



NAZ Housing Fund Policies and Procedures

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Purpose and Process

PURPOSE

The goal of the NAZ Housing Solution Area is that parents have stable, affordable, healthy housing so their children will succeed academically. To support this goal, the Housing Navigators provide “high touch” support by collaborating with families, other NAZ staff, and a Housing Action Team of partners offering an array of resources and opportunities. The Housing Navigator partners with families to set and complete housing goals related to any of the following: rental referrals (below market and market rate), tenant/landlord advocacy, homeownership, home repair, accessing furniture, tenant education, emergency shelter support, and accessing financial supports to stabilize housing.

In addition to the financial supports available through other sources, NAZ is able to provide one-time and subsidy funding to Northside Achievement Zone families on a case-by-case basis to make a significant difference in their ability to provide stable and safe homes for their children. Subsidies are intended to be temporary solutions providing financial support for families as they continue to work toward stability.

NAZ housing fund support rewards achievement and commitment to the belief that the family’s children will graduate from college. This resource is intended as an efficient and effective tool. We will not value one individual interest of one family over the health and well being of the entire community. We commit to supporting Northside Achievement Zone families who view their housing stability as an academic achievement enhancement for their children.

INTENDED USES

- Provides for structural housing needs (rent payments, mortgage payments, etc.).
- Provides for housing costs associated with moving (application fee, security deposit, etc.)
- May provide support for housing-related costs (on a limited, case-by-case basis)

PROCESS

A recommendation for support will be completed by the Housing Navigator in NAZ Connect. The co-supervisor at Anchor Partner Urban Homeworks will review and approve or deny the recommendation for funding. The Housing Navigator will request a check from the PPL administrator.

The NAZ housing team will communicate with the NAZ family and the NAZ family’s landlord/mortgage holder throughout the length of the subsidy to help facilitate stability.

NAZ Housing Stabilization Fund (NHSF)

I. Eligibility Criteria

To be eligible for NHSF support, the NAZ parent(s) must:

1. Have been referred to the Housing Navigator by a NAZ Connector for housing support.
2. Have a housing need in North Minneapolis that can be alleviated by support from the Fund, meaning:
 - a. *the rental or mortgage payment is/will be affordable for the family in the long-term;*
 - b. *the assistance will not pay utility expenses or other related housing expenses i.e., painting, plumbing, new appliances, etc.*
 - c. *the family has accessed or attempted to access Hennepin County Emergency Assistance but was denied for a reason other than failure to complete the application*
3. For subsequent requests only:
 - a. *At least 3 months has passed since last request was issued/granted;*
 - b. *Substantial reason(s) given as to why previous funding did not fully/indefinitely stabilize the family's housing;*
 - c. *Adequate reason(s) given as to how more funding will re-stabilize the family;*
 - d. *Documentation demonstrating full completion of prior stabilization plan(s) or adequate reason(s) given for incomplete steps;*
 - e. *Demonstrated adherence to the Mutual Expectations Agreement since last request was issues/granted.*

II. Program Options

ONE-TIME SUBSIDY NHSF SUPPORTS:

- Delinquent rent payment(s)
- Delinquent mortgage payment(s)
- First months rent
- Security deposit
- Application fee

Guarantees of Payment

The NAZ Housing Stabilization Fund will guarantee payments of one-time subsidy options if Hennepin County Emergency Assistance denies the NAZ family. The Housing Navigator will issue a letter of guarantee to the landlord/property owner detailing the guarantee of payment. The NAZ family will need to provide a proof of request to Hennepin County Emergency Assistance and a letter of denial for the Fund to fulfill the payment.

