HOUSING OPPORTUNITY FINANCIAL ASSISTANCE APPLICATION

v. 10.1.2022

Short-term or one-time financial help for individuals and families experiencing and at-risk of homelessness to achieve safe housing. All requests must be <u>tied to a housing plan to support immediate housing stability with</u> <u>an identified timeline</u>. Financial assistance is provided to households who would become or remain homeless BUT FOR financial assistance.

In ______(County/Service Area)______, the Housing Opportunity Financial Assistance is administered by ______, by ______.

To submit a complete application or ask a question please contact: <u>(name, email, phone #)</u>

Instructions:

This application should be <u>completed together</u> by the service provider and the household.

Applications must be signed by both (electronic signatures are allowed) with the applicant receiving a copy of the complete application package.

The service provider should reach out to the <u>(Local Fund Administrator Agency)</u> in advance of submitting the application with questions regarding preferred vendors and the payment process.

Only complete applications (with all required documentation attached) will be accepted.

HOUSING OPPORTUNITY FINANCIAL ASSISTANCE COVER PAGE

Date Submitted:				
Name of Applicant:	Date of Birth:			
Names of other Household Members:				
Best way to contact the applicant:				
Name of Service Provider assisting with housing plan:				
Contact Information for Service Provider (email and phone):				
Service Provider Agency/Organization:				

By signing below, we both attest to the accuracy of information included in this application for financial assistance.

- □ We agree that this financial assistance is reasonably expected to help the applicant achieve housing stability and BUT FOR this assistance, the applicant would become or remain homelessness.
- □ We attest that the household has not applied for and/or received any other federal or state funding to cover any financial assistance applied for under this program.
- The applicant gives permission to the _____(fund administrator)_____ and _____(service provider) to discuss the application for financial assistance.
- The applicant gives permission for _____(Fund Administrator agency)_____to share information provided on this application with Vermont state agencies for the purpose of confirming no duplication of funding. If any funding is provided through this program, it should not be applied to cover fees or expenses that have been or will be reimbursed under any other federal or state assistance program.

Signature of Applicant	Da	ate:

Signature of Service Provider ______ Date: ______

ELIGIBILITY & COORDINATED ENTRY

See attached Definitions of Homeless and At-Risk of Homelessness.

The applicant is currently (must check A or B):

□ A. Experiencing Homelessness (must check one):

- Staying in a motel/hotel paid for by General Assistance Emergency Housing or the DCF Transitional Housing Program
- □ Staying at an emergency shelter or in a transitional housing program designated for people experiencing homelessness
- □ Unsheltered, in a place not meant for human habitation, including a car or camping (primary nighttime residence)
- □ Hospital or other institution where stay was less than 90 days AND just prior, was in emergency shelter, GA Emergency Housing or unsheltered

□ B. Imminently or At Risk of Homelessness (must check 1, 2 and 3):

- □ **1.** Do not have sufficient resources or support networks, e.g., family, friends, faith-based or other social networks, to prevent becoming homeless **AND**
- **2.** Total annual household income of less than 50% Area Median Income **AND**
- **3.** Current situation is (must check one):
 - Renting and have been notified that the right to occupy the current housing or living situation will be terminated within 21 days of application
 - □ Have moved 2 or more times due to economic hardship in the past 60 days
 - □ Live in a hotel or motel and the cost is not paid for by the State or a local organization
 - □ Staying with family or friends due to economic hardship
 - □ Overcrowded (in an SRO or efficiency with more than 2 people or a larger unit with more than 1.5 people/room)
 - □ Fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking or other violence against the individual or family member, that has either taken place within the applicant's primary nighttime residence or has made the individual or family afraid to return, and where there is no other residence.
 - Residence will be lost within 14 days of application and no subsequent residence has been identified
 - □ Exiting a publicly funded institution

If you feel you are eligible, but do not meet any of the criteria above, you may contact ____(local fund administrator)_____.

Verification of current housing status is required. Please attach documentation of housing status.

