

Community Services Programs Overview

ESG, HOME-ARP, ERA-EPP

Emergency Solutions Grants

(ESG)



Funding Allocations

- THDA allocates funding to eligible non-profit organizations and local governments throughout the state through a competitive process as well as a portion of funding set-aside for the cities of Clarksville, Chattanooga, Johnson City and Murfreesboro.
 - Annual ESG: \$3,200,000+

Objectives

- To assist individuals and families at risk of or experiencing homelessness to:
 - Regain stability quickly
 - Reduce the length of time homeless
 - Obtain permanent housing
 - Limit returns to homelessness



ESG Activities

- Street Outreach
- Shelter Operations and Essential Services
- Homelessness Prevention
- Rapid Rehousing
- Data Collection



Essential Services

- Case management
- Child Care
- Education Services
- Employment Assistance and Job Training
- Outpatient Health Services
- Legal Services
- Life Skills Training
- Mental Health Services
- Substance Abuse Treatment Services
- Transportation
- Services for Special Populations

Homelessness Prevention

- To prevent individuals and families at risk of homelessness from entering homelessness
- Participant Eligibility
 - Categories (2) At-risk of Homelessness, (3) Other Federal Statutes or (4) Fleeing Domestic Violence **AND**
 - Must have an annual income below 30% of AMI for the area, as determined by HUD.
- Supporting documentation to prove eligibility required in participant files
 - Homeless prevention costs are only eligible if it is necessary to help the program participant regain stability in permanent housing or move into other permanent housing and achieve stability in that housing.
 - Recertification of eligibility is required no less than every three months

Homelessness Prevention

Rental Assistance	Financial Assistance	Service Costs
<ul style="list-style-type: none"> • Short-term rental assistance • Medium-term rental assistance • Rental arrears (one time payment up to 6 months rent) 	<ul style="list-style-type: none"> • Rental Application Fees • Security Deposits (no pet deposits; security deposits should equal no more than 2 months rent) • Last Month's Rent • Utility Deposits • Utility Payments • Moving Costs (no client gas or gas cards) 	<ul style="list-style-type: none"> • Housing Search and Placement • Housing Stability Case Management • Mediation • Legal Services • Credit Repair

Rapid Rehousing

- To help individuals or families experiencing homelessness to move as quickly as possible into permanent housing and achieve stability in that housing.
- Participant Eligibility
 - Categories (1) Literally Homeless, (3) Other Federal Statutes or (4) Fleeing Domestic Violence
 - Participant does not have to meet income eligibility at project entry, but must meet income eligibility at re-evaluation
- Supporting documentation to prove eligibility required in participant files

Rapid Rehousing

Rental Assistance	Financial Assistance	Service Costs
<ul style="list-style-type: none"> • Short-term rental assistance • Medium-term rental assistance • Rental arrears (one time payment up to 6 months rent) 	<ul style="list-style-type: none"> • Rental Application Fees • Security Deposits (no pet deposits; security deposits should equal no more than 2 months rent) • Last Month's Rent • Utility Deposits • Utility Payments • Moving Costs (no client gas or gas cards) 	<ul style="list-style-type: none"> • Housing Search and Placement • Housing Stability Case Management • Mediation • Legal Services • Credit Repair

Eligible Participants

Category 1- Literally Homeless

Category 2- Imminent Risk of Homelessness

Category 3- Homeless under other Federal statutes

Category 4- Fleeing/ Attempting to Flee DV

Category 1- Literally Homeless

Definition	Required Documentation
<p>(1) Individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning:</p> <ul style="list-style-type: none"> (i) Has a primary nighttime residence that is a public or private place not meant for human habitation; (ii) Is living in a 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 and local government programs); or (iii) Is exiting an institution where (s)he has 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 	<ul style="list-style-type: none"> • Written referral by another housing or service provider; <u>or</u> • Written observation by the outreach worker; <u>or</u> • Certification by the individual or head of household seeking assistance stating that (s)he was living on the streets or in shelter; • For individuals exiting an institution—one of the forms of evidence above <u>and</u>: <ul style="list-style-type: none"> • discharge paperwork or written/oral referral, or • written record of intake worker’s due diligence to obtain above evidence and certification by individual that they exited institution

Category 2

Imminent Risk of Homelessness

Definition	Required Documentation
<p>(2) Individual or family who will imminently lose their primary nighttime residence, provided that:</p> <ul style="list-style-type: none"> (i) Residence will be lost within 14 days of the date of application for homeless assistance; (ii) No subsequent residence has been identified; and (iii) The individual or family lacks the resources or support networks needed to obtain other permanent housing 	<ul style="list-style-type: none"> • A court order resulting from an eviction action notifying the individual or family that they must leave; <u>or</u> • For individual and families leaving a hotel or motel—evidence that they lack the financial resources to stay; <u>or</u> • A documented and verified oral statement; and Certification that no subsequent residence has been identified; <u>and</u> <ul style="list-style-type: none"> • Self-certification or other written documentation that the individual lack the financial resources and support necessary to obtain permanent housing

