

# TENANT-BASED RENTAL ASSISTANCE (TBRA) PROGRAM

Mock TBRA Client Walkthrough

MAY 2, 2023



# BACKGROUND INFORMATION (1)

- Amelia is a recently divorced, single mother with two children:
  - Elijah – 8 years old
  - Mali – 6 years old
- After her divorce, Amelia discovered that she could no longer afford her rent on top of her other monthly expenses.
- She has decided to move in with her mother, Edith, who lives in Wisconsin Rapids.



## BACKGROUND INFORMATION (2)

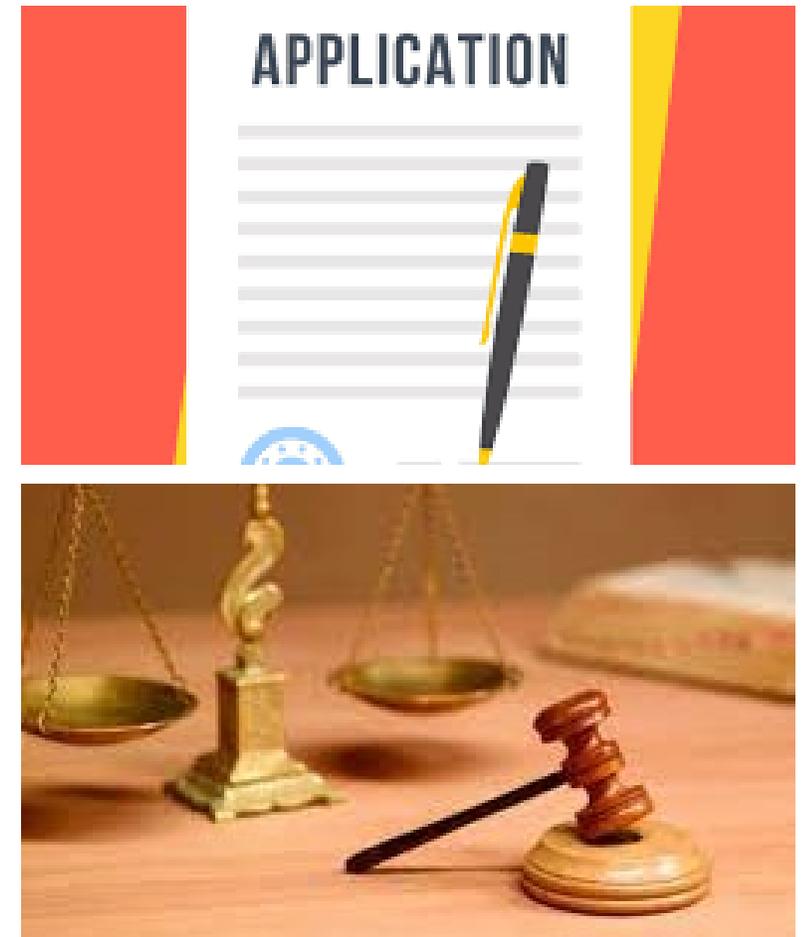


- After several months, Edith can no longer accommodate Amelia and her two children.
  - Edith has asked Amelia to move out as soon as possible.
- Amelia starts searching for local agencies in Wood County that offer various housing assistance resources.



# TBRA APPLICATION (1)

- Amelia discovers the TBRA program and decides to apply, providing the following information:
  - Works full-time as a records clerk for Cloud, Grain & Associates with a salary of \$31,200
  - Child support – \$400/month
  - After school childcare expenses – \$800/month
  - Mother has requested her to move out
  - Would like to stay in the Wood County area