Documentation may include:

- HMIS record of emergency shelter stay
- Confirmation from Economic Services (written or verbal)
- Staff Observation and statement (written or verbal)
- Self-certification alone is not an allowable method of housing status documentation.

For applicants experiencing homelessness, the applicant must be participating in Coordinated Entry.

Coordinated Entry Date of Assessment/Entry: ______

HMIS Users: Provide the HMIS Client ID Number ______.

<u>Non-HMIS Users</u>: Work with your local CE Lead to confirm the date of assessment or to refer the applicant household for the assessment prior to submitting this application. Ensure you have a current Release of Information. The VT Network Against Domestic & Sexual Violence has funds available for households and this may be accessed through your local Domestic Violence agency.

INCOME & RESOURCES

INCOME & EXPENSES List the amounts for everyone in the household, including children, for the last 30 days.					
MONTHLY INCOME FIRST NAME			MONTHLY EXPENSES		
Job or self-employment	\$		Food (minus 3SquaresVT)	\$	
Child support/alimony	\$		Rent	\$	
Essential Person	\$		Healthcare	\$	
General Assistance	\$		Childcare	\$	
Reach Up	\$		Child support/alimony	\$	
Social Security Disability	\$		Credit card/loan payments	\$	
SSI	\$		Car payments	\$	
Unemployment benefits	\$		Car insurance	\$	
Veteran's benefits	\$		Vehicle gas	\$	
Other	\$		Other transportation	\$	
TOTAL INCOME	\$		Phones	\$	
TOTAL EXPENSES	\$		Diapers/wipes	\$	
NET INCOME (total income minus total expenses)		Toiletries	\$		
		- ·	Laundry/detergent	\$	
*			Entertainment	\$	
			Other	\$	

Attach documents that verify your income:

- 1) **Third-party documentation** (*e.g.,* most recent paystubs or other written verification from employer; federal or state tax return; interest or dividend income statement; payment statement, benefit notice, bank deposit statement or other written verification from income source).
- 2) Only if third-party documentation is not available, you may provide a self-declaration of income.
 - I declare that my total monthly income is __(\$)_____ as described in the Income & Expenses
 Table above.
 Please explain why self-declaration is being used instead of third-party documentation:

What is the total amount of household savings? \$_____

Has the service provider helped the applicant to apply for all mainstream benefits and services, such as 3SquaresVt, LIHEAP, GA, WIC, Medicaid, VCCI, Voc Rehab, Reach Up, Unemployment, VA, SSI/SSDI, etc.?

PLEASE ATTACH YOUR HOUSING STABILITY PLAN OR ANSWER THE FOLLOWING QUESTIONS

(ensure the questions are completed thoroughly, blank sections may lead to delays in your application or denial of your request):

- 1) What are your immediate goals for safe housing?
 - Where do you plan to live?
 - When will this housing be available to you?
 - How long will this housing be available to you?
 - If less than one year, what are your longer-term housing goals?
- 2) What supports will you need to be successful?
 - Check all that apply or describe below.
 - □ Help to make living environment safe
 - □ Help arranging for/supporting move
 - □ Education on the rights and responsibilities of tenants
 - Develop a housing support crisis plan to help if future issues arise
 - Help applying for other services and benefits (non-housing)
 - □ Help with physical, mental or substance use disorder health care needs

- Coaching or help communicating with landlord, neighbors, or family members
- □ Help to increase income through employment
- □ Help with money management
- $\hfill\square$ Other help to afford and pay rent on time
- Ongoing supportive check-ins to support my tenancy
- □ Help to live independently
 - Other: _____

- Who is part of your support team?
- Do you need help finding additional support?

Please note: There are no services or treatment required to receiving Housing Opportunity financial assistance.

- 3) What additional barriers, if any, are you facing that will prevent you from achieving your housing goals?
 - Check all that apply or describe below.
 - Criminal Record

- Debt or other arrears
- □ Unfavorable references
- □ Not enough income
- □ Limited English proficiency
- $\hfill\square$ Lack of valid ID
- □ Unresolved legal issues

- □ Sporadic employment history
- □ Larger family
- Other: _____
- What specific steps will you and your service provider take to address any barriers?