Category 3

Homeless under other Federal Statutes

Definition	Required Documentation
<p>(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:</p> <ul style="list-style-type: none"> (i) Are defined as homeless under the other listed federal statutes; (ii) Have not had a lease, ownership interest, or occupancy agreement in permanent housing during the 60 days prior to the homeless assistance application; (iii) Have experienced persistent instability as measured by two moves or more during in the preceding 60 days; and (iv) Can be expected to continue in such status for an extended period of time due to special needs or barriers 	<ul style="list-style-type: none"> • Certification by the nonprofit or state or local government that the individual or head of household seeking assistance met the criteria of homelessness under another federal statute; <u>and</u> • Certification of no PH in last 60 days; <u>and</u> • Certification by the individual or head of household, and any available supporting documentation, that (s)he has moved two or more times in the past 60 days; <u>and</u> • Documentation of special needs <u>or</u> 2 or more barriers

Category 4

Fleeing/ Attempting to Flee DV

Definition	Required Documentation	Required Documentation
<p>Any individual or family who:</p> <ul style="list-style-type: none"> • Is fleeing, or is attempting to flee, domestic violence; • Has no other residence; <u>and</u> • Lacks the resources or support networks to obtain other permanent housing 	<p>For victim service providers:</p> <ul style="list-style-type: none"> • An oral statement by the individual or head of household seeking assistance which states: they are fleeing; they have no subsequent residence; and they lack resources. • Statement must be documented by a self-certification or a certification by the intake worker. 	<p>For non-victim service providers:</p> <ul style="list-style-type: none"> • Oral statement by the individual or head of household seeking assistance that they are fleeing. This statement is documented by a self-certification or by the caseworker. Where the safety of the individual or family is not jeopardized, the oral statement must be verified; and • Certification by the individual or head of household that no subsequent residence has been identified; and • Self--certification, or other written documentation, that the individual or family lacks the financial resources and support networks to obtain other permanent housing.



HOME-ARP Supportive Services

(HOME-ARP SS)



Eligible Costs for

1. McKinney Vento Supportive Services & 2. Homelessness Prevention Services

- Child care
- Education services
- Employment Assistance & Job training
- Food
- Housing Search & Counseling Services
- Legal Services
- Life skills training
- Mental Health services
- Outpatient health services
- Outreach services
- Substance abuse treatment services
- Transportation
- Case Management
- Mediation
- Credit Repair
- Landlord/Tenant Liaison
- Services for Special Populations
- Financial Assistance Costs
- Short-term & Medium-term Rental Assistance

Financial Assistance

HOME-ARP funds may be used to pay housing owners, utility companies, and other third parties for the following costs, as applicable:

- Rental application fees fee that is charged by the owner to all applicants
- Security deposits
- Utility deposits
- Utility payments
- Moving costs
- First and Last month's rent
- Payment of rental arrears

Security Deposits

- A security deposit that is equal to no more than 2 months' rent.
- This assistance is separate and distinct from the provision of financial assistance for First and Last Month's rent provided under this section and cannot be used to duplicate those costs.



Utility Deposits & Payments

HOME-ARP funds may pay for a standard utility deposit, initiation fee required by the utility company or owner (if owner-paid utilities are provided) and/or utility payment for all program participants

- Participants are eligible for up to 24 months of utility payments per program participant, per service, including up to 6 months of utility payments in arrears, per service.
- No program participant shall receive more than 24 months of utility assistance within any 3-year period.
- A partial payment of a utility bill counts as one month.
- This assistance may only be provided if the program participant or a member of the same household has an account in his or her name with a utility company or proof of responsibility to make utility payments.
- For the following utilities:
 - Gas
 - Electric
 - Water
 - Sewer



Moving Costs

HOME-ARP funds may pay for moving costs, such as:

- Truck rental
- Hiring a moving company

This assistance may include payment of temporary storage fees for up to 3 months,

- Fees must be accrued after the date the program participant begins receiving assistance and before the program participant moves into permanent housing

Ineligible costs:

- Payment of temporary storage fees in arrears is not eligible

First & Last Month's Rent

HOME-ARP funds may be used to make a pre-payment of the first and last month's rent under a new lease to the owner at the time the owner is paid the security deposit for the program participant's tenancy in the housing and must follow these provisions:

- Must be necessary to obtain housing for a program participant,
- This payment must not exceed two month's rent and must be tracked for purposes of determining the total short- and medium-term financial assistance for rent that the program participant may receive.
- This assistance is separate and distinct from financial assistance for Security Deposits provided under this section and cannot be used to duplicate those costs.