TEMPORARY SUBSIDY NHSF SUPPORTS:

- Short-term rental subsidy
- Short-term mortgage subsidy

Types of Rental Subsidies Available through the Fund:

1. Graduated Subsidy: The NAZ family receives a rental subsidy for up to 12 months. The monetary award depends on the family's current financial situation and cost of the needed rental unit. The subsidy will decrease in accordance with the career/finance goals developed with the Career/Finance Navigator. After the allotted period, the NAZ family will be able to afford the rental unit on their own.
2. Non-graduated subsidy (X Month/\$X Subsidy): The NAZ family receives a rental subsidy of \$X for X months. The amount and duration of the monetary award is determined collaboratively by the Career/Finance Navigator, Housing Navigator and NAZ family.

Types of Mortgage Subsidies Available through the Fund:

1. X Month/\$X Subsidy: The NAZ family receives a mortgage subsidy of \$X for X months. The amount and duration of the monetary award is determined collaboratively by the Career/Finance Navigator, Housing Navigator and the NAZ family.

For all one-time and temporary subsidies, the guarantee and/or check will be issued directly to the landlord/property owner or mortgage holder.

III. Procedure

Recommend a NAZ Family for NHSF Support:

1. The **Housing Navigator** identifies a family that has previously been referred for housing support and has a housing need that could be stabilized through monies from the Fund.
1. The Housing Navigator adds the goal step "Apply for NAZ Housing Stabilization Fund" for the related housing goal.
2. The **Housing Navigator** completes the NHSF Recommendation Assessment in NAZ Connect to verify that the family is eligible for funding.
3. The **Housing Navigator** informs the NAZ family of their pending recommendation for one-time subsidy support through the Fund. The Housing Navigator works with the family to update the release of information to grant Urban Homeworks and PPL access to the demographic, housing, career, and finance tabs.
4. The **Housing Navigator** works with the NAZ family and landlord/mortgage holder to complete the following documents which are then uploaded into NAZ Connect:
 - a. Monthly Budget: The budget will be created in collaboration with the Career/Finance Navigator. The budget must demonstrate the long-term affordability of the rental or mortgage payment. This document will be uploaded with the file name following the format of "NHSF_MonthlyBudget_HOHinitials_Date."
 - b. Proof of request or denial of assistance letters from other institutions (ie Hennepin County, St. Stephen's, NorthPoint). This document will be uploaded with the file name following the format of "NHSF_ProofOfRequest_HOHinitials_Date."
 - c. Formal letter from landlord/mortgage holder confirming amount owed. This document will be uploaded with the file name following the format of "NHSF_LandlordLetter_HOHinitials_Date."
 - d. W9 from landlord, if applicable. This document will be uploaded with the file name following the format of "NHSF_W9_HOHinitials_Date."

5. In conjunction with the completed budget, the **Housing Navigator** collaborates with the NAZ family, the Career and Finance Navigator, and the Connector and/or Manager (if needed) to establish relevant, achievable goals to ensure future affordability of the rental unit or house. Record these goals in NAZ Connect, assign responsibility and set target completion dates and follow up dates.
 - a. If the recommendation is for a short-term subsidy, the Career and Finance Navigator will help determine whether the subsidy is graduated or non-graduated. The goals will reflect the specifications of the chosen type.
6. The **Housing Navigator** sends a referral in NAZ Connect to the co-supervisor at Urban Homeworks, and marks the goal step complete.
7. The **UHW Co-supervisor** conducts review of NHSF recommendation, and:
 - a. If approves, completes the referral as “showed up,” adds a case note to the goal indicating approval, dollar amount, and payment schedule if applicable and sends a ping back to Housing Navigator for next steps, OR
 - b. If denies, completes the referral as “not eligible,” adds a case note indicating why the application was denied, and works with Housing Navigator to find other resources (Process completed - no more steps taken).

