processed.

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## VII. Application Materials

The completed application for this program consists of:

- 1. Completed application checklist
- 2. Completed Application FORM
- 3. Copy of Letter of Diagnosis or non-anonymous test results
- 4. Copy of evidence of tenancy, whether rental or homeowner (as outlined above)
- 5. Copies of utilities bills (as outlined above)
- 6. Proof of household income, not older than 90 days from date of application
- 7. Letter documenting need
- 8. Completed, signed form indicating self-inspection of unit
- 9. Signed Consent to Release of Information form
- 10. Signed Participation Agreement form

## **VIII.** Preparation of Application

Eligible households apply for STRMU to Alameda County Housing and Community Development Department (HCD). HCD provides downloadable forms on its website. If you don't have online access, you may contact HCD and an application will be mailed to you. To receive a paper application, please contact Trina Walker at (510) 670-5971.

#### IX. HCD Review

HCD will review each application as it is received. Ineligible or incomplete applications will be returned to the applicant, with HCD's findings. Incomplete applications may be resubmitted but will lose their place on the list.

Applications are accepted on a first come, first served basis, until STRMU funds are depleted. Applications are processed as they are received. Each application is given a final determination and the client notified. Ire depleted, HCD will establish a waitlist

## X. Calculating Limits for STRMU

The HOPWA statute limits STRMU assistance to no more than 21 weeks in any 52 week period. See: https://www.hudexchange.info/resources/documents/HOPWASTRMUAssistanceFactSheet.pdf

HCD uses the same method to determine the annual (i.e. 52-week) STRMU assistance for every client. HCD uses its fiscal year (July 1 - June 30), if you have received assistance during this period, you may not apply again until the next fiscal year.

HCD defines the 21-week period and applies this definition uniformly to all beneficiaries to come up with the maximum assistance below:

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HCD rounds each month to 4 week of assistance, yielding a maximum total of 5 months of assistance. Provided that the rent payment and utility bill are reasonably coincidental (e.g. at least 14 days overlap between rent and utility payment period) it can be considered one month of assistance.

#### A. "Capped" Payments

To manage short-term assistance, grantees may set program-based limits ('caps') on the amount of assistance that may be provided to each household.

- Caps have been set for housing costs (rent or mortgage payments) and utilities.
- Prior to establishing caps for STRMU assistance, HCD identified these limits in the 2015 Consolidated Plan.
- Caps reflect the fair market rents.
- Caps are applied in a uniform, consistent, and non-discriminatory manner.

Alameda County SRTMU has set limits for assistance to a maximum of \$8,750 per household, per 52 week period (or, 5 months of assistance). See chart below for limits in each category in which assistance is provided:

	Maximum	Maximum
STRMU Program	Monthly Amount	Annual Amount
Housing Payment	\$1,500	\$7,500
Utility Allowance	\$150	\$750
Late Payments for above	\$100	\$500
Total Assistance Per HH	\$1,750	\$8,750

#### B. Assistance for Mobile Homes

Assistance can be made to clients who live in mobile homes in limited circumstances.

- A space rent, mortgage, or utility payment must be the basis for the assistance, and an applicant must provide documentation of payment/expense.
- The home must be permanently attached to the ground with utility and sewer connections as well as compliant with local guidelines for mobile homes.
- Mobile homes with wheels, capable of being relocated, are considered personal property and there not eligible for STRMU assistance.

#### C. Assistance to clients residing with family members

STRMU can be used to assist clients that have a lease or rental agreement naming them as a tenant, but who live with an adult family member, under two different scenarios.

1. Under the first scenario, a client lives with an adult family member, and the entire household is assisted and total household income is taken into consideration to meet HOPWA low-income eligibility guidelines; and

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2. Under the second scenario, the client rents a unit/room from the adult family member and a "reasonable accommodation: is determined necessary for the client. (See HUD Regulation 24 CFR 82.306(d) in permitting a "person with disabilities," Including persons with HIV/AIDS, to receive benefits when housed with a family member who owns or rents the housing unit if it is determines by a physician that living with the family member is important to the client's overall health and well being.) The family's income is not counted in determining eligibility for a STRMU payment and payments must be reasonable and similar to comparable units.

#### XI. Status and Termination

There are two status categories for clients:

- Active = currently receiving STRMU payments
- Inactive = Completed STRMU assistance

#### Grounds for Termination

- Participants shall be terminated from the program if they are found to be ineligible for assistance or if they have violated program rules. Grounds for termination include, but are not limited to:
  - 1. Submission of false documents or knowing affirmation of false information.
  - 2. Failure to notify the program of changes in eligibility factors or rent or condition of the assisted apartment.
  - 3. Use of rental property for illegal activities.

#### **Termination Process**

- Termination is a formal process that recognizes the right of individuals receiving assistance to due process of law. At a minimum, the termination process shall include:
  - 1. Serving the participant with a written notice thirty days in advance that contains a clear statement of the reasons for termination:
  - 2. A review of the decision within five working days of a termination notice being served in which the participant in given an opportunity to present written or oral objections before a person other than the person (or that person's subordinate) who made or approved the terminations decision; and
  - 3. Prompt written notification within five working days after the review of the final decision to the participant.
  - 4. If STRMU funds are be used to pay Rent or Mortgage payments, the landlord shall be notified of termination through a letter from the program.

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## XII. Confidentiality

Information regarding STRMU Program applicants, participants, or former participants, including the fact that they are/were or are not/were not connected to the program may not be given to any individual or public or private organization except:

- Participating STRMU Agencies who have signed a Contract or Memorandum of Understanding with the STRMU Program and in accord with the Release of Information signed by each STRMU applicant as part of their application;
- Other individuals or agencies when the STRMU applicant/participant/former applicant has signed a specific, time-limited authorization for information to be released.

The Confidentiality procedures include and are applicable to printed documents, written materials and oral communication both face to face and telephone.

• In order to protect confidentiality, HCD keeps all completed applications in a locked file cabinet. Electronic files are password protected.

## XIII. Housing Procedures Decisions

Should questions arise regarding applicant eligibility or procedures established within this document, Staff will notify the Housing Director and request guidance.

## XVI. Appeals Process

Applicants and program participants who wish to appeal an Alameda County STRMU Program decision regarding eligibility, or regarding any decision or action therein, shall contact the Housing Director in writing to: 224 W. Winton Avenue, Room 108, Hayward, CA. 94544.

Appeals will be reviewed and resolved by the Housing Director with assistance from the Assistant Housing Director. STRMU applicants or participants may request an appeal of a decision within 14 days of a notice from the STRMU program. The appeal must be submitted in writing and may include supporting documentation.

In the case that an appeal is being made by an applicant or participant about a decision of Program Administration, the Director of the Alameda County Housing and Community Development or her designee shall review and resolve the matter.

# XV. Recordkeeping and Data Collection

The Alameda County STRMU Program shall keep records of assistance provided to participants using a recordkeeping system designed by the Alameda County STRMU Program.

<u>Application Log</u> – STRMU Program Manager shall maintain an Application Log to record the name and social security number of each person for whom an application was completed and submitted. The log shall indicate the date on which the application was forwarded to the Program Manager and the source of referral, if applicable, to the STRMU Program.

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<u>Housing Plan/Self Sufficiency Plan</u> - The agency providing case management and service coordination to the STRMU/HOPWA participant shall, in cooperation with the participant, develop and forward to the Program Director a Self Sufficiency Plan.

For questions regarding this program, please contact:

Trina Walker
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