



# Spotlight on STRMU

National HOPWA Institute 2017  
Tampa, FL



# Spotlight on STRMU

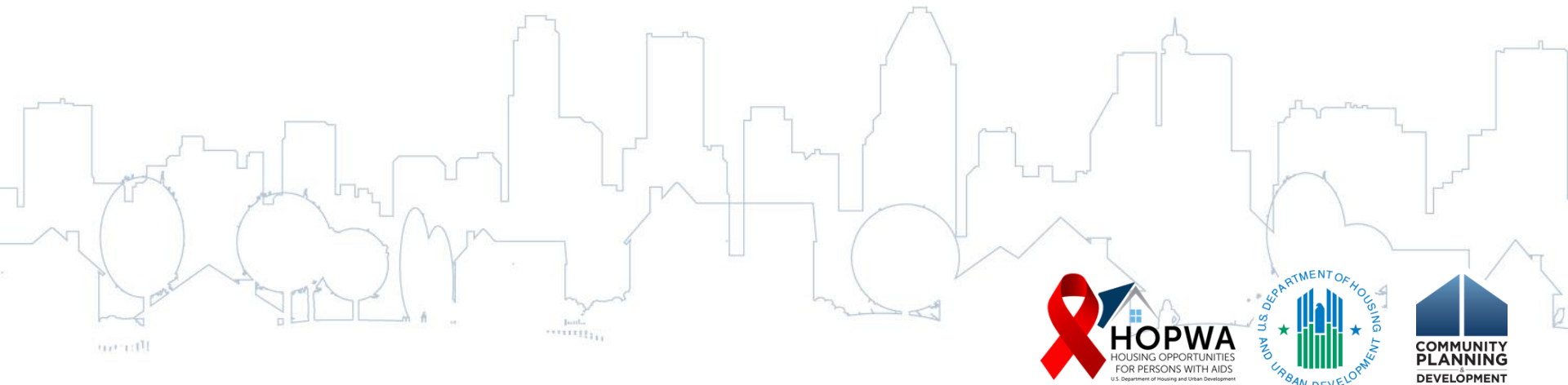
During this presentation, you will gain a deeper understanding of...

- eligibility criteria and in which housing types STRMU may be used
- documenting evidence of need and eligible uses of assistance
- completing a comprehensive housing care plan
- determining STRMU time limits, and
- other applicable STRMU requirements



# The HOPWA Institute:

“Housing’s Role in Ending the HIV Epidemic”



# Spotlight on STRMU

## STRMU Goals

- Eligibility
- Housing Status
- Evidence of Need
- Eligible Uses of Funds
- Individual Housing & Service Plans
- Habitability Standards
- Lead Based Paint
- Ineligible Costs
- Eligible STRMU Period & Payments
- Counting - Eligible STRMU Period
- Amount of Assistance & Capped Payments



# *STRMU Goals*

Provide short-term, stabilizing interventions to HOPWA eligible households experiencing a financial crisis (i.e. HIV/AIDS health condition or change in economic circumstances)

STRMU is.....a preventive housing intervention intended to reduce the risks of homelessness intended for use in conjunction with other HOPWA efforts to stabilize assisted households



# Spotlight on STRMU

## ✓ STRMU Goals

### **Eligibility**

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# Eligibility

Not unlike other HOPWA activities.....

- Household must have at least one person verified to have an HIV or AIDS diagnosis; **and**
- Total gross household income must be at or below 80% of the area median income applicable to the household size and geographic area



# Eligibility

## Additional STRMU eligibility criteria:

- Household must have legal residency in housing and/or be responsible for payments; **and**
- Household must demonstrate need for the assistance





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# Housing Status

| Housing Status                       | Allowable Housing Status Type   |
|--------------------------------------|---|
| Own Home                             | Yes   |
| Own Apartment                        | Yes   |
| Mobile Home (Manufactured housing)** | Yes   |
| Shared Living**                      | Yes   |
| Motel/Hotel                          | No  |
| Emergency Shelter                    | No  |
| Living with Adult Family Member -    | <p><b>Entire household is assisted:</b> All household income is included, entire household meets low income eligibility and STRMU evidence of need</p> <p>Household member is renting a unit/room from an adult family member and a “reasonable accommodation” is determined necessary for the client</p> |



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# Evidence of Need

STRMU assistance is.....