Final approval and check request:

1. The **Housing Navigator** meets with the family to explain the funding process. The family signs the Mutual Expectations agreement. The Housing Navigator uploads this document into NAZ Connect with the file name following the format of “NHSF_MutualExpectations_HOHinitials_Date.”
2. The **Housing Navigator** issues letter of guarantee to landlord/mortgage holder.
3. The **Housing Navigator** makes the housing goal complete, if there are no other steps in progress.
4. The **Housing Navigator** completes the check request assessment and sends a referral to PPL administrator.
5. The **PPL Administrator** accepts referral and once check is cut, marks referral as complete and documents monies as a resource disbursed in NAZ Connect.

On-going administration and support:

1. Each month of the subsidy, the **Housing Navigator** completes the Temporary Subsidy Continuation Recommendation Assessment.
 - a. If the NAZ Family does not meet the defined goals within the timeline but are working to make progress on their goals, the NAZ family and Housing Navigator may work with the Career/Finance Navigator to recreate the timeline on the goals.
2. If the criteria are not met, the **Housing Navigator** notifies the administrator at PPL. The Navigator also informs the Connector and together they meet with the family to find alternative solutions.
3. If criteria are met, the **Housing Navigator** completes uploads a check request to NAZ Connect with the file name following the format of “NHSF_CheckRequest_HOHinitials_Date” sends a referral to the administrator at PPL.
4. The **PPL Administrator** accepts the referral and documents monies as a resource disbursed in NAZ Connect.
5. After the last approval is made, the **Housing Navigator** marks the goal complete, if no other steps are in progress.
6. As specified in the stabilization plan for a graduated subsidy, the **Career and Finance**

Navigator meets with the NAZ family to create an updated monthly budget to support the decrease in the subsidy. If needed, the goals and target dates are revised.

NAZ-PPL Achieving Through Stability Fund (ATS)

The PPL-NAZ “Achieving Through Stability” (ATS) Fund is a short-term, rental assistance program for homeless and highly mobile NAZ families. The grant will look at the connection between housing stability, school attendance, and educational achievement, and will allow families to access subsidies for a maximum of 24 months. The first cohort of families may access subsidies through June 2017, and the second cohort through December 2018.

I. Eligibility Criteria

To be eligible for ATS support, the NAZ family must meet the following criteria:

Family

A family consists of:

1. One adult plus one or more child whose income and resources are available to meet the family needs and who are related by blood, marriage or operation of law (or give evidence of a stable relationship which has existed over a period of time);
2. The household will contain at least one child currently enrolled in Kindergarten through 12th grade.

Housing Status

The family must qualify in accordance with one or more of the definitions outlined below:

Homeless

For the purposes of determining family eligibility, the PPL-NAZ program will defer to the McKinney-Vento Homeless Assistance Act definition of homelessness which is: “Individuals who lack a fixed, regular and adequate nighttime residence.”

Highly Mobile

The PPL-NAZ program will consider a family as highly mobile if the household has moved more than once during the previous 12 –months. Families who have moved at least once and whose current living situation lacks permanency or stability will also be considered as potentially appropriate candidates.

Economic Eligibility

Economic eligibility is demonstrated by:

1. Gross household income at 60% or less of AMI based on family size.
2. Gross monthly rental cost exceeds 30% of household gross monthly income using the applicable HTF rent formula.

Targeting Students & Defining the Greatest Educational Deficits

NAZ will target (but not be restricted to) families with at least one scholar enrolled in a NAZ Anchor School or a Minneapolis Public School.

In order to be eligible, at least one scholar in the household must be recorded as having educational deficit.

Students with educational deficits are those students who are not performing at grade level as demonstrated in core subjects and/or are not on target to graduate based on performance criteria established by the Minnesota Department of Education (MDE) and will be determined based on data collected by NAZ and the MDE. Low performance is quantified as not meeting benchmarks for reading or math in most recent MCA scores.

II. Program Options

Subsidy types:

- Rental Subsidy
- Security Deposits
- Damage Claim
- Vacancy Payment
- Utility connection fee
- Application fee
- Other fees to obtain landlord participation or to prevent repeat episodes of homelessness

For all subsidy types, the check will be issued directly to the landlord/property owner or other applicable institution.

