

# **HOME SAFE PROGRAM PROGRAM GUIDELINES**

## **Section 1. PROGRAM DESCRIPTION**

The Home Safe Program (“HSP” or the “Program”) is a Rhode Island Housing and Mortgage Finance Corporation (“RIHousing”) initiative designed to provide temporary financial assistance to eligible Rhode Island residents for short-term emergency housing needs. Subject to funding availability, RIHousing will allocate program funds to agencies through a competitive process. The program funds will be used by agencies to provide financial assistance to eligible households in need of emergency housing assistance.

## **Section 2. DEFINITIONS**

As used in these Program Guidelines the following terms shall have the following meanings:

- 2.1.1 “Application” means an Application made by an adult member of a Household to a Participating Agency for an HSP assistance payment. The Application form shall, at a minimum, require the Household applicant to provide the information and documentation necessary for each Participating Agency to ensure that only eligible Households receive benefit of the funds.
- 2.1.2 “Participating Agency” means a service organization whose mission is to serve low-income households that may experience housing instability, and which has the fiscal and programmatic capacity to administer the HSP.
- 2.1.3 “Household” means an individual or group of individuals that share common living facilities within the State of Rhode Island and who, by satisfying the income guidelines and need threshold limits of the Program, qualify for an emergency housing assistance payment.
- 2.1.4 “Household Income” means the gross annual income of each individual residing in a Household, including the spouse and any relatives, for the 90 day period prior to the date of Application.
- 2.1.5 Temporary Emergency Housing Assistance Payment (“TEHAP”) means a payment made by a Participating Agency to a third party on behalf of a Household.

## **Section 3. ELIGIBLE HOUSEHOLDS**

Households will apply for assistance through a RIHousing approved Participating Agency serving the city or town in which the Household is located or moving to. A Participating Agency may approve an Application for assistance provided that the applicant has been a Rhode Island resident for no less than one year (365 days) or for a lesser period in the case of a Household fleeing domestic violence, and satisfies the following income guidelines and criteria for an eligible temporary housing crisis:

### **Income Guidelines**

The income of a Household shall not exceed 50% of the Rhode Island statewide median income limits, adjusted for family size, as established by the United States Department of Housing and Urban Development (“HUD”), as the same may be revised from time to time.

### **Eligible Temporary Housing Crisis**

HSP funds may be made available to a third party by a Participating Agency on behalf of a Household solely to meet a documented temporary emergency housing crisis. A documented temporary emergency housing crisis means a threatened or actual loss of housing, demonstrated by appropriate documentation as set forth below because of:

- (a) Temporary sickness or disability;
- (b) Loss of job and/or income within the 12-month period preceding an application for assistance;
- (c) A need to establish a new residence because of domestic violence in the Household, or in cases of human trafficking;
- (d) A need to establish a new residence because of a threat of lead paint poisoning to children;
- (e) Damage or destruction to a Household dwelling because of fire or another catastrophe;
- (f) A need to establish a new residence because of severe code violations or condemnation;
- (g) Moving from shelter or transitional housing to permanent supportive housing;
- or
- (h) A need to establish a new residence due to foreclosure.

### **Evidence of Housing Stability**

A Household must demonstrate housing stability and the financial capacity to retain the dwelling after the award of HSP funds. A Participating Agency may rely upon the following types of documents in determining financial capacity:

- (a) bank statements;
- (b) pay stubs of all household income;
- (c) proof of assets;

- (d) copy of award letters for financial assistance, i.e. Supplemental Security Income, Social Security, unemployment, etc.; and
- (e) other verifiable records or information supporting the availability of income and/or assets.

**Evidence of Eligible Temporary Housing Crisis**

(i) A threatened or actual loss of housing due to temporary sickness or disability, or loss of job and/or income, shall be evidenced by:

- (a) A notice of termination of employment;
- (b) Pay stubs evidencing a reduction in wages;
- (c) Documentation of unemployment or temporary disability benefits;
- (d) Evidence of a reduction or termination of federal or state benefits or other income support; and/or
- (e) Any other documentation that may be considered relevant by the Participating Agency.

(ii) A threatened or actual loss of housing due to domestic violence shall be evidenced by:

- (a) Police report or protective order; and/or
- (c) Letter from a domestic violence shelter or counselor.

(iii) A threatened or actual loss of housing due to a severe threat of lead poisoning shall be evidenced by:

- (a) Citation from the Department of Health;
- (b) Municipal citation or condemnation;
- (c) Confirmation of leaded surfaces from a Department of Children, Youth and Families representative;
- (d) Housing Court action; and/or
- (e) Documentation from Rhode Island Legal Services or Center for Justice or other organization that represents tenants in landlord disputes or for retaliatory actions due to complaints

(iv) A threatened or actual loss of housing due to fire, a catastrophe, severe code violations or condemnation shall be evidenced by:

- (a) Letter or condemnation notice from the city or town;
- (b) Violation notice from the Department on Health; and/or
- (c) Insurance records.

(v) Other circumstances:

- (a) In the case of the need to relocate due to foreclosure a copy of the Notice to Quit.
- (b) If the Household leases a Five Day Demand Notice for Non-Payment of Rent pursuant to R.I. Gen. Laws 34-18-35 duly signed by the landlord must accompany the application.
- (c) If the Household owns the home a Notice of default in the payment of amounts other similar notice duly signed by the mortgagee, or a “Notice of Tax sale must accompany the application.

Each Participating Agency shall obtain other evidence, certifications, affidavits and verifications necessary to protect against collusion and fraud. RIHousing will periodically examine this evidence to ensure that Participating Agencies are adequately documenting evidence of a Household’s temporary housing crisis.

**ELIGIBLE PROGRAM EXPENDITURES AND ASSISTANCE**

Program funds shall be used only to pay arrearages in rent, to make payments on an outstanding mortgage to bring it current, late fees on a rental or mortgage account, to pay a security deposit for an apartment, to cover moving costs associated with relocation or to pay utility assistance. This payment shall be made directly to the third party (landlord, mortgage company, etc.) by the Participating Agency on behalf of the Household.

A Household may only receive HSP funding once. In emergency situations, the Participating Agency may request that RIHousing approve a waiver of this provision. Only one adult individual residing in a Household may apply to a Participating Agency for a TEHAP on the Household’s behalf.

The maximum amount of assistance to be paid on behalf of any Household is \$2,000 and may be applied to any combination of eligible assistance activities. If a household that was provided with a security deposit relocates, the transfer of the security deposit will be allowed.

**Section 4. PROGRAM MONITORING AND ENFORCEMENT**

Prior to receiving an allocation of EHAP funds, each Participating Agency shall enter into an agreement with RIHousing. The agreement will set forth requirements on the management and disbursement of EHAP funds, monitoring obligations, recordkeeping requirements and reporting requirements.