



Kentucky  
Housing  
Corporation

*Investing in quality housing solutions.*



# **HOME TBRA\***

## **Program**

**\*Tenant Based Rental Assistance**

A stylized landscape illustration featuring rolling green hills in the foreground and background. On the left, there are two trees: one with a green, rounded canopy and another with a purple, rounded canopy. A path of brown earth winds through the green hills. The sky is composed of horizontal bands of light blue and white, suggesting a bright, clear day.

*Presented by:*

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# **Kentucky's TBRA Program Setup**

## **Subrecipient partner agencies administer program**

- **Community Action Agencies**
- **Comprehensive Care Agencies**
- **Other non-profit social service providers**

## **Annual competitive funding applications**

- **Grants are on a two year cycle**
- **Subrecipients can only be funded every other year**
- **½ of our partners funded one year, ½ the next year**



# **Kentucky Subrecipients**

**Are given authority to design and implement certain program criteria:**

- **Local preferences such as:**
  - **Special needs**
  - **Homeless**
  - **Disabled**
  - **Veterans**
  - **Survivors of domestic violence**
- **The amount of the minimum tenant rent (must be reasonable)**
- **Written Occupancy Standards (must be reasonable)**
- **Choose between Fair Market Rents or KHC Payment Standards**
- **Length of time client has to seek housing (must be reasonable)**

# **Kentucky Subrecipients**

## **Some program criteria is dictated by KHC:**

- **100% of Households must be 60% AMI or less at move-in (Home rule requires 90%)**
- **20% of households must be 50% AMI or less at move-in (KHC Rule)**
- **Must use voucher method for subsidy calculation (HOME rule also allows certificate method)**
- **Must use KHC Toolkit forms and legal documents such as**
  - **KHC's HOME TBRA Contract**
  - **KHC's HOME TBRA Lease Addendum**
  - **KHC-specified VAWA documents**
- **Must run program on a reimbursable basis**

# **Kentucky Subrecipients**

**Must perform certain functions on behalf of KHC:**

- **Perform HQS Inspections (Move-in and annual re-inspections)**
- **Must perform Lead Visual Assessments for units built prior to 1978**
- **Must ensure units are rent reasonable**

# **Kentucky Subrecipients**

- **KHC shares administrative fee with agency**
  - **7.5% of grant award**
- **KHC requires agencies to sign up and read eGrams**
- **KHC monitors agencies for compliance using:**
  - **Annual Program Compliance Report**
  - **Onsite compliance reviews every 3 years or less based on an annual risk assessment**
  - **Desk reviews of draw/financial documentation**

# Kentucky Documents

## HOME TBRA Toolkit

- Step-By-Step guide
- Client File Checklist
- Conflict of Interest Guidance
- Fair Housing Information
- List of Helpful Links
- VAWA Information
- Forms





# **Kentucky Documents**

## **Type of Forms included in Toolkit**

- **Application & Personal Declaration**
- **Receipt of required documents**
- **Eligibility verification forms**
  - **Income**
  - **Assets**
- **Adjustment verification forms**
  - **Disability**
  - **Child care expenses**
  - **Medical & disability expenses**
- **Program requirement forms & instructions**
  - **Rent reasonableness documentation & instructions**
  - **Utility allowance calculation instructions**
- **Sample Personnel Activity Report (i.e. time & activity sheet)**

# Our HOME TBRA Subsidy Calculation worksheet

- ### TBRA Program Annual Income Worksheet Instructions (updated 5/20/2020)

**Step 1.** Enter information for Income and Assets (as indicated in the instructions below) into the calculator on "Step 1 Annual Income" Worksheet tab. This information worksheet will calculate the annual income and transfer it to the "Step 2 - TBRA Subsidy Worksheet" tab.

**Step 2.** Complete the yellow highlighted cells on the "Step 2 - TBRA Subsidy Worksheet" Tab, paying close attention to the instructions for each question. The other cells will automatically populate from formulas. If you enter the correct numbers into the yellow cells the subsidy calculations, as indicated in rows 29, 30 and 31, will be correct.

**Step 3.** Complete the yellow highlighted cells on the "Step 3 - Voucher" tab. The other cells will automatically populate to give you a completed voucher to give to the client/landlord. Print one copy of step 1 and 2 for the client file and print 2-3 copies of step 3, one for the client file, one for the client and possibly one for the client to give the landlord.