- 4) What are your strengths?
 - Check all that apply or describe below.
 - □ Positive references from previous landlords, employers or community members
 - □ Experience as a tenant
 - □ Work experience, education or skills
 - □ Ability to develop a rapport with landlord & neighbors
 - □ Willingness/motivation to work on plan
 - □ Income or employment

- □ Support from family, faith-based or other community network
- Completion of classes (e.g., tenancy, job training) and certificates)
- Experience with problem solving & navigating systems
- My personal story with my ability to resolve challenges and goals for the future
- What specific steps will you and your service provider take to build on these strengths?
- 5) If you will have housing costs after this financial assistance ends, how will you pay for ongoing costs? If you are requesting rental assistance for a long-term lease, how will you pay for rent when assistance ends?

FINANCIAL ASSISTANCE REQUEST

All costs must be reasonable and necessary to achieve housing goals. No cash payments will be made directly to the applicant.

Total Cost (\$): _____

Applicant Contribution (\$): _____

Total Amount Requested (\$):

If you will contribute less than 30% of your income towards housing costs, please explain:

If your request includes funding for expenses that may also be covered through other funding sources (i.e. <u>utility arrears or rental assistance</u>) please explain why alternative funding sources (including the Vermont Emergency Rental Assistance program) are not being utilized for the expenses being requested in this application.

FINANCIAL REQUEST DETAILS

ltem	Amount of Request \$	Vendor Payment Information (name, address, instructions) or indicated if details are attached	If applicable, is a price comparison included below or attached? (required for transportation requests > \$200 or single item, >\$5,000)	Is documentation of liability (e.g., lease, bill, written agreement) attached?
			>,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	

For requests to address arrears and/or debt, has the applicant made a reasonable attempt to negotiate forgiveness or a repayment plan? Please describe.

For rental assistance requests,

□ Attach documentation that the apartment meets the Fair Market Rent <u>OR</u> Rent Reasonableness Standard.

For rental assistance, security deposit, or last month's rent for a new unit,

□ Attach documentation that the apartment meets the Habitability Standards

For all other housing related costs,

Will your new housing meet basic health and safety standards? Yes No

Comments:

<u>Checklist of attachments:</u> Please be sure that any relevant attachments are included.

- **Documentation of housing status (eligibility).**
- □ Housing Stability Plan (or answered questions)
- Documentation of Income
- **Documentation of liability** (*e.g., lease, bill, written agreement, invoice*)
- □ If applicable, a **price comparison** (required for transportation requests > \$200 or single item, >\$5,000)
- □ For **rental assistance requests**, attach documentation that the apartment meets the Fair Market Rent <u>OR</u> Rent Reasonableness Standard.
- □ For **rental assistance**, **security deposit**, **or last month's rent to move into a new unit**, attach documentation that the Habitability Standards have been met

Upon approval of a request, the <u>Service Provider is required to provide the Local Fund Administrator with the</u> date of housing stability is achieved and housing status.

THIS PAGE IS FOR

(LOCAL FUND ADMINISTRATOR)

□ Applicant is (CIRCLE ONE): Eligible

Not Eligible

- Documentation of eligibility is provided
 - □ HMIS emergency shelter record
 - □ Confirmation from Economic Services (written or verbal)
 - □ Staff Observation or Certification
 - Other:
- □ Housing Stability Plan is outlined or attached
- □ For rental assistance, FMR or Rent Reasonableness is documented
- □ For rental assistance, security deposit, or last month's rent to move into a new unit, Habitability Standards is documented
- □ Income & Expenses Table is completed
- □ Income documentation is provided
 - □ Or, self-declaration of income is checked with a reasonable explanation
- Income is below 50% AMI (if required) <u>https://www.huduser.gov/portal/datasets/il/il2022/select_Geography.odn</u>

