

AIDS Connecticut, Inc.



**Accessing
Ryan White Part A
Housing Assistance
Funds (HAF)**

Accessing the Ryan White Housing Assistance Fund

On the following pages you will find ACT's policies and procedures for administering the Housing Assistance Fund, including:

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Purpose of Funds

ACT has three Housing Assistance Fund Programs (HAFs): Ryan White Part A for the Hartford Transitional Grant Area (TGA; Hartford, Middlesex and Tolland Counties), Hartford HOPWA (Hartford County Only) and Ryan White Part B for the Balance of State (outside of the Hartford TGA). Applicants do not have to apply to a specific program, CAF/HAF staff will determine the appropriate program for the client.

The purpose of these funds is to prevent homelessness among people living with HIV/AIDS and assist people living with HIV/AIDS in maintaining their housing. This is an emergency housing fund defined as **“necessary to gain or maintain access to medical care and must be accompanied by a strategy to identify, relocate, and/or ensure the applicant is moved to, or capable of maintaining long-term, stable living situation” as stated in (HAB-99-02).**

Furthermore, this is a homelessness prevention program, a **last resort fund** for people who might otherwise end up on the street, in a shelter or in substandard housing if not for this emergency assistance.

Case Manager Partnership

Case managers are crucial to the success of the Client Assistance Funds Program. Since Ryan White funds are funds of last resort it is important for case managers to coordinate their efforts to access a wide range of client-centered, culturally sensitive services to link their clients with all available entitlement programs, subsidized and affordable housing programs, utility and food assistance programs, as well as provide any budgeting assistance that might be needed to ensure client self-sufficiency and success.

Timely, complete and accurate submission of all required client documentation to ACT will assist in quickly approving and paying requests. The fax cover sheet/checklist should provide you and your supervisor with another tool to ensure completeness (see CAF Request Forms section on our website for the fax cover sheet/checklist).

ACT will provide training to current and new case managers, and others, regarding accessing the client assistance funds. For questions about processes or to arrange a case manager training, contact Shawn M. Lang, Deputy Director, at slang@aids-ct.org or 860-247-2437 x319.

Service Categories

Emergency Financial Assistance Services

1. One-Time Housing Assistance/Arrearage

This service category provides an emergency one-time payment, including accumulated arrearage (Ryan White Parts A [\$800] and Ryan White B and HOPWA [up to two months]). If a client is **currently** receiving the ACT ongoing subsidy and did not pay their portion of the rent, ACT will not pay arrearage or the subsidy for those months. If the client is in local subsidized housing or has Section 8, RAP, etc., ACT will look at these applications on a case by case basis.

Non-Emergency Financial Assistance Services

1. First Month's Rent

This service category pays for first month's rent for a new apartment. There must be documentation that the client has paid the security deposit before we can pay first month's rent (Ryan White Parts A and Part B).

2. On-going Subsidy (\$150 per month for up to two years)

On-going subsidy assistance provides \$150 per month to help the client pay rent. The subsidy is available for up to two years (Ryan White Part A; six months for Ryan White Part B and HOPWA); however, the case manager and client must re-apply for assistance and meet eligibility criteria every six months.

Ryan White Eligibility Requirements

1. Documentation of HIV status, including CD4/VL done within the past six months.
2. Federal income cap of 300% of poverty (by family size) using **gross income** (before taxes).
3. For RWA Funds: Must be a resident(s) of the Greater Hartford Transitional Grant Area (TGA).
4. Paying 40% of income in rent, but less than 80%, or:
 - Being evicted with notice to quit and justifying reasons for eviction
 - Sudden and temporary loss of income due to illness, with documentation
 - Sudden and temporary increase in expenses exceeding income with justifying reasons and documentation
5. When applicable, prior to applying for funds, case managers **must** apply for:

- State of Connecticut Security Deposit Guarantee Program
 - State of Connecticut Eviction Prevention Program
 - State of Connecticut Section 8/Rental Assistance Program
 - Other rent subsidies such as Shelter + Care, HOPWA funded rent subsidies or local housing authorities
 - Other supportive/affordable housing programs such as AIDS housing programs, Mutual Housing or Corporation for Supportive Housing programs
 - Other emergency funding sources
6. **FOR PART A** -Applicants who have ongoing housing crisis should be referred to ACT's Housing Support Specialist
 7. Case managers and applicants must **document** a plan or long-term strategy addressing the applicant's ability to address the cost of maintaining their housing. If requesting arrearage, please provide documentation as to why the client fell into arrears.