- *Needs-based*
- *Intended for use during a financial crisis due to their HIV/AIDS health condition or change in economic circumstances*

Household must demonstrate lack of resources to meet...

- *Rent*
- *Mortgage*
- *Utility Costs*

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



# Evidence of Need

## Grantees & Project Sponsor must establish a way to quantify and verify household need

- *Review of all household bills*
- *Review of Bank Statements – limited resources available*
- *Review of Income along with review of household bills and limited resources available*

Case Manager's assessment of need – current, past and ongoing financial situation, status of employment or benefits and HIV/AIDS health-related conditions

**Note:** A household budget review and assessment should be completed and included in the client file



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# Eligible Uses of Funds

| STRMU Assistance  | Criteria  | Evidence  | Eligible Payments   |
|-------------------|---|---|---|
| Rental Assistance | 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,<br>condo fees,<br>homeowners<br>insurance<br>included in the<br>mortgage<br>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 – NOT<br>internet, cable, or<br>phone service   |



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# Individual Housing & Service Plans

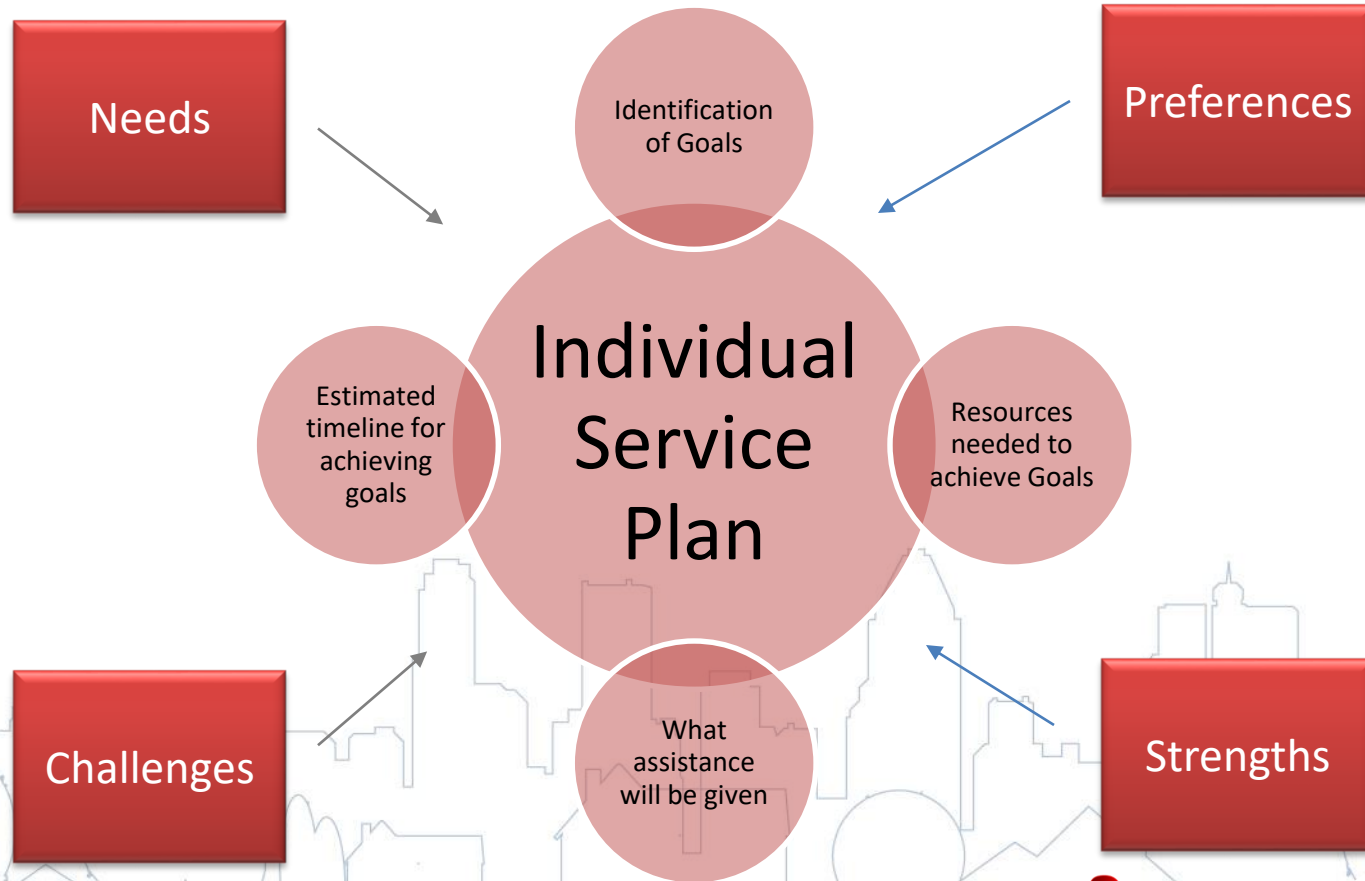
A housing needs assessment is.....

