

# HOPWA 2024 INSERVICE TRAINING: STRMU

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# What is STRMU?

STRMU is Short term rent, mortgage and utility assistance for low-income persons living with HIV/AIDS and their families.

STRMU work as a preventative housing aid to help families stay in their OWN home that are at risk of homelessness.

Risk of homelessness could be due to economic circumstance or HIV/AIDS health condition.

STRMU can be used with other HOPWA efforts such as health care services, case management, employment or vocational services to stabilize assisted households.

**NOTE: STRMU assistance helps prevent near-term homelessness.**



# STRMU Eligibility

- Eligible for household with at least one person verified to have HIV/AIDS from a medical practitioner.
- Individuals and their household family members who are already in housing and is at risk of losing housing.
- Must demonstrate a need for assistance.
- STRMU assistance is eligible for only cost accruing over a period of no more than 21 weeks in any 52-week period.
- Has 80% or lower Area Median Income applicable to household size.
- **Not intended to provide long term services.**



# STRMU Housing Status

| <u>Housing Status</u>    | <u>Allowable Housing Type</u>  |
|--------------------------|--|
| Own Home                 | Yes  |
| Renting Apartment        | Yes  |
| Mobile/Manufactured Home | Yes  |
| Shared Living            | Yes  |
| Hotel/Motel              | No   |
| Emergency Shelter        | No   |
| Living with Adult Family | Yes. All adult household members income is included in STRMU income eligibility. |



# STRMU Housing Status Cont.

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- Mobile/Manufactured Home: Must be attached to the ground, connected to utilities, and must meet local guidelines.
- Shared Living: Two Separate Households (related or non-related) sharing a residence.
- The eligible person lives with an adult family member and the entire household is assisted.



# Evidence of Need

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Must exhibit a lack of resources to meet:

- Rent
- Mortgage
- Utility Costs

- Utilities includes:
  - Electricity
  - Gas
  - Water
  - Sewer
  - Trash



# Evidence of Need

- Project Sponsors are responsible for verifying the need of STRMU.
- STRMU providers should establish a reasonable basis to quantify and verify the need for STRMU assistance.
  - A record of actual monthly bills for recurring costs
  - Evidence of limited available financial resources
  - Case Manager assessment of past, present, and future month's financial situation, HIV/AIDS health-related conditions, and/or employment and benefit status

**NOTE: Default and Late Payment or not considered a requirement for STRMU; however, default and late payment maybe used evidence of need.**



# Evidence of Need

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Without STRMU assistance, the household will be at risk of homelessness.





# Eligible Cost in STRMU

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STRMU eligible households may receive financial assistance in the form of rental assistance, mortgage assistance and/or utility assistance. Tenant households may receive rental assistance and/or utility assistance. Mortgagor households may receive mortgage assistance and/or utility assistance.



| STRMU Assistance | Criteria  | Evidence   | Payment   |
|------------------|---|--|---|
| Rent             | Legal right to reside in the unit, and responsibility for rent payment  | Evidence includes a lease naming the tenant as the leaseholder or an eligible household occupant, or a default/late payment notice that identifies the eligible person or a resident member of the family as a named tenant under the lease.   | Rent  |
| Mortgage         | Must demonstrate resident owner of mortgaged real property              | Evidence of ownership includes a deed accompanied by a mortgage or a deed of trust; a mortgage or deed of trust default/late payment notice which identifies the eligible person or a resident member of the family as the property owner/debtor; or, a valid, currently-dated title insurance policy identifying the eligible person or a resident member of the family as the property owner/debtor. | Mortgage<br>Property Taxes, condo fees, homeowners insurance included in the mortgage payment |
| Utility          | Must reside in the unit legally, and responsibility for utility payment | Evidence includes a utility account in their name or proof of responsibility to make utility payments, such as cancelled checks, money orders, or receipts in their name from a utility company  | Utilities – Electricity, Gas, Sewer, Water, Trash   |

# Ineligible Cost

| STRMU Assistance | Ineligible Payments   |
|------------------|---|
| Rent             | Already Homeless. Moving to a new housing arrangement. Security Deposit, moving assistance, and first month rent.   |
| Mortgage         | Condo Fees and homeowner insurance that is SEPARATE from the mortgage payment. Can not be use on a line of credit that is based on a mortgage. Houses in foreclosure. |
| Utility          | Internet, cable, or phone service.  |



# Ineligible cost

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- STRMU assistance cannot be provided to households receiving rental assistance for the same period of time from HOPWA and another federal, state, or local housing assistance program.
- Assistance for payment towards personal loans or credit debts used to secured the unit.
- Household supplies, furnishings, automobile/transportation, and basic phone service costs are not eligible under STRMU.



# Individual Housing Service Plan

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Is a requirement under HOPWA regulations. This plan is for every eligible HOPWA client receiving assistance.

Housing Assessment is the first step.

Conducting a housing assessment provide information to help achieve housing stability and is an opportunity to collect as much information as possible about the household's needs, preferences, and challenges.

Housing needs assessment leads to the development of an Individual Housing and Service Plan.