* Clients who do not fall within the limits of 40%-80% **may** qualify for a one-time Emergency Housing payment.

Required Client Eligibility Documentation:

1. ACT fax checklist/cover page
2. Ryan White referral form OR CAREWare referral
3. Ryan White intake form OR CAREWare demographic report
4. Up-to-date annual review
5. Ryan White eligibility worksheet
6. Household income verification (e.g., Current year's DSS award, **one month of consecutive, recent paystubs [two biweekly paystubs, or four consecutive weekly paystubs]**, notarized letter documenting other income, zero income affidavit, etc.)
7. A Release of Information form (external agencies only)
8. Signed ACT Policy and Procedures
9. Signed Consent Agreement
10. Signed ACT and external agency CAREWare sharing agreement
11. Documentation of HIV status, including CD4/VL done within the past six months
12. Supporting documentation (e.g., ledger of rent receipts, security deposit receipt, ledger of arrearage accrued) as outlined in rental verification form and this document
13. Two page Use of Funds form
 - a. Documentation that other funds or programs have been applied for is required. This form must be signed by the client, medical case manager, and supervisor.
14. W-9 signed by landlord
 - a. This form is required by the IRS and must be completed by the landlord. A Misc-1099 is sent to the landlord at the end of the year stating the amount paid.
15. Rental Verification Form
 - a. To be completed by the landlord
16. Signature of Case Manager and Supervisor

Documents available on our website: <http://www.aids-ct.org/assistance.html>

For clients applying for the same assistance each year, **we strongly encourage that a budget be developed between the case manager and client to demonstrate that there is a plan for the client to live within their means**, and have anticipated annual expenses such as holidays, school uniforms, car tax/registration/insurance.

Supporting documentation which substantiates the applicant's income and housing costs must be attached to the application for it to be considered. Outstanding **medical bills** with documentation for which the individual is him/herself responsible, may be considered in determining income eligibility. Likewise, if the applicant's annual salary is above 300% of poverty but he or she is not receiving a full year's salary due to temporary unemployment, the individual **may** qualify for emergency assistance. Income eligibility is based on **gross income**, including any overtime the client may have received within that recent time period, and rent to income ratio is based on **net income**.

Geographic Eligibility

For Ryan White Part A (RWA) Funds:

RWA funds are available to any eligible client in the Greater Hartford Transitional Grant Area (TGA), consisting of towns in Hartford, Tolland, and Middlesex Counties:

• Amston	• Coventry	• Farmington	• Middletown	• Suffield
• Andover	• Cromwell	• Glastonbury	• New Britain	• Tolland
• Avon	• Deep River	• Granby	• Newington	• Union
• Berlin	• Durham	• Haddam	• Old Saybrook	• Vernon
• Bloomfield	• East Granby	• Hartford	• Plainville	• Westbrook
• Bolton	• East Haddam	• Hartland	• Portland	• West Hartford
• Bristol	• East Hampton	• Hebron	• Rocky Hill	• Wethersfield
• Burlington	• East Hartford	• Killingworth	• Simsbury	• Willington
• Canton	• East Windsor	• Manchester	• Somers	• Windsor
• Chester	• Ellington	• Mansfield	• Southington	• Windsor Locks
• Clinton	• Enfield	• Marlborough	• South Windsor	
• Columbia	• Essex	• Middlefield	• Stafford	

For Ryan White B (RWB) Funds:

Applicants must have a case manager to access RWB funds. Preference will be given to those applicants who live in Tolland County or outside of the Hartford TGA. RWA Hartford TGA clients who cap out of RWA funds may be eligible for RWB funds.

Case managers do not need to designate whether they are applying for Part A or Part B funds on behalf of their client. The CAF staff will make the determination of what funds will be used.

For HOPWA Funds:

Client must live in Hartford County.

Case managers do not need to designate whether they are applying for HOPWA, Ryan White Part A, or Ryan White Part B funds on behalf of their client. The CAF/HAF staff will make the determination of what funds will be used.

