INCOME QUALIFICATION CONSIDERATIONS WHEN WORKING WITH HOMELESS APPLICANTS

Sponsored by the Florida Housing Finance Corporation’s Catalyst Program
Catalyst Training Schedule

www.flhousing.org
Past Catalyst Trainings
REQUEST A SITE VISIT

• Call (800) 677-4548
• Up to 6 hours of training in your office
• Review of Files, Staffing, Procedures
• Discuss new and existing strategies
MARK YOUR CALENDARS for the 30th Annual Affordable Housing Conference! 
September 10-13, 2017
Rosen Centre Hotel – Orlando, FL

www.flhousingconference.org
Type in your questions
HOMELESS EXPERTS ON OUR TEAM

Susan Pourciau, Director of Homeless Training and Technical Assistance

Amanda Rosado, Technical Advisor

Expertise include the work of ending homelessness, systems change, and nonprofit capacity building. Specific focus areas in the homelessness arena include housing first and rapid rehousing, Continuum of Care (CoC) governance, homeless system design, data-driven management, and funding streams to end homelessness. In terms of capacity building, expertise in financial management, governance, leadership, grant writing, and collaboration.
TRAINING AND TECHNICAL ASSISTANCE OPPORTUNITIES

• The Florida Housing Coalition is presently providing training and technical assistance to Florida’s Continuums of Care. This training and technical assistance is provided pursuant to a contract with the Florida Department of Economic Opportunity (DEO).

• FHC provides Technical Assistance to Continuums of Care in 3 ways:
  • Just call us! We have a dedicated toll-free line to answer your questions – Call 844-280-2683, Monday-Friday from 9 a.m. to 5 p.m.
  • Email us at pourciau@flhousing.org or Rosado@flhousing.org – Send us your question and we’ll respond by e-mail or telephone with an answer.
  • We can come to you. We provide on-site technical assistance. To request a one-day site visit, email us at pourciau@flhousing.org or Rosado@flhousing.org and we’ll set up a convenient time to meet with you and your staff.
  • Workshops – We provide workshops throughout the state throughout the year.
  • Webinars – We deliver webinars on various topics throughout the year.
2 recent webinars posted on our website on using SHIP funds for the homeless

1. March 28, 2017
   - Best Practices for Providing SHIP Rental Assistance to Special Needs and Homeless Households
   - https://vimeo.com/210491114

2. March 23, 2017
   - Introduction to SHIP Rent Subsidies 2017
   - https://vimeo.com/209802313
NEW INCOME LIMITS AND RENT LIMITS HAVE BEEN PUBLISHED

Go to FHFC website:

<table>
<thead>
<tr>
<th>County (Metro)</th>
<th>Percentage Category</th>
<th>Income Limit by Number of Persons in Household</th>
<th>Rent Limit by Number of Bedrooms in Unit</th>
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</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Alachua County</td>
<td>30%</td>
<td>13.650</td>
<td>16.240</td>
</tr>
<tr>
<td>(Gainesville MSA)</td>
<td>50%</td>
<td>22.750</td>
<td>26.000</td>
</tr>
<tr>
<td></td>
<td>80%</td>
<td>36.350</td>
<td>41.550</td>
</tr>
<tr>
<td></td>
<td>Median: 65,200</td>
<td>54.600</td>
<td>62.400</td>
</tr>
<tr>
<td>Baker County</td>
<td>30%</td>
<td>12.450</td>
<td>16.240</td>
</tr>
<tr>
<td>(Baker County HMFA; Jacksonville MSA)</td>
<td>50%</td>
<td>20.700</td>
<td>26.000</td>
</tr>
<tr>
<td></td>
<td>80%</td>
<td>33.150</td>
<td>37.850</td>
</tr>
<tr>
<td></td>
<td>Median: 59,100</td>
<td>45.680</td>
<td>56.760</td>
</tr>
<tr>
<td>Bay County</td>
<td>30%</td>
<td>12.060</td>
<td>16.240</td>
</tr>
<tr>
<td>(Panama City-Lynn Haven- Panama City Beach MSA)</td>
<td>50%</td>
<td>19.850</td>
<td>22.700</td>
</tr>
<tr>
<td></td>
<td>80%</td>
<td>31.750</td>
<td>36.300</td>
</tr>
<tr>
<td></td>
<td>Median: 56,700</td>
<td>47.640</td>
<td>54.480</td>
</tr>
<tr>
<td>Bradford County</td>
<td>30%</td>
<td>12.060</td>
<td>16.240</td>
</tr>
<tr>
<td></td>
<td>50%</td>
<td>18.800</td>
<td>21.450</td>
</tr>
</tbody>
</table>