### HOME TBRA Voucher Subsidy Worksheet

Recipient(s) Name: 0

Agency Name / Project Number: 0

Agency Staff Member / Title: 0

<p>1 Certification Type <span style="border: 1px solid black; padding: 2px;">Initial</span></p> <p>2 Effective Date <span style="border: 1px solid black; padding: 2px;">10/1900</span></p> <p>3 Annual Gross Income (Step 1 Line 6) <span style="border: 1px solid black; padding: 2px;">\$ -</span></p> <p>4 Number of Dependents: Defined as household members under 18, or disabled (of any age), or fulltime students (of any age) (Excluding head, co-head or</p> <p>5 Total Dependent Deductions (line 4 multiplied by \$480)</p> <p>6 Annual Child care deduction (If not reasonable, for children age 12 and under or disabled. Applies only if child/are allows head or co-head to work or</p>	<p>7. Printed Name of Family Representative <span style="border: 1px solid black; padding: 2px;">0</span></p> <p>8. Signature of Family Representative <span style="border: 1px solid black; padding: 2px;">0</span></p> <p>9. Agency Name: <span style="border: 1px solid black; padding: 2px;">0</span></p> <p>10. Signature of Agency Representative <span style="border: 1px solid black; padding: 2px;">0</span></p> <p>11. Agency Name: <span style="border: 1px solid black; padding: 2px;">0</span></p> <p>12. Agency Staff Member Name and Title: <span style="border: 1px solid black; padding: 2px;">0</span></p> <p>13. Signature of Agency Representative <span style="border: 1px solid black; padding: 2px;">0</span></p> <p>14. Date <span style="border: 1px solid black; padding: 2px;">0</span></p>
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**1. HOME TBRA Program**

A. The voucher has been issued by Agency (from TB) to the family (from 3) who is eligible to participate in the HOME TBRA Program. Under this program, the Agency must monthly payments to a landlord on behalf of the family. The family's share is direct, and the agency deducts from the family's share the amount of the voucher. The family's share is the difference between the amount of the voucher and the amount of the family's share. The family is also responsible for payment of all other costs associated with the voucher.

B. Each month the Agency will make a rental payment to the landlord on behalf of the family. The monthly payment will be equal to the difference between the approved rent the landlord is charging and the family's share of the rent.

**2. Key steps in using this voucher.**

A. The family must select a rental unit within the County limits of:

0

B. The family must meet the program's housing quality standards and be a reasonable rent. When the family finds a rental unit, the family must give the Agency a "Request for Unit Approval" form signed by the landlord and also provide a copy of the landlord's lease.

C. After the Agency receives the "Request for Unit Approval" form, the Agency will inspect the unit and review the landlord's lease. If the unit meets the program's standards and the rent is reasonable, the Agency will notify the landlord and the family that the unit has been approved.

D. If the unit is not approved, the Agency will notify the landlord and the family that the unit has been denied.

E. If the unit is approved, the Agency will notify the landlord and the family that the unit has been approved.

F. If the unit is approved, the Agency will notify the landlord and the family that the unit has been approved.

G. The Agency will then work with the landlord and the family to ensure that the necessary documents are submitted. The landlord and the family must sign an Agency approval form.

H. The landlord and the Agency must sign a HOME TBRA contract.

I. Once all necessary documents have been signed and the family moves into the unit, payments to the landlord will begin.

# Kentucky Documents

## HOME TBRA COVID19 - Toolkit

- Tips on determining income
- Recordkeeping policy table
- Forms
- Waiver acknowledgments

**Kentucky Housing Corporation**  
Investing in quality housing solutions.

**Kentucky Housing Corporation**  
**HOME Investment Partnership**  
**Tenant Based Rental Assistance**  
**(HOME TBRA)**

**COVID19 - Tool Kit**

Revision Date: May 2020

1

# Kentucky Documents

## HOME TBRA Quick Reference Guide

### HOME TBRA Program Quick Reference Guide

The HOME Tenant Based Rental Assistance (TBRA) Program provides temporary assistance to individual households to help them afford housing costs in market-rate units. HOME TBRA assistance helps the individual households, rather than subsidizing the unit. If the household no longer wishes to rent a particular unit, the household may take its HOME TBRA and move to another eligible unit with PJ permission.