Housing Assistance Fund Policies

1. Funds must be applied for through a case manager or other social service provider.
2. If an applicant has no documented income when funds are requested, documentation must be submitted with the application clearly outlined why the client has no income and the client must fill out a Zero Income Affidavit. The applying case manager must also provide documentation that the client will have income in place within two months that supports the eligibility requirement that they pay between 40% and 80% of their income towards rent.
3. The Part A and B Housing Assistance Funds have created a limited number of slots per month for short-term rental assistance. Those households that are currently receiving rental assistance will be given priority but must reapply at the end of their six months of assistance. Applications will be reviewed and approved on a first come, first served basis. A waiting list will be created for additional applying households.
4. Clients are eligible for up to two years of on-going assistance, but must re-apply, be current with their rent and meet eligibility criteria every six months. This program is limited to a period of two years with the exception of those who pay 70-80% of their income to rent and would otherwise become homeless if not for this assistance.
5. Those households receiving rental assistance must provide their case manager or other social service provider with a copy of monthly rent receipt/canceled check/money order to demonstrate that they are current with rent, and by default are ineligible to apply for arrearage.
6. In determining rent-to-income ratios for financial eligibility for families, ACT will allow a standard per year deduction of \$750 for families with 1- 2 children, \$1,500 for families with 3- 4 children; and \$2,250 for families with 5-6 children.
7. If granted, first month's rent and arrearage payments will be limited to one per client, per contract year. Applicant must provide documentation that they have sufficient income to pay security deposit and ongoing rent. Applications for Part B and HOPWA arrearage cannot exceed two month's rent and cannot be used to pay for legal or late fees. Part A sets first month's rent and arrearage caps per contract period.

ACT Determination Process

1. Case managers may submit completed applications via fax to **860.761.6711**
2. Application materials are available on our website: <http://www.aids-ct.org/assistance.html>
ACT will open one file per client per contract period with the receipt of required client eligibility documentation so that a case manager will not be required to submit two sets of standard documentation for the housing assistance fund and the client assistance fund programs. New clients will be able to apply for both housing and direct client assistance funds simultaneously. However, client income verification and CD4 count/viral load must be updated within six months of the request.
 - a. If all documentation is up-to-date in CAREWare, the case manager only needs to submit the Use of Funds Form, W-9 signed by landlord, and Rental Verification Form.
3. **CAF/HAF Staff** will check the fax folder/email twice daily, and will date and document all applications on our internal tracking spreadsheet.
4. **CAF/HAF Staff** will review applications twice per week for completeness.
5. When an application is **approved**, approvals will be given to the Funds Administrator on Friday, and checks will be cut during the following week and sent to the applying case manager **within 10 business days of the application approval**. On-going subsidy checks are sent out at least 7 days before the start of each month, dependent upon the availability of funds.
6. If an application is **incomplete**, CAF/HAF staff will email the person(s) identified by the applying agency (the case manager and one other person) **within five business days of receipt**, detailing missing information or inaccurate/conflicting information. The application will be filed as a **pending application**.
 - a. If a complete/corrected application has **not been received within 10 business days, it will be denied**. A letter of denial will be emailed to the contacts at the applying agency and a copy will be placed in the client's file.
 - b. It is the express responsibility of the applying case manager to follow up and complete a pending application within the ten business days. Failure to do so will result in a denial.
7. When an application is **denied**, an email will be sent to the applying case manager/service provider and one other designated agency staff person detailing the reason(s) why and a copy will be placed in the applicant's file.

Please note: Payments for emergency requests may be made within 2 business days. Requests must come directly from case managers and detail clearly and specifically why the request is deemed an emergency. Failure to plan on the part of the client or the case manager does not qualify as an emergency.

Additional Information:

Agencies must never give checks directly to the client. Failure to comply will revoke agency's privileges and the client's eligibility.

Checks will be made out to the landlord/vendor and do not have ACT's name on them. The memo section of each check will contain the address for which rent is intended. One exception is that if an application is approved and ACT is waiting for funds, the applying agency may cut a check and ACT will reimburse the agency. **NOTE:** Agencies paying for emergency housing for an applicant will not be reimbursed by ACT without **prior written approval from the ACT Deputy Director.**

Confidentiality of all client information is strictly maintained by ACT staff. We will use Ryan White codes rather than the names of the applicants. All applications are kept on a secure server to which only the employees involved in the CAF/HAF process have access.