50% AMI limit: _____

Total Annual Income for Applicant: _____

- □ Application includes a determination household's portion, based on income and resources
- □ Costs are reasonable and necessary to achieve housing plan goals
- □ Application includes a plan to meet ongoing costs once financial assistance ends
- □ Transportation requests > \$200 include a price comparison
- □ Single Item Requests > \$5,000 include a price comparison
- □ Any debt or arrears requests, application documents reasonable attempts have been made to negotiate forgiveness or repayment
- Any requests for expenses that are also eligible expenses in other programs (i.e. utility arrears, or rental assistance) document exploration of alternative funding and provide a rationale for why RRHI funds are being sought.
 - Confirmation received from VSHA/Reach Up regarding non-duplication of funding with VERAP received on _____ and provided by ______.
- □ Financial assistance is reasonably expected to support housing stability as described and help the household avoid returning to homelessness
- Documentation is included to show that the applicant has liability for financial requests, as applicable, e.g., lease, utility bill, etc.
- □ Vendor payment information is provided
- □ Service Provider and Applicant Signatures
- □ Approved □ Not Approved □ Partially Approved (add details in notes)

NOTES (include amount and for which items if partially approved):

NOTICE OF NONDISCRIMATION

Access to Financial Assistance is subject to available funds. No person shall be refused, withheld, or denied the benefits of Housing Opportunity Financial Assistance because of their race, color, national origin, religion, familial status, marital status, receipt of public assistance, sex, sexual orientation, gender identity, disability, age (subject to the Age Discrimination Act of 1975), or status as a victim of abuse, sexual assault, or stalking. ______(fund administrator)______ shall make reasonable modifications in policies, practices, or procedures when those modifications are necessary to offer services and benefits to individuals with disabilities. Meaningful access shall be provided to persons with limited English proficiency, including persons who are hard of hearing, at no cost to applicants and participants in the Program.

WHAT IF I AM DENIED ALL OR SOME OF MY REQUEST FOR FINANCIAL ASSISTANCE?

You can appeal the denial. You can ask someone you trust to help you with your appeal.

- 1. Write down your request to have someone review the denial and why you are asking for a review.
- Email or mail your appeal to:
 i. (Executive Director or designee) email or address:
- 3. We will respond to your appeal within 3 business days.
- 4. If you are not satisfied with the response, you can contact Ari Kisler at (802) 760-9872 or <u>ari.kisler@vermont.gov</u> at the State of Vermont Office of Economic Opportunity.

ELIGIBLE ACTIVITIES FOR HOUSING OPPORTUNITY FINANCIAL ASSISTANCE INCLUDE:

Financial assistance may be used to meet a variety of essential needs, so long as it supports immediate housing stability for eligible households. In all cases, it must be determined that BUT FOR financial assistance the household would become or remain homeless. Eligible expenditures include:

- Short-term, tenant-based rental assistance for up to 3 months
- Last month's rent
- Security deposits, not to exceed the value of 3 months of rent
- Moving costs, including truck rental
- Essential furnishings and home goods when moving into new housing, not to exceed \$750 per household with adults only and \$1,500 per household with adults and children
- Utility deposits (where it is standard practice by the utility) or assistance
- Utility arrears (water, gas, fuel oil, wood, sewage, electric, internet)
- Rental arrears as a one-time payment, not to exceed the value of 3 months rent
- Reducing or eliminating debt to make future rent affordable or debt that is preventing a household from applying for subsidized housing
- Program fees for recovery housing or other non-traditional housing option
- Offset costs for a host family, directly paid to the host family for a commitment of housing
- Transportation costs to live with family/friends, including in another region or state
- Other activities, so long as they are directly tied to a housing stability plan

Please note,

 While vouchers for specific items such as gas, food, and household items may be arranged, gift cards or gift certificates are NOT allowable expenses.