THE FLORIDA HOUSING COALITION
SHIP DEFINITION OF ELIGIBLE PERSON

• 420.9071 Definitions (10) “Eligible person” or “eligible household” means one or more natural persons or a family determined by the county or eligible municipality to be of very low income, low income, or moderate income according to the income limits adjusted to family size published annually by the United States Department of Housing and Urban Development based upon the annual gross income of the household.
DEFINITION OF INCOME IN THE SHIP STATUTE

- **420.9071 Definitions (4)** “Annual gross income” means annual income as defined under the Section 8 housing assistance payments programs in 24 C.F.R. part 5; annual income as reported under the census long form for the recent available decennial census; or adjusted gross income as defined for purposes of reporting under Internal Revenue Service Form 1040 for individual federal annual income tax purposes or as defined by standard practices used in the lending industry as detailed in the local housing assistance plan and approved by the corporation. Counties and eligible municipalities shall calculate income by annualizing verified sources of income for the household as the amount of income to be received in a household during the 12 months following the effective date of the determination.
SHIP INCOME RULES FOR HOMELESS APPLICANTS

- The same rules apply for homeless applicants as for all other SHIP applicants
- No exception or other methods allowed unless outlined in the LHAP and approved by FHFC
- Cannot apply exceptions allowed by other programs
- Must properly document household eligibility
This webinar will focus on best practices on qualifying homeless applicants

WEBINAR NEXT WEEK ON INCOME CERTIFICATION FOR SHIP APPLICANTS

• Thursday, May 18, 2017
• 10:00 AM - 11:30 AM
• http://www.flhousing.org/?post_type=tribe_events
TENANT PROVIDED DOCUMENTS

- Paystubs
- employer termination letter
- SSA benefit letter
- bank statements
- TANF letters or print out
- unemployment letter of benefits or print out

- Is it original, current and complete
- Dated within the last 120 days
- May be in possession of the applicant
- Considered third party verification because they are generated from third party source
1) Verbal third party verifications are acceptable.

2) If the household has no income or assets, you can use:
   - Affidavit of zero income
   - Affidavit of zero assets

3) Rely on service providers to get required information.
SOCIAL SECURITY CARDS

• Not required in SHIP File
• Use another identifier for household members

FL Statutes Section 119.071(5)(a)2.a., (I) and (II): “an agency may not collect an individual’s social security number (SSN) unless the agency has stated in writing the purpose for its collection and unless it is imperative for the performance of that agency’s duties... as prescribed by law.
INCOME VERIFICATION

• Application and income certification signed by all households member 18 years of age or older
• Signed release of information forms
• Date stamp forms
• 120 day clock
# INCOME CERTIFICATION FORM

**FLORIDA HOUSING FINANCE CORPORATION**
227 North Bronough Street, Suite 5000, Tallahassee, Florida 32301-1329. (850) 488-4197; Fax (850) 488-6808

**RESIDENT INCOME CERTIFICATION - RENTAL HOUSING**
State Housing Initiatives Partnership (SHIP) Program

A. **Certification Information** (select one)

- [ ] Initial Certification (IC)
- [ ] Annual Recertification (AR)

<table>
<thead>
<tr>
<th></th>
<th>Effective Date</th>
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<tbody>
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</tbody>
</table>

B. **Subsidy Use** (check all that apply)

- [ ] Multifamily Rental
- [ ] Other
- [ ] Transitional Housing

C. **Household Information:** Include all household members

<table>
<thead>
<tr>
<th>Member</th>
<th>Full Name</th>
<th>Relationship to Head</th>
<th>Age</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td>HEAD</td>
<td></td>
</tr>
<tr>
<td>2</td>
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<td>3</td>
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<td>4</td>
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<td>5</td>
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<td>6</td>
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<tr>
<td>7</td>
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</tbody>
</table>

http://apps.floridahousing.org/StandAlone/FHFC_ECM/ContentPane.aspx?PAGE=0132
Bob Hebert