Under no circumstances will clients, family or agency staff be reimbursed.

Frequently Requested Information

ACT must have documentation from the case manager or social service provider in order to process applications appropriately and to ensure that we can demonstrate the rationale for our decisions to our auditors. Enclosed is information on a variety of issues related to what qualifies as documentation as per the requirements for demonstrating eligibility for ACT's Housing Assistance Funds. What follows are definitions primarily from the Ryan White CARE Act legislation. We have included descriptions of what ACT will accept as documentation.

1. Ryan White CARE Act Definitions of Housing Service

HAB Notice 11-01 (replaces 99-02): The Use of Ryan White HIV/AIDS Program (Title XXVI of the Public Health Services Act) The following policy establishes guidelines for allowable housing-related expenditures under the Ryan White HIV/AIDS Program. The purpose of all Ryan White funds is to ensure that eligible HIV-infected person and families gain or maintain access to medical care.

A. Funds received under Ryan White (Title XXVI of the Public Health Service Act) may be used for the following housing expenditures:

- i. Housing referral services defined as assessment, search, placement, and advocacy services must be provided by case managers or other professionals who possess a comprehensive knowledge of local, State and Federal housing programs and how they can be accessed;
- ii. or Short-term or emergency housing defined as necessary to gain or maintain access to medical care and must be related to either:

Housing services that include some type of medical or supportive service: including, but not limited to, residential substance abuse or mental health

services (not including facilities classified as a Institute of Mental Diseases under Medicaid), residential foster care, and assisted living residential services; or Housing services that do not provide direct medical or supportive services but are essential for an individual or family to gain or maintain access and compliance with HIV-related medical care and treatment necessity of housing service for purposes of medical care must be certified or documented.

- B. Short-term or emergency assistance is understood as transitional in nature and for purpose of moving or maintaining an individual or family in a long-term, stable living situation. Thus, such assistance cannot be permanent and must be accompanied by a strategy to identify, relocate, and/or ensure the individual or family is moved to, or capable of maintaining, a long-term, stable living situation.
- C. Housing funds cannot be in the form of direct cash payments to recipients or services and cannot be used for mortgage payments.
- D. The Ryan White HIV/AIDS Program must be the payer of last resort. In addition, funds received under the Ryan White HIV/AIDS Program must be used to supplement but not supplant funds currently being used from local, State, and Federal agency programs. Grantees must be capable of providing the HIV/AIDS Bureau with documentation related to the use of funds as payer of last resort and the coordination of such funds with other local, State, and Federal funds.
- E. Ryan White HIV/AIDS Program Grantees and local decision making planning bodies, i.e. Part A and Part B, are strongly encouraged to institute duration limits to provide transitional and emergency housing services. HUD defines transitional housing as 24 month, and HRSA/HAB recommends that grantees consider using HUD's definition as their standard.
- F. Grantees must develop mechanisms to allow newly identified clients access to housing services.
- G. Upon request, Ryan White HIV/ AIDS Program Grantees must provide HAB with an individualized written housing plan, consistent with this Housing Policy, covering each client receiving short term, transitional and emergency housing services.
- H. Housing-related expenses are limited to Part A, Part B, and Part D of the Ryan White HIV/AIDS Program and are not allowable expenses under Part C. Part A and Part B Grantees must adhere to the Core Medical Services requirement; only 25 percent of Ryan White HIV/AIDS Program funding may be used for support services without a waiver.

2. What constitutes a household? Who is included in a household?

A household can be made up of family members, a spouse, partner, or non-family members that reside together.

US Census Bureau definition - A household consists of all the people who occupy a housing unit. A house, an apartment or other group of rooms, or a single room, is regarded as a housing unit when it is occupied or intended for occupancy as separate living quarters; that is, when the occupants do not live with any other persons in the structure and there is direct access from the outside or through a common hall.

A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living

alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household.

3. What constitutes household income?

The total household income is the income of all HIV positive and affected clients (including parents, children, roommates, partners) living in the household. If two eligible clients live together, they must apply as a household. If one eligible client owns the home and is paying a mortgage on that home, the household is not eligible given that Ryan White funds cannot be used for mortgage payments.

