

Boulder County Flood Recovery
CDBG-DR Temporary Rental Assistance Program



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CDBG-DR Temporary Rental Assistance Program Guidelines

Overview

Boulder County was awarded Community Development Block Grant for Disaster Recovery (CDBG-DR) funding to administer the Temporary Rental Assistance program in conformance with the Uniform Relocation Act as described in Federal Register 78 FR 14329, published March 5, 2013. The Boulder County Department of Housing and Human Services is responsible for the management and operation of this program adhering to the policies and guidelines outlined in this document.

The Temporary Rental Assistance (TRA) Program is a short to medium-term rental program dedicated to assist households impacted by the September 2013 floods. This program is limited to households who were directly impacted by the September 2013 flood and who have experienced one of the following:

- Were displaced from their primary residence as a direct result of the September 2013 flood
- Have not found permanent housing after being displaced
- Cannot occupy their primary residence while repairs are being completed
- Will need to be temporarily displaced due to replacement of their home or during repairs
- Have demonstrated a financial hardship due to their income to housing ratio increasing after the floods

Priority will be given to households based on their vulnerability index score and who have income at or below 30% AMI. Households with income above 80% AMI are not eligible to receive Temporary Rental Assistance.

Program Administration

APPLICATION INTAKE AND ELIGIBILITY DETERMINATION

Boulder County flood recovery program staff will adhere to the Intake and Eligibility Guidelines when reviewing applications for Temporary Rental Assistance to determine if the applicant meets the basic eligibility requirements to receive assistance.

MAXIMUM LENGTHS AND AMOUNTS OF ASSISTANCE

- The maximum length of assistance per household is 24 months.
- The maximum award amount per household is \$25,000.
- Assistance will be provided until the flood-damaged or destroyed home is repaired or re-built and is fully habitable and/or the household reaches its maximum allowable amount of assistance.
- In the event the participant's home is not ready prior to the maximum length or amount of assistance, a request to exceed the cap may be filed with the State or City of Longmont.
- Eligible households will be responsible for a portion of their rent unless the displacement is caused by the repair or replacement of the household's primary residence.
- The rent assistance provided by the Contractor may not exceed the difference between the Fair Market Rent and 30 percent of the household's monthly-adjusted income, unless rent reasonableness is determined by the Contractor based on comparable unit rents, with the permission of the State.
- Lot rent is allowed if mobile home is paid for and/or current on mortgage and have demonstrated ability to pay mortgage for duration of assistance.

ELIGIBLE EXPENSES

- Monthly Rental Payments
- Rent arrears
- Security deposits (up to a total of two months of rental payments)
- Moving expenses
- Storage expenses
- Hotel stays and short-term corporate rentals during mobile home replacements or home repairs (based on “rent reasonableness” of hotels and corporate rentals)
- Reimbursement for monthly rental payments, moving and storage expenses incurred as a direct result of the September 2013 floods that was not covered by another source (see duplication of benefits guidelines to determine eligibility).

All payments will be made directly to landlords or vendors with the exception of eligible reimbursable expenses paid directly to the homeowner.

CALCULATING RENTAL PAYMENTS

Households determined eligible to receive Temporary Rental Assistance who are not displaced due to another CDBG-DR flood recovery project will be required to pay a portion of the monthly rent based on the following:

- Households will pay the greatest of 30 percent of monthly adjusted income or 10 percent of monthly gross income. Income is determined using either Section 8 Part 5 Income Guidelines or HUD’s 1040 Method (dependent upon date of eligibility determination)
- According to DOH’s policy, if homeowners have a mortgage payment, homeowner’s insurance payment and property taxes the monthly payment will be factored in after the adjusted income calculation so as to include these costs as a cost for the family to maintain the residence. The amount of the mortgage payment will be deducted from the total tenant payment (TTP), so that the total housing expense does not exceed 30% of their income.

HOUSEHOLD APPROVAL, PAYMENTS, AND APPROVED UNITS

- Expenses must be verified by a vendor / third party payee
- All payments will be paid to the vendor / third party payee directly and each vendor must provide a W9
- All units must pass a HUD Housing Quality Standards (HQS) Inspection
- If applicant is moving into a new unit with CDBG-DR Temporary Rental Assistance (TRA), staff must first approve the unit before applicant moves in (HQS inspection). If applicant moves in without staff being first notified, applicant may be denied and may be fully responsible for any expenses incurred, including deposit and rent.
- If applicant was already housed prior to being certified as eligible for assistance or prior to application, inspection must be completed prior to payments being made.
- Any hotel which is approved should have a kitchen.
- All awards are made at the sole discretion of the Program Assistant, Program Administrator or their supervisor.
- Each application is given careful, individual consideration, but BCHA/DHHS do not guarantee assistance to anyone.
- Should the CDBG-DR Staff learn at any time that an applicant and/or a prospective landlord has behaved in a dishonest or fraudulent way during the application process in order to receive assistance or rental/deposit payments, assistance may be terminated or denied.

HOUSEHOLD RECERTIFICATIONS AND AWARD CHANGES

- All households will be certified for no longer than six months per award
- Households must recertify their TRA award and demonstrate ongoing need
- Recertification Awards will be approved by Funding Panel
- Households must sign Addendum to Beneficiary Agreement
- Any award changes must be approved by funding panel and Addendum signed by household