<b>Eligible Uses</b>	<ul style="list-style-type: none"><li><input type="checkbox"/> Rental Assistance (Rent + Tenant paid utilities)</li><li><input type="checkbox"/> Security Deposit Assistance</li><li><input type="checkbox"/> Utility Deposit Assistance (in conjunction with Rental Assistance or Security Deposit Assistance only)</li><li><input type="checkbox"/> Administrative Costs</li></ul>	<b>Eligible Units</b>	<ul style="list-style-type: none"><li><input type="checkbox"/> Pass HQS inspection (at move-in &amp; annual recertification)</li><li><input type="checkbox"/> Publicly or privately owned</li><li><input type="checkbox"/> Not already subsidized</li><li><input type="checkbox"/> Rent reasonable</li></ul>
<b>Initial Household Eligibility</b>	<ul style="list-style-type: none"><li><input type="checkbox"/> Income at/below 80% AMI</li></ul>	<b>Annual Recertification Eligibility</b>	<ul style="list-style-type: none"><li><input type="checkbox"/> Income at/below 80% AMI</li><li><input type="checkbox"/> Households over 80% AMI no longer qualify for assistance</li></ul>
<b>Income Targeting</b>	<ul style="list-style-type: none"><li><input type="checkbox"/> 90% at/below 60% AMI</li></ul>	<b>Payment Standards</b>	<ul style="list-style-type: none"><li><input type="checkbox"/> HUD's Fair Market Rent, <b>OR</b></li><li><input type="checkbox"/> PJ established payment standard based on market analysis</li></ul>
<b>Occupancy Standards</b>	<ul style="list-style-type: none"><li><input type="checkbox"/> PJ established, <b>OR</b></li><li><input type="checkbox"/> Use Section 8 basic occupancy standard</li></ul>	<b>Subsidy Calculation Methods</b>	<ul style="list-style-type: none"><li><input type="checkbox"/> Certificate Model (fixed tenant payment &amp; PJ established maximum rent)</li><li><input type="checkbox"/> Voucher Model (fixed PJ payment)</li></ul>
<b>Citizenship</b>	<ul style="list-style-type: none"><li><input type="checkbox"/> Not required to be a citizen</li></ul>	<b>Income Verification Method</b>	<ul style="list-style-type: none"><li><input type="checkbox"/> 2 month's source documents</li></ul>
<b>Rent Limits</b>	<ul style="list-style-type: none"><li><input type="checkbox"/> Certificate Model: Gross rent (rent + utility allowance for tenant paid utilities) cannot exceed the PJ's payment standard, <b>AND</b> must be rent reasonable</li><li><input type="checkbox"/> Voucher Model: Gross Rent must be reasonable</li></ul>	<b>Other Assistance Limits</b>	<ul style="list-style-type: none"><li><input type="checkbox"/> Security Deposit: equal to 2 months rent</li><li><input type="checkbox"/> Utility Deposit: customary and reasonable</li><li><input type="checkbox"/> Utility payments: PJ established Utility Allowance</li><li><input type="checkbox"/> Administrative cost: HOME Rule 10%</li></ul>
<b>Other Terms</b>	<ul style="list-style-type: none"><li><input type="checkbox"/> 1-year lease unless both parties agree to lesser term</li><li><input type="checkbox"/> Administering agency must review &amp; approve lease</li><li><input type="checkbox"/> Start date of TBRA Contract must match lease start date</li><li><input type="checkbox"/> Agencies must develop written policies &amp; procedures for administering the program</li><li><input type="checkbox"/> Violence Against Women Act (VAWA) requirements apply</li></ul>	<b>Ineligible Uses</b>	<ul style="list-style-type: none"><li><input type="checkbox"/> Commitments to specific owners or properties</li><li><input type="checkbox"/> Overnight or temporary shelters</li><li><input type="checkbox"/> Cooperative housing that qualifies as ownership</li><li><input type="checkbox"/> To prevent displacement/provide relocation assistance</li><li><input type="checkbox"/> A unit already receiving subsidy assistance</li><li><input type="checkbox"/> Utility deposit only assistance</li></ul>



# **Kentucky Help Desk**

**<https://kyhmis.zendesk.com/hc/en-us>**

May 26, 2020

# Tenant-Based Rental Assistance

# Community Housing Impact and Preservation (CHIP) Program

## Program Overview

- Provide and preserve affordable housing stock
- Single-family Housing (1-4 units)
- Award recipients – Cities and Counties

## Funding

- Two-year award
  - Sources
    - HOME
    - Community Development Block Grant (CDBG)
    - Ohio Housing Trust Fund

# CHIP Program Activities

## Rehabilitation Assistance (HOME and CDBG)

- Owner or Renter Rehabilitation

## Repair Assistance (CDBG and OHTF)

- Owner or Renter Repair

## Homeownership (HOME)

- Down Payment Assistance
- New Construction w/ Habitat

## Tenant Based Rental Assistance (HOME)



# Tenant-Based Rental Assistance Partners



Metropolitan Housing Authorities



Community Action Agencies

# Tenant-Based Rental Assistance Program Design

60% of Area  
Median Income

Maximum Limit of  
Assistance/Unit:

