

# IHCDA Rental Assistance Re- Launch

# WELCOME/INTRODUCTIONS/AGENDA

## HOW TO HELP:

- Assist clients with online application.
- Share information with organizations, clients, and landlords.
- Review marketing materials.
- Send individuals to portal with full documents on 10/19.

## CONTACT INFORMATION

- Elby Hilton, Director of Community Services
- 317-234-3889  
[elhilton@ihcda.in.gov](mailto:elhilton@ihcda.in.gov)

# LIST OF HUBS

Region	Counties	HUB Name
<u>1a</u>	Lake	Continuum of Care of Northwest Indiana*
1	Newton, Jasper, Porter, LaPorte, Starke, Pulaski	Housing Opportunities*
<u>2a</u>	St. Joseph	Real Services
2	Marshall, Fulton, Elkhart, Kosciusko	Real Services
3	LaGrange, Steuben, Noble, De Kalb, Whitley, Allen, Huntington, Wells, Adams	Brightpoint*
4	Benton, White, Carroll, Warren, Tippecanoe, Clinton, Fountain, Montgomery	Area IV Agency on Aging Homesteads
5	Cass, Miami, Wabash, Howard, Tipton	Coordinated Assistance Ministries Emmaus Mission Center, Inc.
6	Grant, Blackford, Jay, Delaware, Randolph, Henry	Bridges Community Center*
7	Vermillion, Parke, Putnam, Vigo, Clay, Sullivan	Reach Services, Inc.
8	Boone, Hamilton, Madison, Hancock, Hendricks	Family Promise of Hendricks County (Boone, Hendricks)

		Franklin, Hamilton
<b>9</b>	Rush, Wayne, Fayette, Union, Franklin	Transition Resources Corporation
<b>10</b>	Morgan, Monroe, Owen, Greene, Martin, Lawrence	New Hope Family Shelter, Inc.  Shalom Community Center*
<b>11</b>	Johnson, Shelby, Brown, Bartholomew, Decatur, Jackson, Jennings	Transition Resources Corporation (Decatur Only)  Human Services*
<b>12</b>	Knox, Daviess, Gibson, Pike, Dubois, Posey Vanderburgh, Warrick, Spencer, Perry	Aurora Evansville*
<b>13</b>	Orange, Washington, Crawford, Harrison, Floyd, Clark, Scott, Jefferson	Community Action of Southern Indiana (CASI) (Orange, Washington, Crawford, Harrison, Floyd)
		Salvation Army (Clark, Scott, Jefferson)
<b>14</b>	Ripley, Dearborn, Ohio, Switzerland	Heart House

# RENTAL ASSISTANCE PORTAL BASICS

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- The goal of these funds is to maintain continuity of housing for household affected by COVID-19.
- Covers 6 months of rental assistance, in any combination of arrears and forward.
- Individuals can apply online or over the phone.
- The portal is funded mainly by the Emergency Solutions Grant CARES Act (ESG-CV).
- IHEDA will prioritize applications that are complete, meet the basic requirements, and have all documents uploaded.
- This funding is available to any individuals who live outside of Marion County in Indiana regardless of citizenship.
  - The portal is available in Spanish and English.
  - Other translation services are available upon request.



# ESG-CV RENTAL ASSISTANCE QUALIFICATIONS

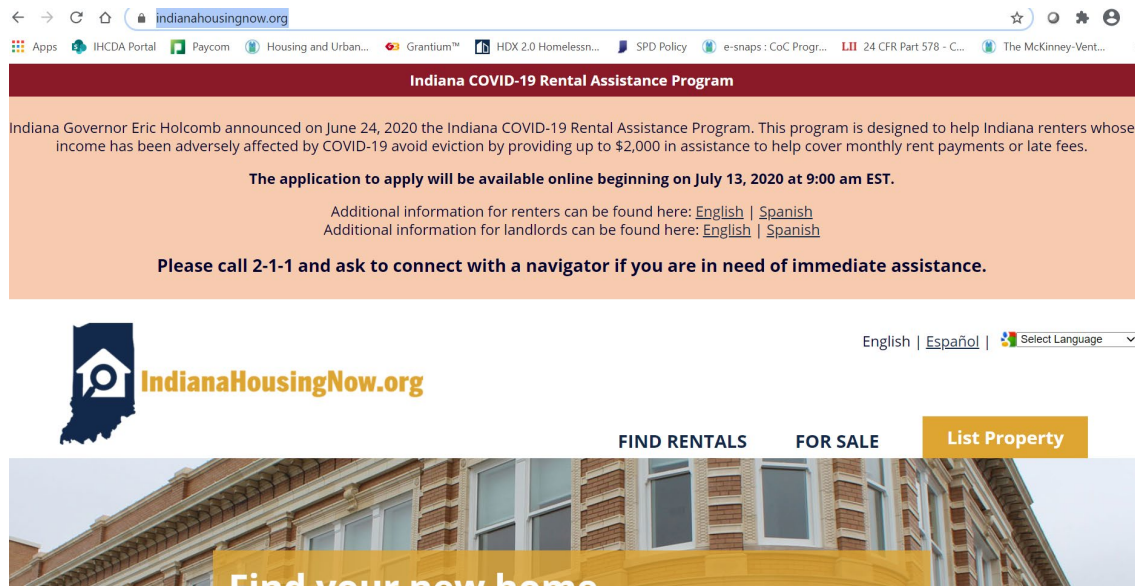
- **IHCDA ESG-CV rental assistance is available to individuals who:**
  - Are affected by COVID-19 (i.e. lost their job/reduce hours, had an increase in household expenses, their child's school/daycare closed and caused a client to quit their job due to COVID-19, etc.)
  - Live outside of Marion County,
  - Need rental assistance,
  - Plan to stay in their home,
  - Are requesting assistance for their primary residence,
  - Have a current lease,
  - Have an income that is at or under 50% area median income,
  - Do not currently receive other rental assistance,
  - Have a landlord who agrees to accept assistance, and
  - Have a notice to vacate or eviction based on inability to pay.