AHS/HUD DEFINITION OF HOMELESSNESS

Published by HUD - November 15, 2011; Adopted by the Vermont Agency of Human Services

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	Category 1	Literally Homeless	 Individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning: Has a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground; Is living in supervised publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state, or local government programs for low-income individuals); <u>OR</u> Is exiting an institution where (s)he resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution.
MELESSNES	Category 2	Imminent Risk of Homelessness	 (2) Individual or family who will imminently lose their primary nighttime residence, provided that: (i) Residence will be lost within 14 days of the date of application for homeless assistance; (ii) No subsequent residence has been identified; <u>AND</u> (iii) The individual or family lacks the resources or support networks, e.g., family, friends, faith-based or other social networks, needed to obtain other permanent housing.
CRITERIA FOR DEFINING HOMELESSNESS	Category 3	Homeless under other Federal statutes	 (3) Unaccompanied youth under 25 years of age, or families with children and youth, who do not otherwise qualify as homeless under this definition, but who: (i) Are defined as homeless under the Runaway and Homeless Youth Act (42 U.S.C. 5732a, section 387), the Head Start Act (42 U.S.C. 9832, section 637), the Violence Against Women Act of 1994 (42 U.S.C. 14043e-2, section 41403), the Public Health Service Act (42 U.S.C. 254b(h), section 330(h)), the Food and Nutrition Act of 2008 (7 U.S.C. 2012, section 3), the Child Nutrition Act of 1966 (42 U.S.C. 1786(b), section 17(b)) or McKinney-Vento Homeless Assistance Act (42 U.S.C. 11434a, section 725); (ii) Have not had a lease, ownership interest, or occupancy agreement in permanent housing at any time during the 60 days immediately preceding the date of application for homeless assistance; (iii) Have experienced persistent instability as measured by two moves or more during the preceding 60-days; <u>AND</u> (iv) Can be expected to continue in such status for an extended period of time because of chronic disabilities, chronic physical health or mental health conditions, substance addiction, histories of domestic violence or childhood abuse (including neglect), the presence of a child or youth with a disability, or two or more barriers to employment, which include the lack of a high school degree or GED, illiteracy, low English proficiency, a history of incarceration or detention for criminal activity, and a history of unstable employment.
	Category 4	Fleeing/ Attempting to Flee Domestic Violence	 (4) Any individual or family who: (i) Is fleeing, or is attempting to flee, domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions that relate to violence against the individual or a family member, including a child, that has either taken place within the individual's or family's primary nighttime residence or has made the individual or family afraid to return to their primary nighttime residence; (ii) Has no other residence; <u>AND</u> (iii) Lacks the resources or support networks, e.g., family, friends, faith-based or other social networks, to obtain other permanent housing.

DEFINITION of "AT RISK OF HOMELESSNESS"

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ERIA FOR DEFINING AT RISK OF HOMELESSNESS	Category 1	Individuals and Families	 An individual or family who: (i) Has an annual income below 30% of median family income for the county;¹ <u>AND</u> (ii) Does not have sufficient resources or support networks immediately available to prevent them from moving to an emergency shelter or another place defined in Category 1 of the "homeless" definition; <u>AND</u> (iii) Meets one of the following conditions: (A) Has moved because of economic reasons 2 or more times during the 60 days immediately preceding the application for assistance; <u>OR</u> (B) Is living in the home of another because of economic hardship; <u>OR</u> (C) Has been notified that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance; <u>OR</u> (D) Lives in a hotel or motel and the cost is not paid for by charitable organizations or by Federal, State, or local government programs for low-income individuals; <u>OR</u> (E) Lives in an SRO or efficiency apartment unit in which there reside more than 2 persons or lives in a larger housing unit in which there reside more than one and a half persons per room; <u>OR</u> (F) Is exiting a publicly funded institution or system of care.
CRITERIA FOI	Category 2	Unaccompanied Children and Youth	A child or youth who does not qualify as homeless under the homeless definition, but qualifies as homeless under another Federal statute.
U	Category 3	Families with Children and Youth	A child or youth who does not qualify as homeless under the homeless definition, but qualifies as homeless under section 725(2) of the McKinney-Vento Homeless Assistance Act, and the parent(s) or guardian(s) or that child or youth if living with him or her.

¹ Eligibility for HOP Financial Assistance is 50% HUD Area Median Income.

RENT REASONABLENESS AND FAIR MARKET RENT FORM

When rental assistance is provided, the unit must meet the Rent Reasonableness Standard <u>OR</u> Fair Market Rent requirement.