\$12,000/year

Grantee Program  
Design Submission

- Tenant Selection
- Portability
- Term of assistance

# Tenant-Based Rental Assistance Program Design

## Short-term Assistance

12 - 24 months

Get client “back on  
their feet”

## Long-term

Transition  
household to  
Housing Choice  
Voucher

# COVID-19 Response

Amendments: move unobligated HOME Program funds to TBRA

TBRA HOME Waivers

2020 Applicants must submit TBRA needs assessment

- Historically: 2.5% of CHIP funding for TBRA
- Historical Hardships:
  - Affordable Housing
  - Unit meet Housing Quality Standards



# TBRA Resources

Client File  
Checklist

Client File  
Monitoring

# Contact

Barbara Richards

*Manager, Residential Revitalization*

[Barbara.Richards@development.ohio.gov](mailto:Barbara.Richards@development.ohio.gov)

**California Department of  
Housing and Community Development**

# **HOME TBRA PROGRAM COVID-19 WAIVERS SUMMARY**

**Jay Cortese  
HOME Program Manager**





# ELIGIBLE ACTIVITIES

## Income Determination

### **NORMAL:**

- 24 CFR 92.203(a)(2) requires examining at least 2 months of source documents evidencing annual household income, for everyone.

### **WAIVER:**

- Permits use of self-certification of income per 24 CFR 92.203(a)(1)(ii), but for only those that have lost employment or income either permanently or temporarily due to the COVID-19 pandemic (written explanation required), and to homeless individuals and households, for assistance starting by 12/31/2020. Must count unemployment and emergency assistance, but not stimulus checks.
- Must conduct on-site rent and income reviews by 3/31/2021 if continuing with assistance beyond that time.





# ELIGIBLE ACTIVITIES

## Term of Assistance

### **NORMAL:**

- Per 24 CFR 209(e), assistance must begin on first day of lease (lease for those being assisted in-place can be reset via a lease addendum)
- Assistance commitment 12-24 months, or as few as 6 months if desired by tenant. Renewable.

### **WAIVER:**

- Assistance not required to begin on first day of lease, for TBRA contracts ending by 12/31/2020.
- Assistance commitment can be less than 12 months, and must end by 12/31/2020.



# ELIGIBLE ACTIVITIES

## Amount of Assistance

### **NORMAL:**

- Per 24 CFR 92.209(h) and (a), tenant pays 30% of monthly adjusted household income (“AI”) toward gross rent (“GR”, = unit rent + non-included utilities from Utility Allowance Schedule), and Program pays the rest based on their Rent Standard (“RS” = 90%-110% of HUD FMR, unless based on local market conditions). Under Certificate version of TBRA, the RS caps maximum gross rent that can be approved, and monthly TBRA benefit is GR less 30% of AI. Under voucher version, monthly TBRA benefit is RS less 30% of AI, and tenant pays more or less than 30% of AI if  $GR < > RS$ , with minimum tenant contribution of usually 10% x monthly gross income.

### **WAIVER:**

- For TBRA contracts, tenants pay 0-30% of monthly adjusted income towards housing costs, with program paying up to 100% of rent plus actual utility bills. With Rent Standard waived, HUD FMRs are not a limitation.



# ELIGIBLE ACTIVITIES

## Unit Inspection

### **NORMAL:**

- Unit must pass program's Housing Quality Standards (HQS) inspection before assistance is provided, as well as lead-based paint visual inspection and remediation.

### **WAIVER:**

- No upfront inspection is required, but units built before 1978 must undergo visual evaluation per 24 CFR Part 35, subpart M (20-minute online training with required cert. at <http://www.hud.gov/offices/lead/training/visualassessment/h00101.htm>) for lead-based paint, with repairs as needed.
- Must establish procedure to minimize risk that tenants are in substandard housing (would not pass HQS inspection) and have procedures for conducting inspections by 4/30/2021 for tenants being assisted beyond that date.



# ELIGIBLE ACTIVITIES

## Rent Reasonableness

### **NORMAL:**

- Requires program to document reasonableness of rent being considered, based on comparable unassisted rental units.

### **WAIVER:**

- This requirement is waived for assistance that starts before 12/31/2020 to households experiencing financial hardship because of a reduction or loss of income.



# ELIGIBLE ACTIVITIES

## Tenant Protections

### **NORMAL:**

- 24 CFR 92.209(g) require that each HOME-assisted tenant have a lease that complies with the tenant protection requirements of 24 CFR 92.253(a) and (b).
- Lease cannot have prohibited items per 24 CFR 92.253(b)

### **WAIVER:**

- Requirement removed for those already in units with job loss or reduced wages, but TBRA contract term must not go beyond 12/31/2020.
- VAWA lease addendum must still be executed.