- An opportunity to gather information about the household's needs, preferences, challenges, and strengths, and *informs* the development of the individual service plan

***Individual Housing & Service Plans should be completed in collaboration with the household and case manager***



# Individual Housing & Service Plans



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# Habitability Standards

- Providers should ensure that housing supported with STRMU assistance is safe, decent, and sanitary
- A housing quality standard inspection is *not required* initially for the use of time-limited STRMU assistance

- HUD strongly recommends that continued occupancy of any HOPWA-supported housing meet HOPWA's habitability standards
- Any observed deficiencies noted in an individual housing and services plan are addressed appropriately



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# Pop Quiz! True or False

1. There are certain conditions in which lead-based paint requirements apply to the provision of STRMU assistance.

**Answer: True**

2. Lead-paint base requirements do not apply if the assisted unit is a zero-bedroom apartment.

**Answer: True**



# Lead Based Paint

## Does Apply...if

- STRMU assistance will continue more than 100 consecutive days;
- Housing was built before 1978; and
- Household has members who are pregnant or are children under the age of six

## Does NOT Apply...if

- STRMU assistance will continue 100 or fewer consecutive days;
- Assisted unit is a zero-bedroom unit;
- Household does not have members who are pregnant or are children under the age of six; or
- Housing was built in 1978 or after



# Lead Based Paint – 6 Requirements

1. Provision of HUD's pamphlet
2. Disclosure notice to occupants
3. Visual assessment
4. Paint stabilization
5. Ongoing lead-based paint maintenance
6. Response to a child with elevated blood lead levels





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# Ineligible STRMU costs

STRMU assistance **may not** be used for....

- Households receiving rental assistance for the same period of time they are receiving rental assistance from HOPWA or another federal, state, or local housing assistance program
  - *This means that a household utilizing a Housing Choice Voucher or any other type of rental assistance cannot use STRMU for their portion of the rent or for utility assistance*
- Household who are currently homeless
- Households moving into a new housing arrangement
- Moving assistance, security deposits, or first month's rent
- Support for an open line of credit or loan that was secured by the house
- Taxes and insurance paid separately after the first or second mortgage is paid in full
- Assistance for payment towards personal loans or credit debts secured against the unit
- Assistance for a second mortgage when the first mortgage payments are not current or down-payment assistance to support purchase of new unit
- Household supplies, furnishings, automobile/transportation, and phone service costs



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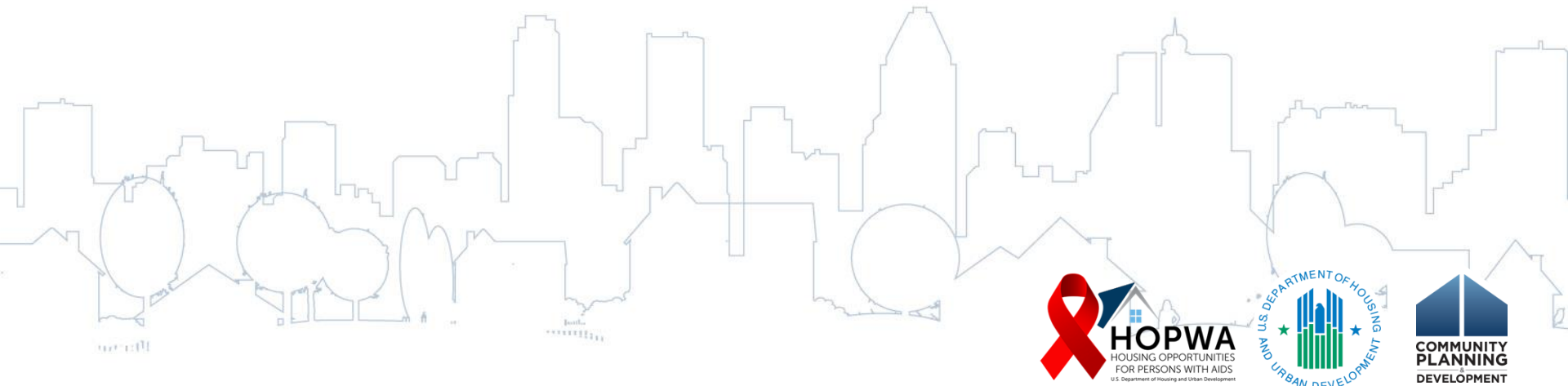
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# Eligible STRMU Period & Payments

