



# HOMEfront

HOMEfront is a publication of the National Association of Housing and Redevelopment Officials

## TBRA EMERGENCY RENTAL ASSISTANCE PROGRAM • Clark County, Nevada

With an economy that relies heavily on tourism, Clark County, Nevada, home to Las Vegas, was dramatically affected by the aftermath of September 11, 2001. Approximately 15,000 county hotel and casino employees lost their jobs or had their hours reduced significantly in the weeks following the terrorist attacks. An additional 15,000 employees were similarly affected by the reduction in products and services that accompanied the decline in business and tourist travel to Las Vegas.

As a result of these events, the Clark County Board of Commissioners decided to redirect \$1.6 million in county HOME funds to provide qualified families with temporary housing assistance. HUD approved this change in use for the funds, and the County awarded the funds to the Housing Authority of the County of Clark. The authority processed the applicants and administered the assistance payments on behalf of eligible families.

The goal of the program was to assist the families that had been most severely impacted by the sudden downturn

in the local economy. In most cases, that meant families who had been able to pay their rent prior to September 11, but would be unable to pay and might face eviction in the months following the attacks. The eligibility requirements for the program were as follows: an adult family member was employed as of September 11, 2001; the family was current in making their monthly rental payments as of September 11; the family income was no more than 60 percent of the median income; and the family member had verification from their employer that he or she had been laid off or had their hours reduced due to the events of September 11.

The maximum term of the rental assistance was six months. During that period, the family was required to report monthly on their income. If they reported that their income had returned to its pre-September 11 level, the assistance was terminated. The family was not permitted to move during the term of the assistance. The Housing Authority performed Housing Quality Standards (HQS) unit inspections and determined the reasonableness of the rents. No increases in rent were permitted during the term of the assistance.

Applicants to the program were referred by various local social service agencies. Group briefings were held to explain the program requirements, answer questions, provide information, and set appointments to submit required paperwork. More than 1,500 families were referred to the program. About 900 attended the group briefings and 575 families went through the eligibility determination process. Ultimately, 408 eligible families received assistance.

The program operated from October 2001 until September 2002.

Approximately \$1.25 million of the \$1.6 million originally approved was used for housing assistance payments. The balance of the funding remained with the county, as the Housing Authority was funded on a monthly basis.

The TBRA Emergency Rental Assistance program demonstrated how local agencies, on their own initiative, can come together and utilize HOME funding to meet an urgent need in the community. Successful implementation of this program necessitated adaptable procedures and a team approach by the Housing Authority staff. All of the agencies involved in the program are now better equipped to effectively respond to unanticipated needs in the future.

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This issue of HOMEfront examines the use of the HOME Program to provide tenant-based rental assistance (TBRA). Although TBRA has been an eligible use of HOME funds since the inception of the program, it is not frequently highlighted because only 2 to 3 percent of all HOME funds have been used for this purpose. Even this small percentage, however, has had a significant impact. Since 1992, more than 112,000 households, most of them very low income, have benefited from HOME-funded TBRA. More than 80 percent of those households had incomes below 30 percent of area median, and more than 97 percent had incomes below 50 percent of median. For many communities, HOME-funded TBRA has proved to be a flexible, cost-effective method of meeting local housing needs and an important tool for assisting very low income households.

Participating Jurisdictions (PJs) can use HOME-funded TBRA to complement existing rental assistance

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## RENTAL ASSISTANCE FOR VICTIMS OF DOMESTIC VIOLENCE • Longview, Washington

The Longview Housing Authority (LHA) has worked extensively with both state and local governments to effectively utilize HOME funds for a variety of purposes. It was among the first local housing authorities in Washington to use state HOME funds when it undertook the redevelopment of the historic Columbia Theater in 1992. In 1993 the LHA created a tenant-based rental assistance (TBRA) program for chronically mentally ill residents that was funded through the state HOME program until additional vouchers were secured to serve that population. Several years later, the Longview Consortium was formed, and the LHA has worked closely with the participating local governments to respond to local housing needs.

For some time, the LHA has maintained a local preference for victims of domestic violence with respect to placement on its waiting list for public and assisted housing. These clients were typically referred to the LHA by a local service provider, Emergency Support Shelter (ESS). However, even with the preference, these families could not always be housed as quickly as necessary as there are typically more than 2,800 households on the LHA waiting list. The need for adequate housing for these families had also been identified in the Consolidated Plan.

Both the LHA and ESS agreed that a more coordinated effort, with greater assurance of both housing assistance and adequate support services, was needed. In 2002, the LHA applied to the Consortium for \$116,000 in HOME funding to support 12 domestic violence families through the use of TBRA. The council, which considers funding requests for the consortium, was so supportive of this effort that they approved \$149,000—more than 30 percent more than the request and more than 25 percent of the total HOME funding allocated to the Longview Consortium. This funding level allowed the LHA to assist up to 19 families at a time.

Families who qualify as victims of domestic violence are referred to the LHA by ESS, which also provides security deposits through a dedicated fund. Participants can receive assistance for a maximum of 20 months. They must sign an agreement with the LHA that they will work with ESS for the entire term of the housing assistance and will complete the ESS program before they can begin the transition process. Participants also must meet other requirements regarding housing stability and family obligations. After 18 months they begin the transition process to the Housing Choice Voucher Program.