Rental Subsidy Payment Standards through the ATS Fund:

The NAZ family receives a rental subsidy for up to 24 months. The monetary award will be determined at the time of approval for funding based on the family's current income, and will pay the difference between 30% of gross household income and the lesser of the gross rent for the unit or the Minneapolis Public Housing Authority (MPHA) payment standard for the applicable sized housing unit.

Households will be required to pay a minimum rent amount of \$50/month. This will apply even when family income sources demonstrate that a \$50 dollar payment exceeds 30% of monthly household income.

Unless otherwise published by the landlord, the utility allowance (UA) will be those published by MPHA based on size of unit and type of utility(s) that are the tenant responsibility.

Other Eligible Expenses:

The NAZ Housing Navigator will assist the family in accessing external sources for these expenses before tapping the NAZ Housing Support Funds.

ATS program guidelines allow for payment of up to one month vacancy loss payable to the landlord in the event that insufficient notice to vacate is tendered by the resident. Payment of vacancy loss must be approved by the MHFA grant administrator prior to submission on the monthly voucher and is subject to budget considerations.

III. Verification Standards

Housing Verification Standards

Participants in the PPL-NAZ program will meet the definition of homeless or highly mobile as defined in this document.

1. Certification of program eligibility by a referral source knowledgeable of the family housing history is required. The certification will either come from the school McKinney-Vento coordinator or another knowledgeable third party.
2. If third party certification is not available, NAZ staff will collect a housing history and request documentation of current housing status, shelter use, eviction notices or other evidence of homelessness or precariously housed experience. Such evidence could include one or more of the following:
 - a. Verification of housing status by current landlord
 - b. Phone clarification with current and/or past landlords
 - c. Hotel/motel receipts
 - d. Notice of eviction
 - e. Other evidence determined on a case-by-case basis

Income and Asset Verification Standards*

1. Head and Co-head of household will jointly complete a household questionnaire detailing all household income and assets.
2. Acceptable forms of verification will include third party verification and second party verification such as paycheck stubs and bank statements. Phone verification by the NAZ Housing Navigator will also be acceptable where second party documentation is insufficient to reliably establish household income. The following documentation is preferred:
 - a. Wages: 4-6 of consecutive pay stubs or verification by employer
 - b. Self-employment: Signed certification
 - c. Public assistance, including social security: Award letter or other documentation
 - d. Regular contributions: Signed verification by person(s) providing regular contributions
 - e. Child support: The state's online system or signed verification of non-payment
 - f. Savings account: Statement showing current balance
 - g. Checking account: Statements demonstrating six-month average balance

Academic Verification Standards

1. NAZ Housing Navigator will review the MCA data in NAZ Connect for children in the

* See Appendix IV: ATS Zero-Income Guidelines as applicable.

- household.
2. If there is no MCA data in NAZ connect, then the Housing Navigator will work with a NAZ Academic Navigator to obtain the data via the MPS portal or school staff, and enter it into NAZ Connect.
 3. Or, the data will be obtained through the parent (ie., via the MCA report that parents receive).

IV. Additional Operational Standards

Loss of Subsidy Due to Non-Usage

For families that were approved prior to April 30, 2015 and are searching for new housing (not staying in the current unit), they must have secured housing through one of the following options:

- Moved in to a new and fully approved unit
- Scheduled an HQS inspection on a unit they will move into by May 31, 2015
- Obtained written verification from prospective landlord that they will schedule the inspection and offer a move-in date prior to May 31, 2015

If any families have not secured housing through one of these options by April 30th, 2015, their subsidy will be closed due to non-usage.

Additional families could be approved after April 30th, 2015, if funds are available and if families will be staying in their current unit.

Interim Certification of Household Income*

Interim certifications of household income are not required. In the event that family income diminishes and is expected to continue at a reduced level family may request that an interim certification and new rent determination be completed. The NAZ Housing Navigator will collect new household income data and submit an interim certification. See Appendix IV for full interim certification policy.

