

# Homeless Prevention Program for The City of San Angelo, Texas

October 1, 2017

Prepared by
Community & Housing Support Division
Neighborhood & Family Services Department
52 W. College
San Angelo, Texas 76903

# **HOMELESS PREVENTION PROGRAM (HPP) Policy**

## **Program Objective**

The goal of this program is to help prevent homelessness with limited cash assistance. The target households are those who can usually maintain their housing, but who have had to deal with a sudden, short-term financial crisis which left them temporarily unable to meet their housing costs. The program is <u>not intended</u> for persons who are likely to be at-risk of homelessness on a recurrent basis.

#### **Qualifications**

- 1. Applicant must be a San Angelo resident;
- 2. Applicants must be **low income** in accordance with HUD income guidelines for the CDBG program. Income limits are published by HUD annually. Client eligibility is determined by the income limits effective at the time of client's application for HPP assistance. Current limits are available at <a href="ttps://www.huduser.gov/portal/datasets/il.html">ttps://www.huduser.gov/portal/datasets/il.html</a> and listed below:
- 3. Applicant must be able to document imminent risk of homelessness by presenting an eviction notice/notice-to-vacate from the landlord, a foreclosure notice from the mortgage company and/or a utility cut-off notice; or other appropriate documentation.
- 4. Applicant should reasonably demonstrate the ability to afford their present or subsequent housing after HPP assistance has brought them current. In the case of seasonal workers, credit history and payment history should be utilized in making this determination; and
- 5. Applicant should verify the crisis situation leading to the risk of homelessness and lack adequate support networks to avoid becoming homeless. The crisis needs to have occurred within two months covered by the HPP assistance request. For example: someone who lost their job in May and is requesting assistance for June rent is eligible, however, someone that lost their job in February and is asking for assistance in June is not eligible.
- 6. Applicant must show stable housing maintenance for the past six (6) months which includes not missing rent/mortgage payments and a steady income for that time period.

#### **Forms of Assistance Available**

1. Housing assistance in the form of rent and/or mortgage payments is available for up to 175% of the client's unit lease rate or monthly mortgage amount for up to **three (3)** consecutive months within a **three year period** to any one household. Arrears are prohibited by CDBG regulations. Therefore, only the current month's rent can be paid. For example, rent due on September 3<sup>rd</sup> must be paid during the month of September, and not in the month of October. Maximum allowable monthly rent/mortgage and total utility assistance

amounts are listed on page 4 of this document. Housing assistance may exceed the 175% limit as necessary based on individual circumstances as determined by the Case Manager. The intervening crisis must be verifiable and documented by the client and approved by program staff.

- 2. Housing assistance may not exceed the total of three (3) times the client's unit monthly lease rate or monthly mortgage amount including any amount provided for utilities.
- 3. Utility payments including water and sewer, basic telephone service, gas and electric may be made in conjunction with housing assistance payments. Maximum allowable monthly rent/mortgage and total allowable utility amounts listed on page 4 of this document.
- 4. Late fees or other fees relating to housing and/or restoring utilities.

## **General Program Policies**

- 1. A household may be accepted into the program no more than once in a three (3) year period, and the household may be assisted for a period of up to three (3) consecutive months.
- 2. HPP clients must participate in counseling or case management to help increase their income and non-cash benefits to reduce subsequent risk of becoming homelessness.
- 3. Where language barriers exist, efforts shall be made to obtain translation services. If such services are not available, and language barriers prohibit participation in any portion of this program, applicants may receive services despite not participating in that portion of the program.
- 4. If unemployed, the continuation of benefits shall be based on whether or not the applicant is actively seeking employment. Compliance with this requirement shall be determined by the case manager and program director.

#### **Staff Policies**

- 1. All payments must be made directly to the landlord, mortgage company, or utility service provider. No payment shall be made directly to the applicant.
- 2. If a tenant lives in an apartment complex, residency must be confirmed with the property management company. Property management must agree in writing not to evict.
- 3. A copy of the applicant's lease must be placed in the applicant's file.
- 4. Rent and/or mortgage statements detailing for which month(s) assistance is owed must be received and placed in the client file prior to submitting payment.
- 5. Documentation of the previous thirty (30) days of household income for clients must be placed in the client file.

- 6. Financial assistance using City of San Angelo funds may be provided for no more than one incident within a three year period to any one household. Additionally, CDBG funds are limited to three (3) consecutive months of financial assistance within any single grant year. Agencies will be required to track clients through HMIS, if available, and will share data with other regional agencies.
- 7. Monthly rent or mortgage assistance is capped at the San Angelo, TX HUD Metro Fair Market (FMR) Small Area Rents effective at the time of client intake. Total utility assistance is capped at 25% of the applicable FMR limit at the time of client intake. Rent/mortgage and utility limits are determined and published by HUD and can be reviewed at https://www.huduser.gov/portal/datasets/fmr.html.