The program has been extremely successful. In the first two years, 24 families were assisted and only one family was terminated from the program. The 19 families currently participating in the program are all transitioning to the Housing Choice Voucher Program. The LHA petitioned the Consortium again in 2004 and was awarded \$114,000 to help an additional 12 to 15 families.

The HOME-funded rental assistance program for victims of domestic violence has provided the LHA with expanded opportunities to assist these families. Perhaps the most important distinction is that the housing assistance can be provided quickly, which is often crucial in these situations. In addition, the program design permits the LHA to ensure that the family has the necessary support by requiring them to work with a service provider as a condition of their housing assistance. Previously, when assistance was provided to victims of domestic violence under the Section 8 or Housing Choice Voucher Program, the LHA was able to require only that the abuser not be in the household.

The administration of the program has been relatively straightforward, particularly as the LHA had prior experience with HOME-funded TBRA. The LHA had a well-established relationship with the service provider and has experienced only minor issues with documentation and procedures. The lead agency of the Consortium audits the program every six months.

The creation of a HOME-funded rental assistance program for domestic violence victims has allowed the LHA to respond to an important and growing need in the community. In doing so, the authority has combined the strengths of a nonprofit service provider and its own lengthy experience in providing rental housing assistance to achieve a favorable outcome for all.

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programs or to respond to special needs identified in their Consolidated Plan. HOME-funded TBRA programs must also meet the following requirements:

- The PJ must have a written tenant selection policy and must certify that participating households are eligible for assistance.
- Contracts for assistance may not exceed two years, although contracts can be renewed, subject to availability of HOME funds.
- The PJ must have an established payment standard, and assistance cannot exceed the difference between the payment standard and 30 percent of the household's adjusted monthly income.
- The units occupied by the assisted households must, at a minimum, meet the Housing Quality Standards (HQS) for the Housing Choice Voucher Program, and must be inspected annually.

- The PJ must determine that the contract rent is reasonable and must review and approve any rent increases. In addition, the PJ may require that participating households comply with other conditions, such as participation in a self-sufficiency or other program, as demonstrated in two of the examples detailed here.

Creating and managing a HOME-funded TBRA program may require PJs to assume a variety of responsibilities, such as performing income certifications and HQS unit inspections, which are more typically undertaken by local housing authorities. Thus, the decision to provide HOME-funded TBRA, whether to supplement existing programs or to serve special needs, may present an important opportunity for the PJ and the local housing authority to collaborate. The examples of HOME-funded TBRA programs presented in this issue of *HOMEfront* demonstrate just such collaboration, leading to success in meeting local housing needs.

## TRANSITIONAL RENTAL ASSISTANCE PROGRAM • Omaha, Nebraska

The Transitional Rental Assistance program provides rental assistance and one-time security deposits for previously homeless families and for persons with disabilities. Participants must either have successfully completed a transitional program for the homeless or be involved in a supportive services program for persons with disabilities. The Omaha Housing Authority administers the program through a partnership with the City of Omaha and with member organizations of the Omaha Area Continuum of Care. The program is funded with HOME TBRA funds provided by the City of Omaha.

In 2002, members of the Omaha Area Continuum of Care identified the need for rental assistance for individuals and families graduating from transitional living or supportive service programs; this need was reflected in the Consolidated Plan as well. They noted that it is often difficult for these families to find affordable housing and that the waiting list for Housing Choice Vouchers is very long. Even when they are able to find affordable housing, it is typically a major challenge for these households to assemble the funds for the security deposit and the first month's rent at the time they secure the unit. Consequently, individuals and families completing these programs may be at significant risk of becoming homeless again. These conditions led to the establishment of a partnership and the determination by the City of Omaha to devote a significant portion of its HOME resources to this effort.

The Omaha Housing Authority and the City of Omaha have forged linkages with 15 transitional and supportive services providers through the Omaha Area Continuum of

Care. These provider agencies refer eligible applicants to the program once they are ready to seek independent housing. The Housing Authority has assigned one staff person—the Transitional Housing Specialist—to serve as the sole contact for the households referred to the program.

Participants in the Transitional Rental Assistance program may receive assistance for at least one year, with possible renewal for a second year if they have not yet received assistance under the Housing Choice Voucher program. The program is designed to minimize the possibility of an interruption in rental assistance. The referring agencies provide follow-up services even after the family has left the program, thus helping to ensure their success in the private housing market.

In fiscal year 2002, the City of Omaha allocated \$941,436 in HOME TBRA funds for the program. An additional \$250,000 was allocated for FY 2003 and FY 2004. In its first year, the program received 76 referrals and provided assistance to 45 families. None of the participating families have committed lease violations or dropped out of the program.

The Transitional Rental Assistance program has made it possible for disabled or homeless families to transition to independent housing by providing flexible resources that respond to their specific needs. The program and its participants have benefited from a strong partnership among the City, the Housing Authority, and the transitional and supportive services providers.

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