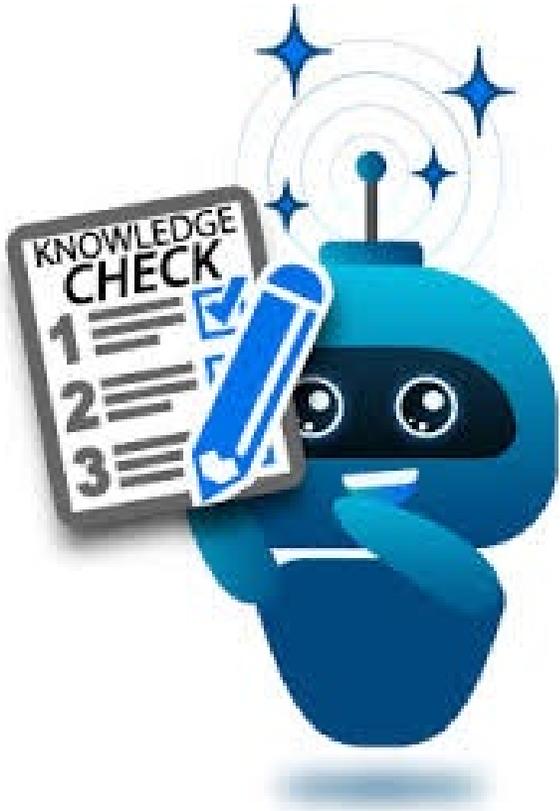


## TBRA APPLICATION (2)

- Amelia received an email stating that her application was successfully submitted and received by ABC CAP.
- After a couple days, ABC CAP has requested Amelia provide third-party documentation to verify her income while also completing the following items:
  - Verification of homelessness form
  - Release of information form



# KNOWLEDGE CHECK #1



- After all third-party documentation has been received, what steps would you take to determine if Amelia and her family are income eligible to receive TBRA?
- How would the verification of homelessness form need to be completed for Amelia and her family?
- Is Amelia and her family eligible to receive TBRA?

# KNOWLEDGE CHECK #1 – ANSWER (1)

- Eligible TBRA clients must:
  - Have a household income at or below 60% of the county median income
    - Utilizing the WI Balance of State's rent calculation form, the annual gross income totals \$36,000
    - \$36,000 is roughly 50% of the county median income (\$76,200) for Wood County
  - Be homeless or at risk of homelessness
    - Is living in the home of another due to economic hardship after divorce
    - Mother wants her out as soon as possible



# KNOWLEDGE CHECK #1 – ANSWER (2)

- The following items will need to be completed on Verification of Homelessness form:
  - Category 2 – staying with friends or family and being asked to leave
    - Signed statement must be provided
  - Applicant’s statement of housing situation and signature
  - Documentation of homelessness
  - Documentation of due diligence
- Now that Amelia and her family meet the TBRA eligibility requirements, the enrollment process can begin.



# TBRA BRIEFING



- Amelia has been invited to ABC CAP's office to attend a TBRA briefing.
- During the briefing, she was informed of her responsibilities and was provided guidance on making an informed choice on housing.
- Amelia also completed many documents during the onboarding process including:
  - VAWA notification
  - Lead paint acknowledgment
  - Termination and grievance policy
  - Client program agreement
  - Case management service options, if possible



# HOUSING COUPON

- After the TBRA briefing, Amelia was issued a housing coupon.
- She was informed that the initial coupon issuance period is for 60 days.
  - If she cannot find housing within the specified timeframe, the housing coupon may be extended for another 60 days.
- Amelia begins her search for housing.



## KNOWLEDGE CHECK #2



- How would the housing coupon be completed for Amelia and her family?

# KNOWLEDGE CHECK #2 – ANSWER

- The following items on the form would need to be completed:
  - Tenant name
  - Number of household members
  - Unit size
  - Coupon number and issue/expiration dates
  - City/county limit
  - Number of days to utilize coupon
  - Names, dates, and signatures

| HOME RENTAL ASSISTANCE COUPON                                           |                   |                                                                       |
|-------------------------------------------------------------------------|-------------------|-----------------------------------------------------------------------|
| TENANT NAME: <b>Amelia Lopez</b>                                        | Unit Size:*       | Coupon No: <b>567AL</b>                                               |
| Number of Household Members: <b>3</b>                                   | <b>3 bedrooms</b> | Issued On: <b>June 22, 2022</b><br>Expires On: <b>August 21, 2022</b> |
| * This is the number of bedrooms for which the tenant family qualifies. |                   |                                                                       |



# HOUSING SEARCH

- Amelia has been calling every place in town trying to find housing.
- After a couple weeks with no luck, Amelia discovered a small, independent landlord willing to work with her and the TBRA program.
- The landlord owns a duplex building, but it only has two bedrooms available.
- All utilities are included except for electricity.