# Individual Housing Service Plan

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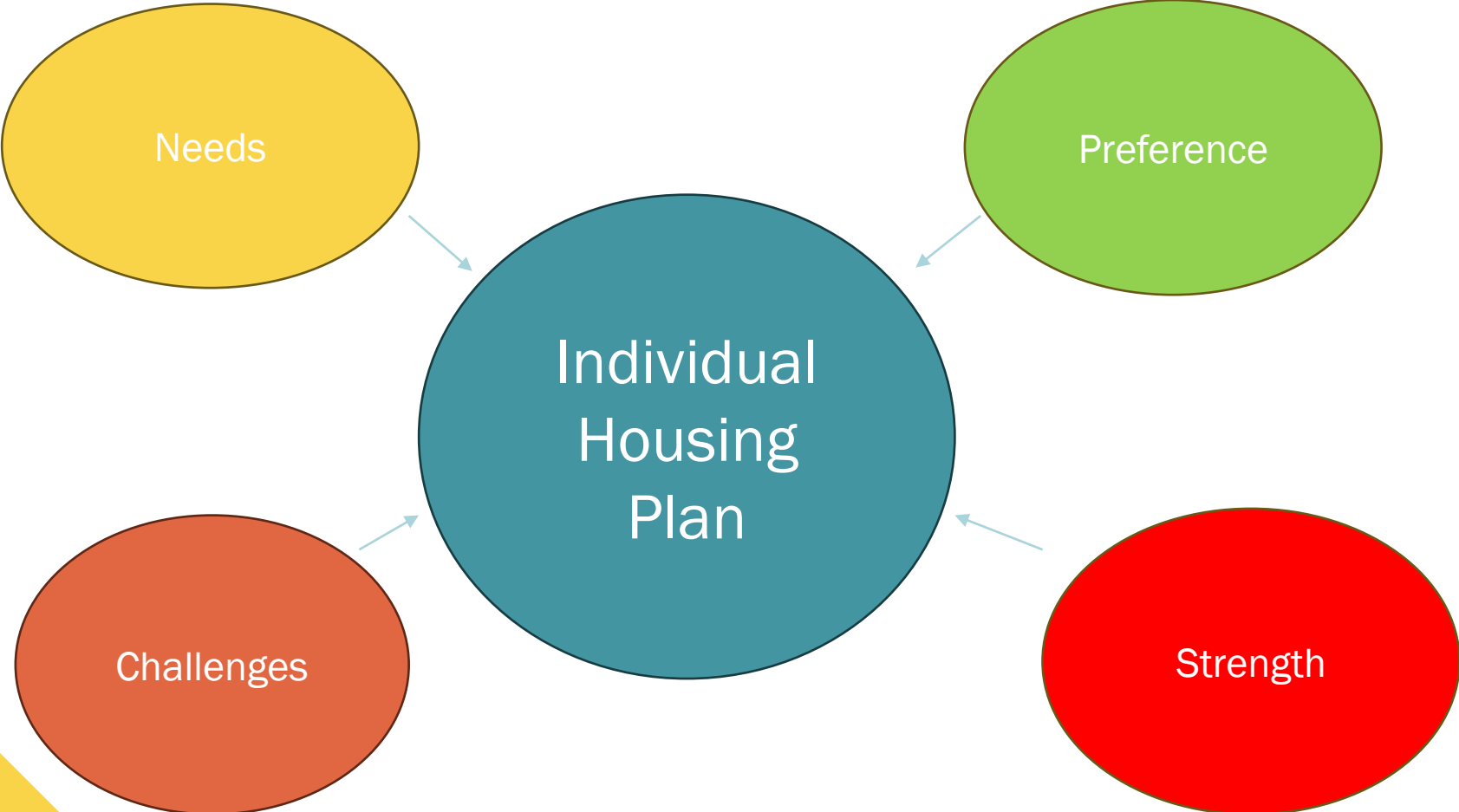
Case Managers should use individual housing service plans to:

- Assess the participant's resources.
- Establish long-term goals.
- Link the participant to other support resources as needed.

The goals should involve efforts to restore participant self-sufficiency. This should be a collaborative between the household and the case manager.



# Individual Housing Service Plan



# Habitability Standards

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- Habitability Standards or Habitability Quality Standards (HQS) is used by many HUD Programs.
- Inspection for STRMU housing services is not required; however, it is best practice to ask about the condition of the client's housing.
- If there is are any deficiencies, they need to be address appropriately
- No client should be living in unsafe housing.