Rental Arrears

- HOME-ARP funds may be used for a one-time payment for rent in arrears to either maintain their existing housing or, for those without housing, to remove a demonstrated barrier to obtaining housing.
 - This includes any late fees or charges on those arrears
 - Max assistance is up to 6 months of arrears
 - Must be paid directly to third party



Short Term & Medium Term Rental Assistance

- HOME-ARP funds may provide a program participant with short-term (up to 3 months) or medium-term (more than 3-24 months) financial assistance for rent under these rental provisions:
 - Total financial assistance provided, including any pre-payment of first and last month's rent as described above, cannot exceed 24 months of rental payments over any 3-year period.
 - The Grantee may only make rental payments to an owner with whom the Grantee has entered into a Financial Assistance Agreement with.
 - The Grantee is solely responsible for paying late payment penalties if incurred during period of Financial Assistance Agreement.
 - Rental payments cannot exceed Fair Market Rent established by HUD, and must comply with HUD's standard of rent reasonableness.
 - Each program participant receiving financial assistance for rental payments must have a legally binding, written lease for the rental unit, unless the assistance is solely for rental arrears.
 - If a program participant receiving financial assistance for short- or medium-term rental payments under this section meets the conditions for an emergency transfer under 24 CFR 5.2005(e), HOME-ARP funds may be used to pay amounts owed for breaking a lease to effectuate an emergency transfer. These costs are not subject to the 24-month limit on rental payments.
- Ineligible costs:
 - Financial assistance cannot be provided to a program participant who is receiving the same type of assistance through other public sources. Financial assistance also cannot be provided to a program participant who has been provided with replacement housing payments under the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 USC 4601 et seq.) and its implementing regulations at 49 CFR part 24, or Section 104(d) of the Housing and Community Development Act of 1974 (42 USC 5304(d) and its implementing regulations at 24 CFR part 42, during the period of time covered by the replacement housing payments.

Additional Ineligible Costs

- Mortgage loan payments
- Pet deposits
- Late fees incurred because Grantee did not pay agreed rental subsidy by agreed date
- Payment of temporary storage fees in arrears
- Payment of past debt not related to rent or utility
- Financial assistance to participants who are receiving the same type of assistance through other public sources or to a Program participant who has been provided with replacement housing payments under URA during the same time period.
- Any ineligible costs paid using HOME-ARP funds must be repaid

Eligible Participants

- Based on Housing Status
 - Category 1 - Homeless
 - Category 2 - At risk of Homelessness (includes income requirement)
 - Category 3 - Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking
 - Category 4 - Other Populations (includes income requirement)
- 30% AMI income requirement for Category 2
- 30% or 50% AMI requirement for Category 4
- If a person is homeless, then the person is eligible to be provided the supportive services as McKinney-Vento supportive services
- If a person is housed, the supportive services are intended to help the program participant regain stability in the program participant's current permanent housing or move into other permanent housing to achieve stability in that housing, then the person is eligible for homelessness prevention services

1. Homeless Definition

Category 1 - Homeless

(1) An individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning:

- (i) An individual or family with 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;
- (ii) An individual or family living in a 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);
- (iii) An individual who is exiting an institution where he or she 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

(2) An individual or family who will imminently lose their primary nighttime residence, provided that:

- (i) The primary nighttime residence will be lost within 14 days of the date of application for homeless assistance;
- (ii) No subsequent residence has been identified; and
- (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;

(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 section 387 of the Runaway and Homeless Youth Act (42 U.S.C. 5732a), section 637 of the Head Start Act (42 U.S.C. 9832), section 41403 of the Violence Against Women Act of 1994 (42 U.S.C. 14043e-2), section 330(h) of the Public Health Service Act (42 U.S.C. 254b(h)), section 3 of the Food and Nutrition Act of 2008 (7 U.S.C. 2012), section 17(b) of the Child Nutrition Act of 1966 (42 U.S.C. 1786(b)), or section 725 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11434a);
- (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 60-day period immediately preceding the date of applying for homeless assistance; and
- (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 General Education Development (GED), illiteracy, low English proficiency, a history of incarceration or detention for criminal activity, and a history of unstable employment

2. At Risk of Homelessness Definition

Category 2 - At Risk of Homelessness

(1) An individual or family who:

- (i) Has an annual income below 30% of median family income for the area, as determined by HUD;
- (ii) Does not have sufficient resources or support networks, e.g., family, friends, faith-based or other social networks, immediately available to prevent them from moving to an emergency shelter or another place described in paragraph (1) of the “Homeless” definition in this section; **and**

(iii) Meets one of the following conditions:

(A) Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for homelessness prevention assistance; (B) Is living in the home of another because of economic hardship; (C) Has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance; (D) Lives in a hotel or motel and the cost of the hotel or motel stay is not paid by charitable organizations or by federal, State, or local government programs for low-income individuals; (E) Lives in a single-room occupancy or efficiency apartment unit in which there reside more than two persons or lives in a larger housing unit in which there reside more than 1.5 people per room, as defined by the U.S. Census Bureau; (F) Is exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution); or (G) Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient's approved consolidated plan;

