

SHORT
TERM
RENT
MORTGAGE
UTILITY

Remember this:

- ◇ **Verifiable loss** (reduction in, or loss of income that can be proven)
- ◇ **Verifiable need**
- ◇ **Verifiable income**
- ◇ **Establish and maintain housing plan**



Providers

SunServe:
Phone: 954-764-5150

Care Resources
Phone: 954-567-7141

Ask for Housing Case Management Program



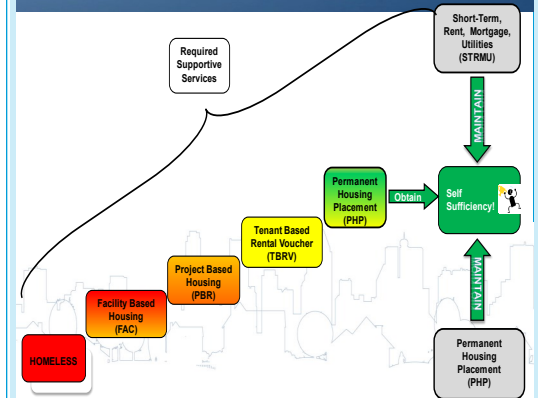
This program does not discriminate based on race, color, sex, sexual orientation, gender identity, religion, familial status, or disability.



SHORT TERM RENT, MORTGAGE & UTILITY (STRMU) FACT SHEET

Housing Opportunities for Persons with AIDS, HOPWA, A Federal Program offered by US Department of Housing and Urban Development

HOPWA's ROAD to SELF-SUFFICIENCY



The City of Fort Lauderdale does not directly operate HOPWA housing and supportive services programs; instead it solicits services through community-based non-profit organizations. authorities.

Beneficiary Eligibility

Definition/Purpose

Short-Term Rent, Mortgage, and Utility

(STRMU) assistance is an eligible activity under the HOPWA program. STRMU is time-limited housing assistance designed to prevent homelessness and increase housing stability due to unexpected illness or loss of income. HOPWA Agency may provide assistance for a period that does not exceed the established lifetime cap. The amount of assistance varies per client depending on funds available, Client's housing cost needs, and program guidelines. STRMU funds are limited and no two situations are ever identical. For this reason, the Housing Case Managers must conduct an individual assessment of the client's situation and develop a plan of action (Housing Plan). Financial assistance decisions are made based on the data collected and client's risk of homelessness. STRMU payments are not to be used to relieve the household responsibility of their rent, mortgage or utility payment in the absence of their ability to make self-sufficient payments in the future.

All financial payments are made directly to the vendor (i.e., Mortgage Financial Institution, Landlords, Florida Power & Light (FPL)).

HOPWA Program Eligibility

Households must meet the following criteria to be eligible for assistance under the HOPWA program:

- Low-income (Total House hold income at or below 80% of area median income, see www.huduser.org);
- Documented HIV/AIDS status of at least one household member (confidentiality must be maintained); and
- Must have proof of Broward County residency for 6 consecutive months.

STRMU Eligibility

Provide short-term interventions to help maintain stable living arrangements for households currently living in housing that does not have a rent, mortgage, or utility subsidy, and who are experiencing a financial crisis and the potential loss of housing. Other types of assistance should be used for clients with on-going needs.

- Homeless individuals are not eligible for STRMU assistance. Assistance is provided to help homeowners and renters remain in their current place of residence
- Client must be able to document that he/she has a legal right to occupy the premises or has responsibility for the rent, mortgage or utility payment. Examples of acceptable documentation are as follows:

Rental payments: Client must be named tenant under valid lease or referenced in lease as occupant of the premises.

Mortgage payments: Client must demonstrate that he/she is owner of mortgaged real property (mortgage, deed of trust, title insurance policy).

Utility payments: Client must have account in their name or proof of responsibility to make utility payments (copies of money orders, cancelled checks, receipts).

- Client must demonstrate he/she does not have the resources to meet rent, mortgage or utility payments and, in the absence of STRMU assistance, would be at risk of homelessness.
- **Sudden and unexpected loss of income due to reduction in hours, termination beyond the client's control, but not due to quitting the job unless medical documentation requires such action.**
- Reduction of income due to recent hospitalization or illness; Extraordinary

Eligible Expenses

Rent, and mortgage assistance

- Must be reasonable and represent actual housing costs.
- Unlike other forms of HOPWA assistance, tenants are not required to pay a portion of their income towards the rent or mortgage payment. However, if they are able, clients should pay a portion of their housing costs as any portion paid by the tenant does not count against the lifetime STRMU Cap.

Late fees

- Late fees and other penalties may be paid if, in the event of nonpayment, the household is at risk of eviction or loss of housing..

Utility assistance

- Electricity (FPL)
- Water and Sewer
- Natural gas / propane (for household use)

Ineligible Expenses

- Security deposits and first month's rent
STRMU assistance is designed to help homeowners and renters stabilize in their current place of residence; therefore, security deposits and first month's rent are not eligible costs under STRMU. However, these costs are eligible as permanent housing placement costs;
- Moving assistance;
- Household supplies and furnishings;
- Automobile expenses; and
- Telephone expenses.

Program Requirements

- Client must sign participation agreement;
- Client must understand that funds are capped and are limited; and
- Client must have a viable plan of action for housing stability and self-sufficiency