No more than 21-weeks worth of assistance may be provided in any 52-week period = *Eligible STRMU Period*

HOPWA grantees and project sponsors must select one of two methods for defining the start and end date of the eligible STRMU period



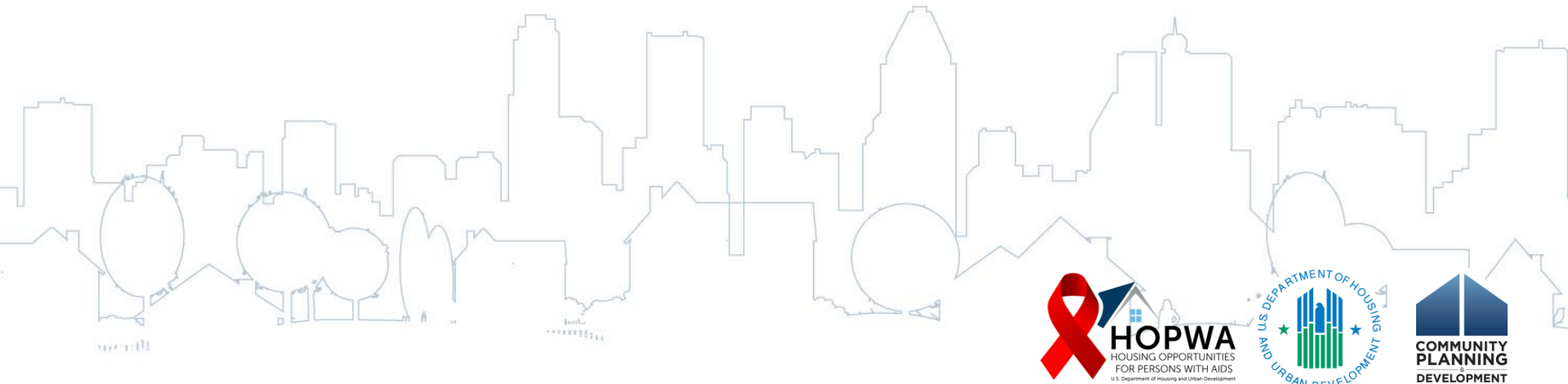
# Eligible STRMU Period & Payments

## Method 1

Set a fixed 52-week period for all households

For example:

- The formula grantee's operating year
- The competitive grantee's operating year
- Calendar year – January 1 to December 31



# Eligible STRMU Period & Payment

## Method 2

A unique period for each individual household based on the time period covered by the STRMU assistance, for example

- 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
  - *For example: a household that receives STRMU rent and utility assistance rent due on April 1 and a current utility bill due April 5, would begin on April 1 and end on March 31 of the following year*

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



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# Counting - Eligible STRMU Period

HOPWA allows for **three** acceptable methods for equating and tracking the eligible STRMU period that best meets the grantee and project sponsor local needs

Once a method is chosen, the grantee and project sponsor must consistently use that particular method





# Counting – Eligible STRMU Period

**Method 1** - *counting the actual days STRMU assistance is paid on behalf of the household*

➤ 21-weeks is counted as 147 days of assistance

## Example:

*A utility bill was paid in full for a service period of June 17-July 16*

- Number of days for June: 14
- Number of days for July: 16
- Total days worth of assistance: 30



# Counting – Eligible STRMU Period

## Example:

*If only a portion of a utility bill was paid for a service period of June 17-July 16, count the days associated with the amount paid*

- Total bill is \$160 for June 17-July 16 (30-day service period)
- STRMU pays \$125
- Divide the total bill of \$160 by 30-days – equals \$5.33 per day
- Divide the STRMU payment of \$125 by \$5.33 – equals 23.4 days, round down to **23 days** worth of STRMU assistance