RENT REASONABLENESS COMPLIANCE CERTIFICATION

The comparable rents below demonstrate that the proposed rent \Box is, \Box is not, reasonable.

	Proposed Unit	Unit #1	Unit #2	Unit #3
Address				
Number of Bedrooms				
Square Feet				
Type of Unit/ Construction				
Housing Condition				
Location/Accessibility				
Amenities Unit Site				
Age in Years				
Utilities (type)				
Unit Rent				
Utility Allowance				
Gross Rent				
Accessible?				

FAIR MARKET RENT COMPLIANCE CERTIFICATION

Fair Market Rent Verification Calculation: How to determine if the rent meet HUD's Standard

Step 1: Find out what utilities, if any, are not included in the rent.

Step 2: Look at the Utility Allowance Schedule. It gives an estimated cost for each utility not included in the rent – (ones the tenant is required to pay). <u>https://www.vsha.org/wp/wp-content/uploads/2021/02/UA-MULTI-FAMILY-YEAR-2021.pdf</u>

Step 3: Add those not-included utility amounts to the rent the landlord is charging.

Step 4: Compare that total to the HUD FMR **Payment Standard** for the town where the rental unit is located. <u>http://www.huduser.org/portal/datasets/fmr.html</u>

If the total is **not more** than the Payment Standard, then that apartment meets the Fair Market Rent standard and is eligible for rent assistance, <u>if it also meets the housing inspection and the rent is determined to be</u> <u>reasonable.</u>

_____ + _____ = _____

Proposed Contract Rent + Utility Allowance = Proposed Gross Rent

The Proposed rent
does, does not, exceed HUD's Fair Market Rent of \$_____

Date: _____

Name (of person completing the form):_____

Signature of Applicant:______

	HABITABILITY STANDARDS FOR PERMANENT HOUSING (24 CFR part 576.403(c))	Meets Standard Yes/No
1.	Structure <i>and materials</i> : The structures must be structurally sound to protect residents from the elements and not pose any threat to the health and safety of the residents.	
2.	Space and security: Each resident must be provided adequate space and security for themselves and their belongings. Each resident must be provided an acceptable place to sleep.	
3.	<i>Interior air quality</i> : Each room or space must have a natural or mechanical means of ventilation. The interior air must be free of pollutants at a level that might threaten or harm the health of residents.	
4.	Water Supply: The water supply must be free from contamination.	
5.	Sanitary Facilities: Residents must have access to sufficient sanitary facilities that are in proper operating condition, are private, and are adequate for personal cleanliness and the disposal of human waste.	
6.	<i>Thermal environment</i> : The housing must have any necessary heating/cooling facilities in proper operating condition.	
7.	<i>Illumination and electricity</i> : The structure must have adequate natural or artificial illumination to permit normal indoor activities and support health and safety. There must be sufficient electrical sources to permit the safe use of electrical appliances in the structure.	
8.	<i>Food preparation and refuse disposal</i> : All food preparation areas must contain suitable space and equipment to store, prepare, and serve food in a safe and sanitary manner.	
9.	Sanitary condition: The housing must be maintained in a sanitary condition.	
10.	Fire safety: All three conditions below must be met to meet this standard.	
	There must be a second means of exiting the building in the event of fire or other ergency.	
pro loca by hea	Each unit must include at least one battery-operated or hard-wired smoke detector, in oper working condition, on each occupied level of the unit. Smoke detectors must be ated, to the extent practicable, in a hallway adjacent to a bedroom. If the unit is occupied hearing impaired persons, smoke detectors must have an alarm system designed for aring-impaired persons in each bedroom occupied by a hearing-impaired person.	
tha inc	The public areas of all housing must be equipped with a sufficient number, but not less n one for each area, of battery-operated or hard-wired smoke detectors. Public areas lude, but are not limited to, laundry rooms, community rooms, day care centers, lways, stairwells, and other common areas.	

Name & title/role (of person completing the form): _____

Signature:_____

Date: _____