(2) A child or youth who does not qualify as “homeless” under this section, but qualifies as “homeless”

under section 387(3) of the Runaway and Homeless Youth Act (42 U.S.C. 5732a(3)), section 637(11) of the Head Start Act (42 U.S.C. 9832(11)), section 41403(6) of the Violence Against Women Act of 1994 (42 U.S.C. 14043e-2(6)), section 330(h)(5)(A) of the Public Health Service Act (42 U.S.C. 254b(h)(5)(A)), section 3(l) of the Food and Nutrition Act of 2008 (7 U.S.C. 2012(l)), or section 17(b)(15) of the Child Nutrition Act of 1966 (42 U.S.C. 1786(b)(15));

(3) A child or youth who does not qualify as “homeless” under this section but qualifies as “homeless”

under section 725(2) of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11434a(2)), and the parent(s) or guardian(s) of that child or youth if living with her or him

3. Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking Definition

Category 3 - Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking

Domestic violence

which is defined in 24 CFR 5.2003 includes felony or misdemeanor crimes of violence committed by:

- 1) A current or former spouse or intimate partner of the victim (the term "spouse or intimate partner of the victim" includes a person who is or has been in a social relationship of a romantic or intimate nature with the victim, as determined by the length of the relationship, the type of the relationship, and the frequency of interaction between the persons involved in the relationship);
- 2) A person with whom the victim shares a child in common;
- 3) A person who is cohabitating with or has cohabitated with the victim as a spouse or intimate partner;
- 4) A person similarly situated to a spouse of the victim under the domestic or family violence laws of the jurisdiction receiving HOME-ARP funds; or
- 5) Any other person against an adult or youth victim who is protected from that person's acts under the domestic or family violence laws of the jurisdiction.

Dating violence

which is defined in 24 CFR 5.2003 means violence committed by a person:

- 1) Who is or has been in a social relationship of a romantic or intimate nature with the victim; and
- 2) Where the existence of such a relationship shall be determined based on a consideration of the following factors:
 - a. The length of the relationship;
 - b. The type of relationship; and
 - c. The frequency of interaction between the persons involved in the relationship.

Sexual assault

which is defined in 24 CFR 5.2003 means any nonconsensual sexual act proscribed by Federal, Tribal, or State law, including when the victim lacks capacity to consent.

Stalking

which is defined in 24 CFR 5.2003 means engaging in a course of conduct directed at a specific person that would cause a reasonable person to:

- 1) Fear for the person's individual safety or the safety of others; or
- 2) Suffer substantial emotional distress.

Human Trafficking

includes both sex and labor trafficking, as outlined in the Trafficking Victims Protection Act of 2000 (TVPA), as amended (22 U.S.C. 7102). These are defined as:

- 1) Sex trafficking means the recruitment, harboring, transportation, provision, obtaining, patronizing, or soliciting of a person for the purpose of a commercial sex act, in which the commercial sex act is induced by force, fraud, or coercion, or in which the person induced to perform such act has not attained 18 years of age; or
- 2) Labor trafficking means the recruitment, harboring, transportation, provision, or obtaining of a person for labor or services, through the use of force, fraud, or coercion for the purpose of subjection to involuntary servitude, peonage, debt bondage, or slavery.

4. Other Populations Definition

Category 4 - Other Populations

Other Families Requiring Services or Housing Assistance to Prevent Homelessness

is defined as households (i.e., individuals and families) who have previously been qualified as “homeless” as defined in 24 CFR 91.5, are currently housed due to temporary or emergency assistance, including financial assistance, services, temporary rental assistance or some type of other assistance to allow the household to be housed, and who need additional housing assistance or supportive services to avoid a return to homelessness.

At Greatest Risk of Housing Instability

is defined as household who meets either paragraph (i) or (ii) below:

- (i) has annual income that is less than or equal to 30% of the area median income, as determined by HUD and is experiencing severe cost burden (i.e., is paying more than 50% of monthly household income toward housing costs);
- (ii) has annual income that is less than or equal to 50% of the area median income, as determined by HUD, AND meets one of the following conditions from paragraph (iii) of the “At risk of homelessness” definition established at 24 CFR 91.5:
 - (A) Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for homelessness prevention assistance;
 - (B) Is living in the home of another because of economic hardship;
 - (C) Has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance;
 - (D) Lives in a hotel or motel and the cost of the hotel or motel stay is not paid by charitable organizations or by Federal, State, or local government programs for low-income individuals;
 - (E) Lives in a single-room occupancy or efficiency apartment unit in which there reside more than two persons or lives in a larger housing unit in which there reside more than 1.5 persons reside per room, as defined by the U.S. Census Bureau;
 - (F) Is exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution); or
 - (G) Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient's approved consolidated plan

Rental Provision: Fair Market Rent (FMR) & Rent Reasonable

Rental payments cannot be provided if:

- Rent of unit exceeds the Fair Market Rent established by HUD.
- Rent does not meet HUD's standard of rent reasonableness.