# Counting – Eligible STRMU Period

**Method 2** - *round each month to four weeks for up to 21 weeks of assistance...rounding each calendar month to four weeks allows for five months and one week of assistance to equal the 21-week limit, regardless of the number of days in those months*

## Example:

Rental period of August 1-August 31 equals four weeks and total rent is \$1000

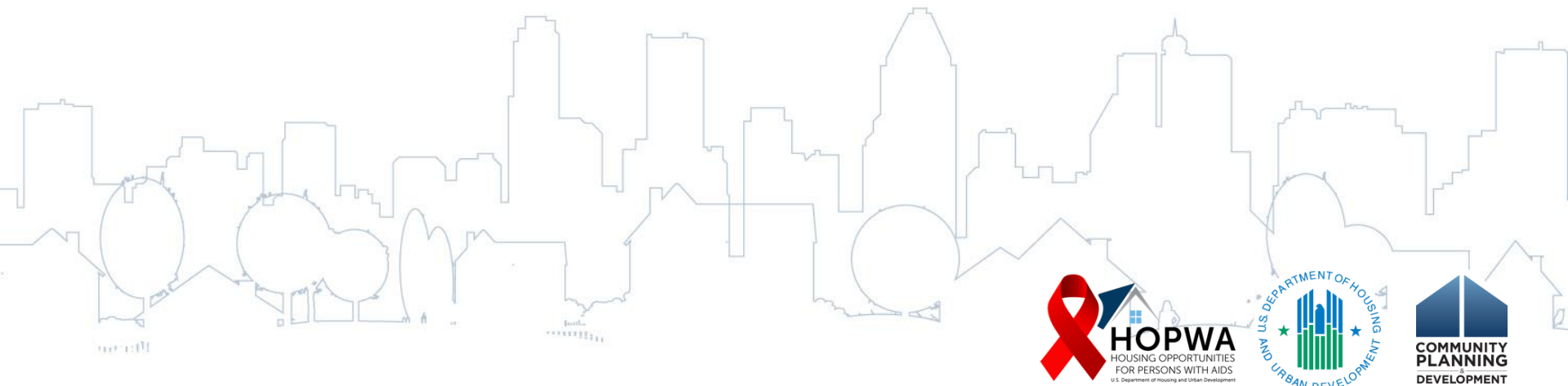
- 75% of a month's rent paid equals: 3 weeks and \$750
- 50% of a month's rent paid equals: 2 weeks and \$500
- 25% of a month's rent paid equals: 1 week and \$250



# Counting – Eligible STRMU Period

**Method 3** – *calculates a number of weeks in a month, which equals 4.3 weeks per month (52 weeks/12 months)*

- 75% percent of a month's rent counts as 3.2 weeks
- 50% percent of a month's rent counts as 2.2 weeks
- 25% percent of a month's rent counts as 1.1 weeks



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# Amount of Assistance & Capped Payments

STRMU assistance does not require the client to pay a portion of the rent, mortgage or utility bill

In cases where a household is capable of paying some of their rent, mortgage, and/or utility costs, grantees and project sponsors may determine an appropriate household contribution

When households are able to contribute to a portion of the rent or utility bill, it decreases the amount of time counted toward the STRMU eligibility period



# Amount of Assistance & Capped Payments

Grantees and project sponsors may establish a dollar limit or a *capped payment* for STRMU financial assistance for individuals households.

Methods for establishing capped payments may include....

- *Utilizing the Public Housing Authority payment standards*
- *Limiting the total amount of funding a client is eligible to receive*
- *Limit the number of times a client may apply for assistance in the 52-week period*

Capped Payments must be applied in a uniform and non-discriminatory manner

Households that receive the maximum capped payments shall equal the entire 21-week period



# Spotlight on STRMU

We have covered A LOT of information regarding STRMU, and you have all learned about....

- *STRMU Goals, eligible & ineligible costs, methods for counting STRMU weeks, components of individual service plans, amount of STRMU assistance and how to apply capped payments.....*

Further information and guidance is located in the STRMU Guidebook which can be found here: <https://www.hudexchange.info/resource/4843/hopwa-short-term-rent-mortgage-and-utility-assistance/>

**Thank you for your attention & attendance in Spotlight on STRMU!**





# Question Time....