## REQUIRED DOCUMENTS FROM CLIENTS:

- Copy of their lease, documentation of their income, and unemployment assistance (if applicable).
  - Income documents are required for all individuals 18 years or older in the household.
- Copy of their notice to vacate or eviction notice based on inability to pay.
- Name, address, and age of client and anyone else living with in the household.
- Name, email, and phone number of their landlord.
- Information about their dwelling (the type of home, the number of bedrooms, number of bathrooms, etc.)

# INDIANAHOUSINGNOW.ORG

- Public launch: 10/19/20



## WHAT HAS CHANGED IN PORTAL/PROCESS

- ESG-CV HP funds focus
- Updated application and review process/questions
- Appeals process and dedicated ESG email address for applicant questions
- Additional resources and guidance on portal website
- Updated phone number for application assistance

## WHAT *HAS NOT* CHANGED

- IHCD/HUBs contacts
- Goals of program
- Document collection (minor improvements).
- Client qualifications for ESG-CV HP funds in portal (improvements)
- Indiana Housing Now website

## OTHER INFORMATION:

- Client's need to have an email address to sign up for this assistance.
  - *There is information in the portal on how a person can sign up for an email if they do not have one.*
- Communication is mainly done through the "Submittable" system, the portal where the application is submitted.
- Income Requirements: Clients must be at or below 50% Area Median Income (AMI) as described by HUD.
- Rent Reasonableness definition: Client rent is compared to what is reasonable in their area based on HUD requirement. If the rent is deemed "unreasonable", IHCD cannot assist the client.
- We provide DV and homeless services as well as additional resources to those who are declined

# REVIEW BASICS

# IHCDA REVIEW STEPS

1. Client submits application online or over the phone to IHCDA.
2. IHCDA staff initial ESG Review
3. IHCDA staff landlord Liaison Review (contact landlord)
4. IHCDA approve/deny client's application.
  - If approved, client will be sent to a local organization called a "HUB".
    - Client will be sent a message when this occurs. The message will include the HUBs contact information.
  - If denied, client will be sent a denial email with additional resources and information.



## HUB REVIEW STEPS

1. HUB review includes additional steps including but not limited to a home inspection (in person or virtual), a lease addendum signature process, case management, and additional questions/review by the contact.
2. Case Management offered to client.
3. If approved by HUB, client's landlord is contacted for payment on behalf of the client.

# LANDLORD PROCESS

- Landlords will be contacted once a client submits their application to IHCD.
  - The client will provide their phone number and email.
  - IHCD will email the landlord first and then attempt to call the landlord.
- Landlords will be asked to verify the lease terms and/or provide the current lease.
- Landlords will be asked to verify the eviction notice/notice to vacate or provide additional documentation .
- Once IHCD reviews and approves a client, the client is transferred to a local organization for additional processing. This is called a “HUB” in the system.
  - The HUB will contact the landlord to ask to conduct an inspection of the property to ensure it is habitability.
  - This can be done virtually or in person.
  - There is funding available to assist in home improvements to ensure habitability.
  - The HUB will contact the landlord to sign an amendment to the lease to communicate the assistance provided.
- If the client is approved by the HUB, the landlord will be contacted for payment processing. The landlord will be paid directly by the HUB.

# LANDLORD POSITIVES/BEST PRACTICES

- Positives for landlords:
  - Payments for rent in arrears and forward for up to 6 months.
  - Connection to other local and statewide resources.
- Best practices for landlords:
  - Communicate application process to client now.
    - Encourage clients to apply on the portal re-open date with all their proper documents.
    - Assist client in collecting and uploading documents.
  - When contacted by IHCDA or a local HUB, ensure a quick response to help process application sooner.
  - Provide any and all updated documentation requested.

## NEXT STEPS:

- Assist clients with online application.
- Share information with organizations, clients, and landlords.
- Review marketing materials.
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# QUESTIONS?