Fair Market Rent

- Fair Market Rent is the maximum amount a HOME-ARP participant may pay for a rental unit.
- FMR is established by HUD for each county or city and the link is posted on our website under HUD Rent Limits.
- To calculate FMR clients Rent + Utility Allowance less than or equal to the FMR for your area.

Rent Reasonable

- Must obtain 3 comparable rental units to determine reasonability for both Homelessness Prevention and Rapid Rehousing. Documentation must be kept in the participant's file.
- Grantee may use real estate listings, phone inquiries, or TNHousingSearch.org to find comparable units.

Rental Provision: Habitability Inspection

<p>(1) Structure and materials.</p> <ul style="list-style-type: none"> •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. 	<p>(2) Space and security.</p> <ul style="list-style-type: none"> •Each resident must be provided adequate space and security for themselves and their belongings. Each resident must be provided an acceptable place to sleep. 	<p>(3) Interior air quality.</p> <ul style="list-style-type: none"> •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. 	<p>(4) Water supply.</p> <ul style="list-style-type: none"> •The water supply must be free from contamination . 	<p>(5) Sanitary facilities.</p> <ul style="list-style-type: none"> •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. 	<p>(6) Thermal environment.</p> <ul style="list-style-type: none"> •The housing must have any necessary heating/cooling facilities in proper operating condition. 	<p>(7) Illumination and electricity.</p> <ul style="list-style-type: none"> •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. 	<p>(8) Food preparation.</p> <ul style="list-style-type: none"> •All food preparation areas must contain suitable space and equipment to store, prepare, and serve food in a safe and sanitary manner. 	<p>(9) Sanitary conditions.</p> <ul style="list-style-type: none"> •The housing must be maintained in a sanitary condition.
<p>(10) Fire safety.</p>	<ul style="list-style-type: none"> •There must be a second means of exiting the building in the event of fire or other emergency. •Each unit must include at least one battery-operated or hard-wired smoke detector, in proper working condition, on each occupied level of the unit. Smoke detectors must be located, to the extent practicable, in a hallway adjacent to a bedroom. If the unit is occupied by hearing impaired persons, smoke detectors must have an alarm system designed for hearing-impaired persons in each bedroom occupied by a hearing-impaired person. •The public areas of all housing must be equipped with a sufficient number, but not less than one for each area, of battery-operated or hard-wired smoke detectors. Public areas include, but are not limited to, laundry rooms, community rooms, day care centers, hallways, stairwells, and other common areas. 							

Emergency Rental Assistance- Eviction Prevention Program

(ERA-EPP)



Funding Allocations

THDA made \$24,000,000 in ERA2 funding available to Grantees for programmatic and administrative costs. Grantees will be allowed to use up to eleven percent (11%) of their award towards administrative costs to oversee the Program.

- \$12,000,000 was set aside to fund the Community Action Agencies (“CAA”) that administer THDA’s Low Income Home Energy Assistance Program (“LIHEAP”) across Tennessee.
- The remaining \$12,000,000 was made available to eligible nonprofit agencies on a competitive basis for a grant of up to \$500,000.

Objectives

- To provide financial assistance to eligible tenants to help prevent evictions and provide housing stability services to keep households that rent stably housed.



Eligible Costs for Grantees

- Financial Assistance
- Housing Stability
- Administrative Costs



Eligible Costs- Financial Assistance

Rental Assistance (Must be an eligible household to receive):

- a) Rental Application/Screening Fees;
- b) Security Deposits (first and last month's rent);
- c) Rental Arrearages, including late fees (in accordance with ERA 2 requirements); and
- d) Prospective Rent. Participants may only receive three (3) months of prospective rent payments at a time. Additional prospective payments are available for eligible applicants so long as the total number of payments, including arrearages and prospective rent, does not exceed a total of 18 months of assistance received through ERA 1 and ERA 2 and the Participant recertifies their income and eligibility every 90 days.

Utilities and Home Energy Costs for Water, Electric, and Gas Services (Must be an eligible household to receive), which include:

- a) Utility Deposits;
- b) Disconnection Fees; and
- c) Reconnection Fees.
- d) Payments towards utilities count towards the 18-month maximum assistance allowed combining the total amount received under any ERA 1 and ERA 2 program.

Eligibility Requirements for Financial Assistance

- a) One or more individuals within the household must have qualified for unemployment benefits or experienced a reduction in household income, incurred significant costs, or experienced other financial hardship during or due, directly or indirectly, to the coronavirus pandemic; and
- b) One or more individuals within the household can demonstrate a risk of experiencing homelessness or housing instability; and
- c) The household is a low-income family (as such term is defined in section 3(b) of the United States Housing Act of 1937 (42 U.S.C. 1437 a(b))); and
- d) The household must submit a complete application; and
- e) The household must provide the appropriate supporting documentation; and
- f) The household is or has been a tenant of a unit that is located within Tennessee; and
- g) The household was, is, or will be obligated to pay rent under a lease or agreement.