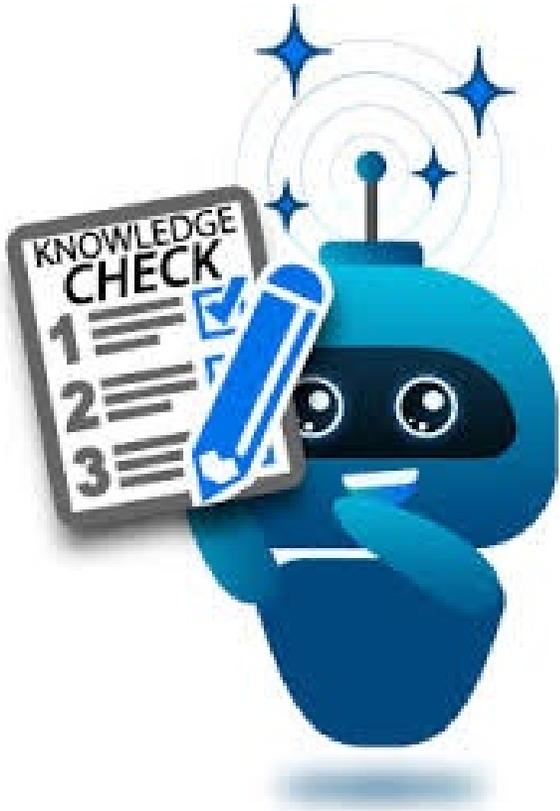


# REQUEST FOR UNIT APPROVAL

- Amelia asks the landlord complete the Request for Unit Approval form, which provides essential information about the property such as:
  - Bedroom size
  - Utility combination
  - Proposed rent
- The landlord immediately sends the completed document and a copy of the lease to ABC CAP for review.
- Now, ABC CAP must determine if the unit adheres to FMR and rent reasonableness.



## KNOWLEDGE CHECK #3



- What is the Fair Market Rent (FMR) for Wood County?
- How would ABC CAP complete the Rent Reasonableness Checklist and Certification form?
- Does the unit adhere to FMR and rent reasonableness?

# KNOWLEDGE CHECK #3 – ANSWER

- For FY2023, the FMR for a two-bedroom in Wood County is \$859.
- The following items on the form would need to be completed:
  - Addresses
  - Number of bedrooms
  - Square feet
  - Unit type
  - Housing condition
  - Age in Years
  - Utilities

| <b>RENT REASONABLENESS CHECKLIST AND CERTIFICATION</b> |                                          |                                                       |                                       |                                                         |
|--------------------------------------------------------|------------------------------------------|-------------------------------------------------------|---------------------------------------|---------------------------------------------------------|
|                                                        | Proposed Unit                            | Unit #1                                               | Unit #2                               | Unit #3                                                 |
| Address                                                | 145 S. Maple Street,<br>Wisconsin Rapids | 430 8 <sup>th</sup> Avenue South,<br>Wisconsin Rapids | 2921 George Road,<br>Wisconsin Rapids | 1121 28 <sup>th</sup> Street North,<br>Wisconsin Rapids |
| Number of Bedrooms                                     | 2                                        | 2                                                     | 2                                     | 2                                                       |
| Square Feet                                            | 1200                                     | 950                                                   | 919                                   | 1000                                                    |



