

HOPWA TBRA OR STRMU: WHICH IS THE BEST FIT?

The HOPWA program has a variety of eligible activities to meet the diverse needs of eligible households. Identifying household needs and matching those needs with HOPWA-eligible assistance is an important step in developing an effective HOPWA program and administering HOPWA funds efficiently. This fact sheet describes TBRA and STRMU, explains the differences between these two types of assistance, and provides guidance in determining which type of assistance is the best fit for potential HOPWA households.

This resource is prepared by technical assistance providers and intended to help grantees and project sponsors understand HOPWA program guidance. The contents of this document, except when based on statutory or regulatory authority or law, do not have the force and effect of law and are not meant to bind the public in any way. This document is intended only to provide clarity to the public regarding existing requirements under the law or agency policies.

STRMU

Short-Term Rent, Mortgage, and Utility (STRMU) assistance provides a short-term, stabilizing intervention to currently housed HOPWA-eligible households that are not receiving ongoing rental assistance and are experiencing a financial crisis as a result of their HIV/AIDS health condition or a change in their economic circumstances. STRMU assistance is a preventive housing intervention intended to reduce the risk of homelessness. When utilized together with other HOPWA supportive services, STRMU works to stabilize households by addressing the factors that cause a household's need for assistance.

TBRA

Tenant-Based Rental Assistance (TBRA) provides a subsidy to HOPWA-eligible households in a unit of their choice. The design of TBRA fosters community integration while maximizing household choice, independence, and anonymity. HOPWA TBRA is portable, which means that a client may move into a different unit and continue receiving assistance, provided that the new unit is within the provider's service area and meets the program's and grantee's criteria.

FEATURES	STRMU	TBRA
Type of Assistance	Preventive	Permanent
Goal	Provide short-term stabilizing intervention	Subsidize long-term, safe and affordable occupancy
Eligibility	Legally housed HOPWA-eligible homeowners and renters who have evidence of need	HOPWA-eligible household with annual income verification
Term	21 weeks in a 52-week period	Ongoing, year-round
Eligible Assistance Costs	Mortgage, rent, and utility costs	Rent and utility costs
Amount of Assistance Payments	Determined by provider's assessment of individual household need and actual housing costs (must be reasonable)	Rent calculation defined by regulation and based on household income, rent standard, rent reasonableness, and utility allowances
Coordination & Services	Housing and service needs assessment required	Housing and service needs assessment required



NEEDS ASSESSMENT

HOPWA providers should be assessing households served by the program in order to meet the regulatory requirement found in 24 CFR 574.500(b)(2). This process provides an opportunity to assess households for which type of assistance would be the best fit. The goal of the assessment process is to collect information on the household's history, needs, preferences, strengths, and challenges in order to determine the best-suited housing and services supports to achieve housing stability. Connecting households to additional non-HOPWA resources can play an integral part in achieving housing stability (see list below). For a comprehensive discussion of assessments, check out Chapter 3 of the HOPWA Rental Assistance Guidebook (see link below).

FOUR STEPS TO CONDUCT A CLIENT'S NEEDS ASSESSMENT:

1. Identify client's housing stability needs, successes, and challenges
2. Set housing and service goals, including which type of assistance is best fit
3. Document eligibility and progress
4. Reevaluate on a regular basis, at least annually

Potential STRMU Household

- Legally housed as tenant or owner
- Not receiving ongoing rental assistance
- History of stable and sufficient income
- Experiencing temporary financial crisis such as short period of unemployment, death/serious illness of household member

Potential TBRA Household

- Experiencing homelessness
- At risk of homelessness
- Rent-burdened
- Sporadic, limited, or no income
- History of housing instability

HELPFUL LINKS

- **HOPWA Rental Assistance Guidebook:**
<https://www.hudexchange.info/resources/documents/HOPWARentalAssistanceGuidebook.pdf>
- **STRMU Guide:**
<https://www.hudexchange.info/resources/documents/HOPWA-STRMU-Assistance.pdf>

ADDITIONAL NON-HOPWA RESOURCES

- **LIHEAP** – Low Income Home Energy Assistance Program:
<https://www.acf.hhs.gov/ocs/programs/liheap>
- **SOAR** – SSI/SSDI Outreach, Access, and Recovery:
<https://www.samhsa.gov/homelessness-programs-resources/grant-programs-services/soar>
- **HCVP** – Housing Choice Voucher Program:
<https://www.hud.gov/hudprograms/hcvp>
- **CDBG** – Community Development Block Grant:
<https://www.hudexchange.info/programs/cdbg/>
- **Public Housing:**
https://www.hud.gov/program_offices/public_indian_housing/programs/ph
- **CoC** – Continuum of Care:
<https://www.hudexchange.info/programs/coc/>
- **HUD Mainstream Vouchers:**
https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/mainstream
- **LIHTC** – Low Income Housing Tax Credit:
https://www.irs.gov/pub/irs-utl/IRC_42.pdf
- **VASH** – Veterans Affairs Supportive Housing:
https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/vash
- State and local programs