Income Determination for Financial Assistance

In establishing the income of a household for purposes of determining such household's eligibility for Financial Assistance under the Program, you must consider either:

- a) Annual Income. In determining Annual Income, a Grantee may use HUD's definition of annual income at 24 CFR 5.609 or the adjusted gross income as defined for purposes of reporting under the Internal Revenue Service Form 1040 series for individual federal annual income tax purposes;
- b) Monthly Income. A Grantee may use a household's monthly income to determine income eligibility as long as there is sufficient confirmation of the household's monthly income at the time of application. The Grantee must extrapolate the monthly income provided at application over a 12-month period.

(For example, if the applicant provides income information for two months, the Grantee should multiply it by six to determine the annual amount. If an applicant qualifies based on monthly income, the Grantee must re-determine the household income eligibility every three months for the duration of assistance); or

Income Determination for Financial Assistance Continued

c) Categorical Eligibility. If an applicant's household income has been verified to be at or below 50% AMI in connection with another local, state, or federal government assistance program, a Grantee may rely on a determination letter from the government agency that verified the applicant's household income, provided that such determination is dated within 12 months from the date of the Program application. Certain Categorical Eligibility support may only be used for determining the income of the Head of Household and may require additional support. Such government programs may include, but are not limited to:

- Supplemental Nutrition Assistance Program ("SNAP")
- Tennessee Head Start
- Families First/Temporary Assistance for Needy Families ("TANF") *
- Women, Infants, and Children benefits ("WIC") *
- Continuum of Care (CoC) Rental Assistance
- Housing Choice Voucher Program Rental Assistance
- VASH Rental Assistance
- Low Income Home Energy Assistance

Income Determination for Financial Assistance Continued

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- d) Self-Attestation/Certification. When income documentation is not readily available from applicant, the Grantee may accept a self-attestation/certification from the tenant to confirm the household income.

If all eligibility requirements are expressly addressed by the household's self-attestation, the grantee is not required to collect additional income documentation, past due notices, or other eligibility- verification documents as described above or below

Eligible Costs- Housing Stability Services

Maximum of 10% of total award

- 1) Legal Services or Attorney's Fees (related to eviction proceedings and maintaining housing stability);
- 2) Eviction Prevention and Eviction Diversion Programs;
- 3) Mediation between Landlords and Tenants;
- 4) Housing Counseling;
- 5) Fair Housing Counseling;
- 6) Housing Navigators or Promoters (that help households access ERA programs or find housing);
- 7) Case Management (related to housing stability);
- 8) Housing-related Services (for survivors of domestic abuse or human trafficking); and
- 9) Specialized Services (for individuals with disabilities or seniors that support their ability to access or maintain housing).

Eligibility Requirements for Housing Stability Services

The provision of Housing Stability is not limited to households eligible for Financial Assistance. If a household will receive both Financial Assistance and Housing Stability, then the household must meet the eligibility requirements for Financial Assistance.

If a household is only going to receive Housing Stability, then the household only needs to comply with the following:

- a) The household must submit a complete application; and
- b) The household is or has been a tenant of a unit that is located within Tennessee; and
- c) The assistance is needed to keep or make the household stably housed.
- d) Even though Grantee is not required to document a household's eligibility if the grantee provides the household with no assistance other than housing stability services, Grantee must collect any demographic or other information from the household needed to fulfill the Grantee's reporting obligations.

Low Income Home Energy Assistance Program

(LIHEAP)



Target Audience & Eligible Fuel Types

- LIHEAP is designed to assist eligible low income households in meeting their immediate home energy needs.
 - Households at or below 60% of State Median Income
 - Homeowners and renters
- Covered fuel types are:
 - Electric, Gas, Propane, Coal, Oil, Kerosene, and Wood

Utility Assistance Types

REGULAR ASSISTANCE:

- One-time payment sent to the utility company or fuel provider, and is credited to the bill directly.
- Assistance is based on household size, income, and fuel type and may range between \$250 - \$1,500 per household.

CRISIS ASSISTANCE:

- Same benefit, but expedited.
- To qualify, an uncontrollable circumstance, e.g. shut off notice or disconnection, must exist.

Our Partners

1. **Blount County Community Action Agency, Inc.** - Serving: Blount
2. **Bradley-Cleveland Community Services Agency** - Serving: Bradley
3. **Chattanooga Youth and Family Development Department** - Serving: Hamilton
4. **Clarksville-Montgomery County Community Action Partnership** - Serving: Montgomery
5. **Delta Human Resources Agency** - Serving: Fayette, Lauderdale, & Tipton
6. **Douglas-Cherokee Economic Authority, Inc.** - Serving: Cocke, Grainger, Hamblen, Jefferson, Monroe, & Sevier
7. **East Tennessee Human Resource Agency** - Serving: Anderson, Campbell, Claiborne, Morgan, Scott, & Union

Our Partners Continued...