- Housing and Community Initiatives Manager
- Charlotte County Human Services
- 941-833-6504 - Office
- 941-628-0507 – Cell
- 941- 833-6565 – FAX
- Robert.Hebert@charlottecountyfl.gov
CHARLOTTE COUNTY
“TRANSITIONAL”
HOUSING PROGRAM

Florida Housing Coalition Webinar

May 11, 2017
THE START

• SHIP Sub-contractor closed after operation since 1997
• A number of properties under lease with option to buy
• Most tenants were unqualified and would probably not ever qualify or had any interest in purchase – OCCUPANCY WAS THEIR PRIORITY
• Took over a year to evict, not renew leases or help move out tenants
• Did sell some properties to tenants with commercial mortgages within 6 months
• Many houses were severely damaged with an average cost to rehab of $6 TO $10,000.
Funding sources were mostly SHIP with NSP 1 & NSP 3

New Leases with terms of 3, 6 or 12 months

Lease term and renewal dependent on tenant situation, plans and success potential

Close to a supportive housing program without a “forever” commitment

Rents are based on income and family size

Utilities are sometimes included dependent on available personal funds
ELIGIBILITY

• APPLICATION ACCEPTED AS PROPERTIES ARE AVAILABLE OR PENDING – NO WAITING LIST
• ELIGIBILITY REQUIREMENTS ARE THE SAME AS THE SHIP PROGRAM
• MINIMUM ANNUAL RE-CERTIFICATION OR AT LEASE TERM
• ALL REQUIREMENTS FOR APPLICATION SUPPORT DOCUMENTATION SAME AS SHIP
• INCOME IS VERIFIED
• IN ALL CASES A LEASE MUST BE IN PLACE – WITH SECURITY DEPOSIT REQUIRED
TENANT CONTINUANCE

• AS PART OF THE LEASE THE OCCUPANTS ARE DECLARED AND CANNOT DEVIATE
• HOUSE IS INSPECTED AT MINIMUM QUARTERLY – HOUSE MUST BE KEPT CLEAN AND LIVABLE
• PROGRESS TOWARDS SELF-SUFFICIENCY – MONITORED BY STAFF
• CREDIT COUNSELING PARTICIPATION
• MAINTENANCE OF EMPLOYMENT

NOTE: PAYING RENT IS NOT ALWAYS A CRITERIA FOR CONTINUANCE
RENT REALITIES

• LOWEST RENT - $150.00
• HIGHEST RENT - $450.00
• ABOUT ONE THIRD HAVE THE UTILITIES INCLUDED
• MOST PAY RENT OR PART OF THE RENT EACH MONTH
• RENT CAN BE WAIVED IF CIRCUMSTANCES WARRANTED

• THE PHILOSOPHY OF THE PROGRAM IS TO PROVIDE HOUSING AND THE OPPORTUNITY BECOME SELF SUFFICIENT. WE PROVIDE HOUSING FOR ABOUT 40 INDIVIDUALS IN THIS PROGRAM THAT WOULD BE HOMELESS OR AT RISK OF HOMELESSNESS
ALL OCCUPIED

• NSP 3
Armando Fana, Director
Housing and Community Development
City of West Palm Beach
(561) 822-1250
Afana@wpb.org
LINDA BYARS

• Housing Finance Coordinator
• City of St Petersburg
• Linda.Byars@stpete.org
• 727-892-5572
CITY OF ST. PETERSBURG
HOUSING AND COMMUNITY DEVELOPMENT
SHIP

INCOME QUALIFICATION CONSIDERATIONS WHEN WORKING WITH
HOMELESS APPLICANTS

www.stpete.org/housing

Linda Byars
Housing Finance Coordinator
May 11, 2017
WORKING WITH HOMELESS APPLICANTS

• CREATION OF PUBLIC-PRIVATE PARTNERSHIPS TO PRODUCE & PRESERVE AFFORDABLE HOUSING

• Challenges
  • Identifying and understanding the more restrictive regulation when administering funding from different sources

Definitions
Rent Limits
Income verification and
Documentation

• Solutions
  • Instruct and identify information sources
  • Provide sample documentation
  • Establish a clear process for certification
WORKING WITH HOMELESS APPLICANTS