ACT's requirements: If the **applicant(s) live(s) in another person's home**, in a room or on a floor within that house, in addition to the client's income and documentation of paying "rent" or "room and board", ACT requires a copy of the lease or monthly mortgage payment for that unit or home. In this situation, if the applicant **pays 30% or less** towards rent/mortgage, ACT will consider the application. If the applicant **pays more than 31%** to the mortgage or rent, we will deny the application. All other eligibility requirements apply. If the applicant lives in a separate **apartment** (not a room) in a family member's home please provide documentation such as copies of **the client's** phone/utility/cable bills that **CLEARLY** show that there are separate apartments/units. For example, a utility or other bill should indicate they live on the 3rd floor of the building and that the landlord lives in a separate unit. If it is unclear, we will ask for the family member's utility bill to show separate living quarters.

If the applicant is in a roommate situation whereby two persons pay rent to a landlord, ACT needs to see a copy of the lease, canceled Money Orders or checks to determine the percentage of **actual** rent the applicant pays. If the applicant pays more than 50% of the total rent, the application may be denied.

4. What constitutes income documentation?

Household income verification includes, but is not limited to: Current year's DSS award, one month of consecutive, recent paystubs (two biweekly paystubs, or four consecutive weekly paystubs) or a notarized letter documenting other income. If someone has just started a new job and has only one pay stub, the application will be considered if it is accompanied by a letter from the employer documenting date of hire, work hours and rate of pay. For those who are undocumented and who work "under the table", baby-sit, perform odd jobs, etc., we will process these requests if they are accompanied by either a written note from their employer indicating amount of weekly pay or a notarized letter from the applicant.

If applicants have incurred an expense, which made it difficult for them to pay their rent, please provide **documentation of those expenses and payment** for those expenses. Examples of such expenses might include school costs for children; hospitalizations; or car repair costs. We do not consider the purchase of gifts as an eligible out of pocket expense. **We will only consider these applications IF there is documentation that provides back-up for those expenses.** These are particularly important if applicants are already receiving a

rent subsidy.

If the applicant is receiving a rent subsidy, the case manager or social service provider must provide backup documentation from the agency as to what the client's portion is as well as the amount of the Public Housing Authority, service provider, or AIDS housing program's portion for rent. For first month's rent, if all other eligibility requirements are met, ACT can pay **the tenant's portion** of first month's rent.

In order to pay arrearage, please be sure that the request from the landlord includes the breakdown of back rent owed, late fees, and legal fees. ACT can **only** pay the back rent owed, not late or legal fees. This becomes especially important if the arrearage is not equal to the number of month's arrearage you are requesting.

To calculate income using weekly paychecks:	To calculate income using bi-weekly paychecks:
<ol style="list-style-type: none">1. Add together 4 pay stubs2. Divide by 4 to find average weekly amount3. Multiply by 52 (pay periods), then divide by 12 (months)4. Result is monthly income	<ol style="list-style-type: none">1. Add together 2 pay stubs2. Divide by 2 to find average bi-weekly amount3. Multiply by 26 (pay periods), then divide by 12 (months)4. Result is monthly income

5. IRS requirement – W-9 and MISC-1099

The IRS requires that any organization providing payments to landlords must report payments over \$600 per year to the IRS. This is done by having a Landlord fill out a W-9 form prior to receiving payment. At the year's end, a MISC-1099 is sent to the Landlord with a copy going to the IRS. ACT's housing assistance checks simply have the name Housing Assistance Fund or Emergency Housing Fund on them, with no other identifying information.

Landlords need only be made aware that the client is participating in a rental assistance program and as such, are required to provide their Tax ID number to assure that they continue to receive payments. While some clients have explained to their landlord that they qualify for housing assistance due to a disability, under no circumstance should the client feel that they have to reveal their HIV status or any other diagnoses. Under the Americans with Disabilities Act, a landlord has no right to ask WHAT their disability is.

ACT uses a separate phone line for our Housing Assistance Funds and we make this number available for any landlords seeking more information on why they are required to complete the W-9. We will not explain what our funds are, who administers them, or how a person qualifies.