# RENT CALCULATION

## ■ Assumptions:

- Rent Standard - \$859
- Monthly Adjusted Income - \$2,120
- Total Tenant Contribution - \$636
- Rent for Unit - \$799
- Utility Allowance - \$60 (electricity)
- Gross Rent - \$859 (\$799 + \$60)

- Maximum Subsidy = **\$223** (\$859 Rent Standard - \$636 Total Tenant Contribution)
- Calculating Subsidy Payment = **\$223** (\$859 Rent Standard - \$636 Total Tenant Contribution)
- Calculating Tenant Rent to Owner = **\$576** (\$799 Rent for Unit - \$223 Subsidy Payment)



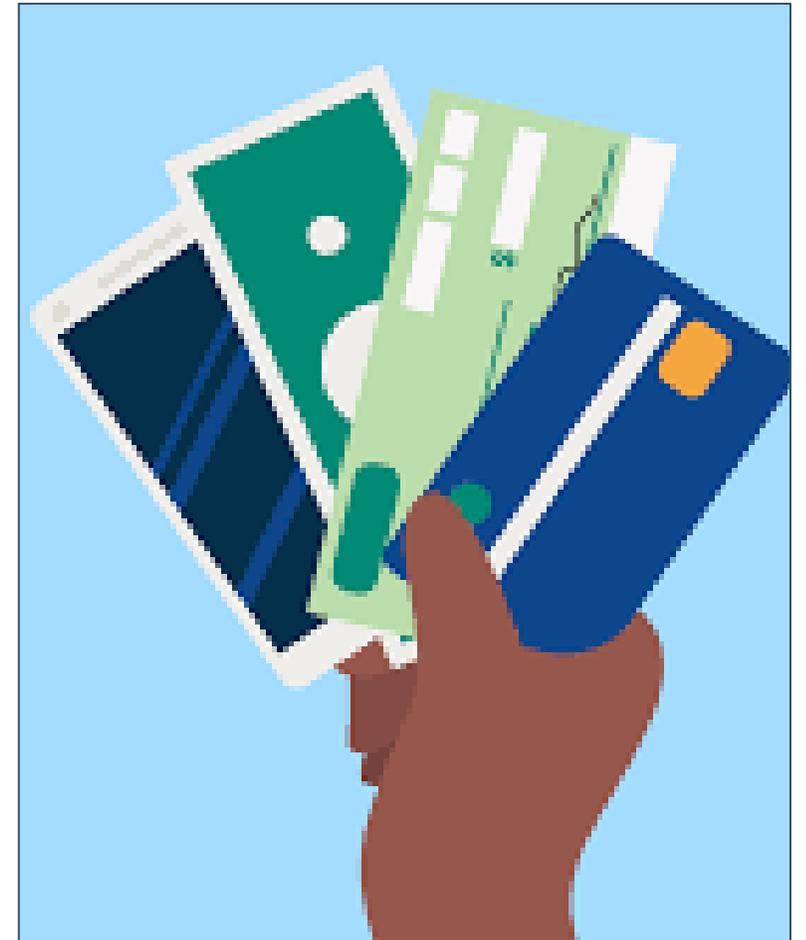
# HQS INSPECTION & LEASE

- Amelia and the landlord have been informed that the unit meets FMR and rent reasonableness.
- Now, ABC CAP must conduct a HQS inspection to ensure that the unit meets the required standards of the TBRA program.
- Once the unit passes inspection, ABC CAP can proceed with:
  - Lease and lease addendum
  - VAWA lease addendum
  - Housing assistance payment contract
  - Lead paint disclosure, if applicable



## ONGOING PAYMENT ADMINISTRATION

- Every month, Amelia continues to pay her electric bill and part of her rent.
- ABC CAP continues to pay the landlord the TBRA rent subsidy.
- If Amelia has significant changes in her income, she must inform ABC CAP.
  - Another income determination would be required
- If Amelia and her family live in the apartment for over a year, ABC CAP must recertify their annual income and conduct another HQS inspection.





# QUESTIONS?