• **Screening, application intake and processing**
  
  • **Challenges**
    
    • Understanding the application process, income limits, stipulations and timeline
    • Gathering accurate information
    • Determining household size
    • Obtaining third party verification of income
    • Availability of affordable rental housing
    • Documenting citizenship
  
  • **Solutions**
    
    • Have all applicants sign “statement of understanding”
    • Do not accept application with missing or questionable information

VERIFY with HUD-9987 consent @
www.hud.gov/offices/rea/products/prodtass.cfm

• Ask for documentation during screening process
• Use alternate documentation as last option
• Contact landlords who participated in the “Workforce Housing Rental Assistance” pilot program
In F/Y 2014-15 the city of St. Petersburg created a pilot “Workforce Housing Rental Assistance Program” to assist current tenants facing eviction or those pending homelessness because of hardship with first and last months rent; utility deposits and security deposit. We received 69 applications; denied 14 and assisted 55 families. After 6 months 16 families were facing eviction or delinquent with their rent.

• Some of the challenges and reason for denial

• Determining household composition
• Loss of Job prior to renting
• Insufficient income to sustain rents
• Inadequate hardship
• Incomplete application
• No verifiable income
• Property outside of city limits
• Delinquent utility accounts
• Uncooperative landlord
• Failed property inspection
• Over crowding
HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT

THANK YOU

Linda Byars
Housing Finance Coordinator
(727) 892-5572
CITY OF ST PETERSBURG
Linda.Byars@stpete.org
AMANDA ROSADO, TECHNICAL ADVISOR
COMPONENTS OF AN EFFECTIVE HOUSING CRISIS Response System

Outreach & Coordinated Entry
Prevention & Diversion
Permanent Supportive Housing
Emergency Shelter
Rapid ReHousing

EFFECTIVELY ENDING Homelessness
UNDERSTANDING RAPID RE-HOUSING

Housing intervention designed to help individuals and families quickly exit homelessness and return to permanent housing.

Offered without preconditions

Resources provided are tailored to the needs of the household
<table>
<thead>
<tr>
<th>Type of Household</th>
<th># of Households</th>
<th>Length of Time Homeless (Lifetime Cumulative; Average)</th>
<th>VI-SPDAT Score (Average)</th>
<th>SPDAT Score (Average)</th>
<th>Have returned to Homelessness¹</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Single Households</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chronic</td>
<td>89</td>
<td>33 months</td>
<td>8.1</td>
<td>34.2</td>
<td>13.5% (12)</td>
</tr>
<tr>
<td>Non-Chronic</td>
<td>213</td>
<td>21 months</td>
<td>8.3</td>
<td>32.8</td>
<td>10.8% (23)</td>
</tr>
<tr>
<td><strong>Non-Veterans</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Veterans</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chronic</td>
<td>34</td>
<td>37 months</td>
<td>8.2</td>
<td>34.7</td>
<td>11.8% (4)</td>
</tr>
<tr>
<td>Non-Chronic</td>
<td>76</td>
<td>31 months</td>
<td>8.3</td>
<td>31.9</td>
<td>11.8% (9)</td>
</tr>
</tbody>
</table>

Study from OrgCode, 2014
Traditional Homelessness Funds
• ESG
• COC

Other Government Sources
• TANF
• HOME
• Housing Trust Funds
• FEMA (EFSP)
• CDBG (in limited cases)
• SSVF

Private/Other
• Foundations & Private Donors
• Faith Groups
• Businesses
COLLABORATE WITH YOUR CoC!

• Your Continuum of Care is mandated by HUD to strategically prevent and end homelessness. They need your partnership

• Don’t double your efforts – Coordinated Entry can help

• Do you know who your CoC is prioritizing for Rapid Re-housing in your community?
PRO TIPS

✓ Be Flexible! Steer clear of a “One Size Fits All” approach
✓ Utilize CoC and HMIS Lead Agencies
✓ Celebrate successes
✓ Let go of your judgment – high barrier folks will surprise you
✓ Don’t dwell on the difficulties
✓ Collaborate, Collaborate, Collaborate
Our Thanks to the Florida Housing Catalyst Program

Affordable Housing Catalyst Program

Sponsored by the Florida Housing Finance Corporation
QUESTIONS?
THANK YOU FOR JOINING US

• Please e-mail your questions or ideas for future webinars, clinics and workshops to Andujar@flhousing.org; Rosado@flhousing.org

• Please complete the online survey!