Annual income re-certifications are required. Households evidencing an increase in household income will receive a 30-day notice of increase in tenant rent.

The HMIS Household Update form will be completed when the household experiences a change in composition, income, or address.

Housing Quality Standards (HQS) Inspections

1. Prior to initial occupancy and before providing assistance the proposed unit will be inspected

* See Appendix IV: ATS Zero-Income Guidelines as applicable.

by a qualified HQS inspector and must meet HQS standards.

2. A passing HQS inspection will be required by the first anniversary of receipt of subsidy.

V. Procedure

Recommend a NAZ family for ATS support:

1. The **Housing Navigator** identifies a family with a housing need that could be stabilized through monies from the Fund.
2. The **Housing Navigator** completes the “ATS Eligibility Checklist” sub-tab to verify that the family is eligible for funding. Until checklist is complete, set “ATS Status” to “Screening pending.” If needed, the Navigator partners with an Academic Navigator to obtain academic data.
3. The **Housing Navigator** updates the “ATS Status” for the head of household to either “verification pending” or “ineligible” as applicable.
4. If the family is determined eligible, the **Housing Navigator** adds the goal step “Apply for NAZ Housing Stabilization Fund” for the related housing goal.
5. The **Housing Navigator** informs the NAZ family of their pending recommendation for support through the Fund.
6. The **Housing Navigator** works with the family to update the following releases of information:
 - a. NAZ Connect release for each adult to grant Urban Homeworks, PPL and Emerge access to the demographic, housing, career, and finance tabs. This will be printed, signed, and uploaded into NAZ Connect following the format of “NAZ_Consent_AdultInitials_Date.”
 - b. Release of information to allow the NAZ Housing Navigator and/or VISTA Liaison to exchange information with the family’s landlord for the purposes of ensuring stability and the continuation of the subsidy. This document will be uploaded with the filename following the format of “ATS_landlordROI_HOHinitials_Date.”
 - c. MPS and/or any additional needed school release for each scholar to grant access to MCA scores, MARSS numbers, and any other needed data. Additional school releases will be signed and uploaded into NAZ Connect following the format of “School_ROI_ScholarInitials_Date.”
 - d. MHFA data privacy document. Once signed, this release will be uploaded into NAZ Connect following the format of “MHFA_ROI_HOHinitials_Date.”
7. The **Housing Navigator** works with the NAZ family and other relevant third parties to complete the following documents which are then uploaded into NAZ Connect:
 - a. Household Questionnaire: This document will be uploaded with the file name following the format of “ATS_Questionnaire_HOHinitials_Date.”
 - b. Income/asset verification: All income sources must be verified according to the standards outlined above. These documents will be uploaded with the filename following the format of “ATS_Income_HOHinitials_Date” or “ATS_Asset_HOHinitials_Date.”
 - c. Housing verification: Housing status must be verified according to the

verification standards outlined above. These documents will be uploaded with the filename following the format of “ATS_Housing_HOHinitials_Date.”

- d. Annual Income Certification form: This document will be uploaded with the filename following the format of “ATS_AIC_HOHinitials_Date.”
8. The **Housing Navigator** will update any relevant housing or finance data points in NAZ Connect based on information in the above documents.
9. The **Housing Navigator** completes the “Housing Fund Support Recommendation” sub-tab.
10. The **Housing Navigator** collaborates with the NAZ family, the Career and Finance Navigator, and, if needed, the Connector and/or Manager to establish relevant, achievable goals to ensure future affordability of the rental unit. Send referral to CF Navigator, record goals in NAZ Connect, assign responsibility and set target completion and follow up dates.
11. The **Housing Navigator** sends a referral in NAZ Connect to the co-supervisor at Urban Homeworks, and marks the goal step complete.
12. **UHW Co-supervisor** conducts review of ATS recommendation, and:
 - a. If approves, completes the referral as “showed up,” adds a goal case note to the goal indicating approval, and sends a referral to the administrator at PPL (move to Step 9), OR
 - b. If denies, completes the referral as “does not qualify,” adds a goal case note indicating why the application was denied, and works with Housing Navigator to find other resources (Process completed - no more steps taken).
13. The **PPL Administrator** accepts the referral, reviews the application for approval:
 - a. If approves, adds a case note to the goal indicating approval and refers back to Housing Navigator for next steps, OR
 - b. If denies, adds a case to the goal indicating reason for denial, and refers back to Housing Navigator for alternative resources (Process completed).