- 8. Highland Rim Economic Corporation** - Serving: Dickson, Houston, Humphreys, & Stewart
- 9. Knoxville-Knox County Community Action Committee** - Serving: Knox
- 10. Metropolitan Action Commission** - Serving: Davidson
- 11. Mid-Cumberland CAC** - Serving: Cheatham, Robertson, Rutherford, Sumner, Trousdale, Williamson, & Wilson
- 12. Mid-East Community Action Agency** - Serving: Loudon, & Roane
- 13. Northwest TN Economic Development Council** - Serving: Benton, Carroll, Crockett, Dyer, Gibson, Henry, Lake, Obion, & Weakley
- 14. Shelby County Community Services Agency** - Serving: Shelby

Our Partners Continued...

- 15. South Central Human Resources Agency** - Serving: Bedford, Coffee, Franklin, Giles, Hickman, Lawrence, Lewis, Lincoln, Marshall, Maury, Moore, Perry, & Wayne
- 16. Southeast Tennessee Human Resource Agency** - Serving: Bledsoe, Grundy, Marion, McMinn, Meigs, Polk, Rhea & Sequatchie
- 17. Southwest Human Resource Agency** - Serving: Chester, Decatur, Hardeman, Hardin, Haywood, Henderson, Madison, & McNairy
- 18. Upper Cumberland Human Resource Agency** - Serving: Cannon, Clay, Cumberland, DeKalb, Fentress, Jackson, Macon, Overton, Pickett, Putnam, Smith, Van Buren, Warren, & White
- 19. Upper East Tennessee Human Development Agency** - Serving: Carter, Greene, Hancock, Hawkins, Johnson, Sullivan, Unicoi, & Washington

Quick Program Comparison

ESG, HOME-ARP, ERA-EPP



Participant Eligibility

Literally Homeless

HOME-ARP	ESG	ERA-EPP	COMPARISON
Homeless, as defined in 24 CFR 91.5 Homeless (1), (2), or (3), which aligns with the CoC/ESG definition with one exception.	Homeless, as defined in 24 CFR 578.3 and 576.2.	Literally homeless individuals do not meet housing criteria for ERA-EPP	HOME-ARP QPs and CoC/ESG program participants share many attributes, with one exception: Category 4 as defined in 24 CFR 578.3 and 576.2, people fleeing or attempting to flee domestic violence, is not included in the HOME-ARP QP homeless definition. More information below.

Participant Eligibility

At Risk of Homelessness

HOME-ARP	ESG	ERA-EPP	COMPARISON
At risk of homelessness, as defined in 24 CFR 91.5, which aligns with the CoC/ESG definition.	At risk of homelessness, as defined in 24 CFR 578.3 and 576.2.	At-risk of homelessness, as defined by Treasury	HOME-ARP and ESG programs both serve the same populations at risk of homelessness.
-Must be at or below 30% AMI	-Must be at or below 30% AMI	-Must be at or below 80% AMI	ERA-EPP allows for much higher income eligibility.

Participant Eligibility

Other Populations

HOME-ARP	ESG	ERA-EPP	COMPARISON
Other Populations: Other families, defined as households who have previously been qualified as “homeless” under 24 CFR 91.5, are currently housed due to temporary or emergency assistance, and who need additional housing assistance or supportive services to avoid a return to homelessness.	No equivalent definition.	No equivalent definition.	Households under this HOME-ARP QP might be currently served in a homeless service program or considered homeless under the CoC/ESG definition, depending on the temporary or emergency assistance being provided.

Participant Eligibility

Other Populations Continued

HOME-ARP	ESG	ERA-EPP	COMPARISON
<p>Other Populations: At greatest risk of housing instability, defined as households who meet either (i) or (ii) below:</p> <ul style="list-style-type: none"> i. have annual incomes less than or equal to 30% Annual Median Income (AMI) and experience severe housing cost burden (pay more than 50% of monthly income toward housing); or ii. have annual incomes less than or equal to 50% AMI and meet one of seven housing instability conditions from the QP definition established at 24 CFR 91.5: At risk of homelessness, paragraph (iii), and outlined in the HOMEARP Notice. 	No equivalent definition.	No equivalent definition.	At greatest risk of housing instability (i) is different than the ESG/CoC at risk of homelessness definitions which does not include the condition experiencing severe cost burden.