# Lead Based Paint

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| Apply   | Does not Apply   |
|---|--|
| <ul style="list-style-type: none"><li>• The STRMU assistance is lasting more than 100 consecutive days;</li><li>• The housing was built before 1978;</li><li>• The household has members who are pregnant or are children under the age of six.</li></ul> | <ul style="list-style-type: none"><li>• The STRMU assistance is lasting 100 or fewer consecutive days;</li><li>• The assisted unit is a zero-bedroom unit;</li><li>• The household does not have members who are pregnant or are children under the age of six;</li><li>• The housing was built in 1978 or after</li></ul> |

# Lead Based Paint Cont.

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If lead-based paint is required:

- A visual assessment should be conducted
- Ongoing lead-based paint maintenance
- HUD pamphlet available
- If lead based paint in home, occupant must be notified
- Response to a child with elevated blood lead levels
- Paint stabilization



# STRMU Period and Payments

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- 21 weeks out of 52 weeks period.
- STRMU assistance may not be provided for costs accruing during a period of time that exceeds 21 weeks.
- There are two methods that project sponsor can used to track STRMU services



# STRMU Period and Payments

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Method One:

Set a fixed 52-week period for all households

Example:

- Formula grantee's operating year
- The competitive grantee's operating year
- Calendar year-January to December 31



# STRMU Period and Payments

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Two Methods:

Project Sponsor establish a unique period for each individual household based on time period covered.

- The period begins on the date that the STRMU assistance is first provided, and ends 52-weeks thereafter
- At the end of this 52-week period, the next eligible STRMU period would begin for that household

Note: If that same household also had a utility bill in arrears for a period time prior to April 1, the eligible STRMU period begins on the earliest date that the assistance covers



# Counting the Eligible STRMU Period

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## Method 1: Calendar Days of Assistance

This method is based on counting the actual days for which housing and/or utility payments are made on behalf of the STRMU-assisted household.

- The limit of 21 weeks is counted as 147 days of assistance in the year.
  - *Example: If a total utility bill was paid and the service period was April 17-May 16, 14 days would be attributed to April and 16 days to May for a total of 30 days of assistance.*



# Counting the Eligible STRMU Period

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## Method 2: Rounding a Month to Four Weeks

This method rounds each month to four weeks for up to 21 weeks of assistance. Rental and mortgage costs generally cover a calendar month period. Rounding each calendar month to four weeks allows for five months and one week of assistance. This will equal to the 21-weeks of assistance, regardless of the number of days in those months.

Monthly utility service periods generally do not coincide with rent or mortgage payment periods, rather they typically span parts of 2 calendar months (e.g. May 7-June 6). When providing utility-only assistance, the utility service period is counted as four weeks of STRMU assistance.



# Counting the Eligible STRMU Period

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Example of Method 2:

- A rental period of June 1-June 30 is rounded down to four weeks.
  - 75 percent of a month's rent, it would count as three weeks;
  - 50 percent of a month's rent would count as two weeks
  - 25 percent of a month's rent would count as one week.

If the monthly rent is \$1,000, assistance payments would count as follows: \$1,000 of assistance counts as four weeks, \$750 of assistance would count as three weeks, \$500 of assistance would count as two weeks, and \$250 of assistance would count as one week.





# Counting the Eligible STRMU Period

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## Method 3: Counting Full and Partial Weeks

This method tracks the 21 weeks of assistance by calculating a number of weeks in a month. For this method, divide 52 weeks per year by 12 months. The result, when rounded, equals 4.3 weeks per month.

### Example:

- A full month's rent would be count as 4.3 weeks; 75 percent of a month's rent would count as 3.2 weeks; 50 percent of a month's rent would count as 2.2 weeks; and 25 percent of a month's rent would count as 1.1 weeks of assistance.



# STRMU Tracker

| Monthly Period Paid by STRMU | Allowable FMR or Rent Cap | Amount of STRMU Rent Payment & Time Attributed | Allowable Utility Amount or Cap | Amount of STRMU Utility Payment & Time Attributed | Total # of Actual Days of Assistance |
|------------------------------|---------------------------|--|---------------------------------|---|--------------------------------------|
| January                      |                           |  |                                 |   |                                      |
| February                     |                           |  |                                 |   |                                      |
| March                        |                           |  |                                 |   |                                      |
| April                        |                           |  |                                 |   |                                      |
| May                          |                           |  |                                 |   |                                      |
| June                         |                           |  |                                 |   |                                      |
| July                         |                           |  |                                 |   |                                      |
| August                       |                           |  |                                 |   |                                      |
| September                    |                           |  |                                 |   |                                      |
| October                      |                           |  |                                 |   |                                      |
| November                     |                           |  |                                 |   |                                      |
| December                     |                           |  |                                 |   |                                      |
| <b>TOTAL</b>                 |                           | 0  |                                 | 0   | 0                                    |

# Capped Payments

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- HOPWA grantees or project sponsor can establish a dollar limit or “capped payment” amount of STRMU financial assistance for individual households.
- The goal of this assessment is to ensure that the level of support allowed is sufficient to avoid an ongoing household housing crisis for the household.
  - The capped payment amount, may place a limit on the total dollar amount of funding a client is eligible to receive, or the number of times in the 52-week period a client may apply for assistance.
- MHC has not established rental caps in its ConPlan 2020-2024.



# Additional Information

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HOPWA Rental Assistance Guidebook

<https://www.hudexchange.info/resource/2818/hopwa-rental-assistance-guidebook>

CPD Income Eligibility Calculator

<https://www.hudexchange.info/incomecalculator>

HUD Lead-Based Paint Visual Assessment Training Course

<http://www.hud.gov/offices/lead/training/visualassessment/h00100.cfm>



# Contact

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