Eligible Costs

HOME-ARP	ESG	ERA-EPP	COMPARISON
<ul style="list-style-type: none"> • Rental application • Security deposits • Utility deposits • Utility payments • Moving/Relocation Costs • First and Last month's rent • Payment of rental arrears • Ongoing rental assistance 	<ul style="list-style-type: none"> • Rental Application Fees • Security Deposits • Utility Deposits • Utility Payments • Moving/Relocation Costs • Last Month's Rent • Payment of rental arrears • Ongoing rental assistance 	<ul style="list-style-type: none"> • Rental Application/Screening Fees; • Security Deposits (first and last month's rent); • Rental Arrearages, including late fees (in accordance with ERA 2 requirements); and • Prospective Rent • Utility Deposits: • Disconnection Fees; and • Reconnection Fees. 	<ul style="list-style-type: none"> • HOME-ARP SS and ESG both allow for 24 months of rental/utility assistance in a 3 year period. Only allow 6 month maximum for arrears. • ERA-EPP has a max of 18 month for all ERA funding.

Example 1

Alex has been receiving assistance through an ESG-funded shelter program for several months due to experiencing homelessness. Over time, it has become clear that Alex needs more extensive and supportive services to transition into stable, permanent housing. Here's how the transition might occur:

- **Assessment and Case Management:**
Alex's case manager at the ESG-funded shelter conducts a comprehensive assessment to understand his specific needs, challenges, and goals.
- **Identification of Supportive Services Needs:**
During the assessment, it becomes evident that Alex requires more intensive and long-term support, such as mental health counseling, substance abuse treatment, and assistance with life skills development, to successfully move into permanent housing.

Example 1

- Referral to HOME-ARP Supportive Services:

Based on the assessment, Alex's case manager identifies that the HOME-ARP program, which offers Supportive Services for individuals with specific needs, is better suited to address his requirements. The case manager initiates the referral process to connect Alex with HOME-ARP Supportive Services.

- Collaboration between Programs:

The ESG program collaborates closely with the HOME-ARP program to facilitate the transition. They share relevant assessment information and coordinate the transfer of services.

- Access to Supportive Services:

Once Alex is accepted into the HOME-ARP Supportive Services program, he gains access to a broader range of services tailored to his needs. These services may include case management, mental health counseling, substance abuse treatment, job training, and assistance with finding and maintaining stable housing.

Example 1

- Housing Search and Placement:

With the support of HOME-ARP, Alex actively engages in the search for permanent housing options. Case managers within the program help him identify suitable housing, complete applications, and access rental assistance if needed.

- Stabilization and Transition:

Over time, with the comprehensive support provided by HOME-ARP, Alex successfully secures stable housing. The program continues to offer ongoing support and resources to ensure his long-term housing stability.

In this example, the transition from ESG services to HOME-ARP Supportive Services is facilitated through careful assessment, collaboration between programs, and a tailored approach to meet Alex's specific needs and goals for achieving stable housing. This process ensures that individuals like Alex receive the appropriate level of support to successfully transition from homelessness to permanent housing.

Example 2

John is a 45-year-old individual who experienced financial hardship during the COVID-19 pandemic. He lost his job and struggled to pay his rent and utilities. To prevent eviction and homelessness, he applied for and received support through the HOME-ARP SS program, which helped cover his rent and utility bills for several months.

As the economy gradually improves and John's employment prospects start to improve, he decides it's time to regain financial independence and no longer rely on the temporary assistance provided through the ARP funds. Here's how his transition to ERA-EPP services might unfold:

1. Self-Sufficiency Assessment: John works with a caseworker or social services agency to assess his current financial situation, employment opportunities, and stability. They discuss his goals, which include finding stable employment and gradually reducing reliance on government assistance.
2. Financial Planning: With guidance from his caseworker, John creates a budget and financial plan that outlines his income, expenses, and savings goals. This plan serves as a roadmap for his journey toward self-sufficiency.

Example 2

3. Employment Assistance: John receives job search and placement assistance from local workforce development agencies or job placement services. He participates in job training programs, updates his resume, and actively seeks employment opportunities.
4. Gradual Reduction in ARP Support: As John secures employment and begins earning income, his caseworker helps him gradually reduce his reliance on HOME-ARP funds. The assistance he receives through ARP may be phased out over several months to ensure a smooth transition.
5. Application for ERA-EPP Services: John and his caseworker explore the eligibility criteria and application process for ERA-EPP services. They gather the necessary documentation, such as proof of income, rental agreements, and utility bills.

Example 2

6. ERA Application and Approval: John submits his application for ERA-EPP services, seeking assistance with rent and utilities based on his current financial situation. After a review process, he is approved for ERA-EPP support to cover his housing costs.
7. Continued Financial Stability: With ERA support in place, John can maintain his housing stability while working toward financial independence. He continues to follow his budget and financial plan, gradually reducing his reliance on ERA-EPP assistance as his income stabilizes.
8. Self-Sufficiency Achievement: Over time, John achieves his goal of financial self-sufficiency. He no longer requires ERA-EPP assistance and can cover his rent and utilities independently through his employment income.

This transition illustrates how someone like John can move from receiving temporary HOME-ARP supportive services to ERA-EPP services while actively working toward financial stability and independence. ERA-EPP services provide a safety net during his transition and housing stability while he regains self-sufficiency.