Complete final approval:

1. The **Housing Navigator** updates the “ATS Status” to “Housing search in process” and supports the family to find appropriate housing, if family is not staying in their current housing. If staying or once housing is found, status is updated to “HQS Inspection Pending.”
2. The **PPL Administrator** uploads prepared documentation for signature, and pings the Housing Navigator to request completion.
3. The **Housing Navigator** works with the NAZ family and other relevant third parties to complete the following documents, which are then uploaded into NAZ Connect:
 - a. Housing Assistance Program (HAP) Contract: This document will be signed by both the landlord and the tenant, and will be uploaded with the filename following the format of “ATS_HAP_HOHinitials_Date.”
 - b. Lease agreement and addendum: After signed by both landlord and tenant, these documents will be uploaded with the filename following the format of

- “ATS_Lease_HOHinitials_Date” & “ATS_Addendum_HOHinitials_Date.”
- c. HQS Inspection Results: The unit must pass an HQS inspection before the subsidy can begin. This document will be uploaded with the filename following the format of “ATS_HQS_HOHinitials_Date.”
 - d. W-9: This document will be uploaded with the filename following the format of “ATS_W9_HOHinitials_Date.”
 - e. Rent Calculation Worksheet: After signature, this document will be uploaded with the filename following the format of “ATS_RentCalc_HOHinitials_Date.”
4. The **Housing Navigator** enters the HQS inspection fee as a resource.
 5. The **Housing Navigator** works with the family to verify the following fields are completed and up-to-date in the head of household’s NAZ Connect profile:
 - a. Ethnicity (demographics tab)
 - b. Race (demographics tab)
 - c. Gender (demographics tab)
 - d. Income sources (income sub-tab)
 - e. Housing type (housing tab)
 - i. Please note: This will need to reflect the housing type prior to receiving subsidy for PPL’s reporting to MHFA. Once the report has been run, this field will need to be updated to reflect the current housing type.
 - f. Date without permanent housing, if applicable (housing tab)
 - g. Number of bedrooms needed (housing tab)
 - h. Disability impacting housing (housing tab)
 6. The **Housing Navigator** works with the family to complete HMIS consent form, the Household Long-term Homeless Entry and the Self-Sufficiency Matrix forms in HMIS.
 7. The **Housing Navigator** marks the housing goal complete, if there are no other steps in progress, and update the head of household’s “ATS Status” to “Active Recipient” on the eligibility sub-tab.
 8. The **Housing Navigator** pings the PPL administrator.
 9. The **PPL administrator** downloads and approves all documentation, and runs the report for demographic profile.
 10. The **PPL administrator** documents subsidy award and other fees paid as resource(s) disbursed in NAZ Connect. The amount will reflect the rental subsidy amount to be disbursed monthly. The quantity will reflect the number of anticipated months of subsidy prior to annual income certification or the end of the grant period, whichever will come first.

On-going administration and support:

1. On a monthly basis, the **PPL Administrator** will request the subsidy checks be cut and mailed to the participating landlords.
2. On a quarterly basis, the **Housing VISTA Liaison** will check in with each landlord working with the families receiving ATS subsidies to identify any concerns from the landlord perspective. If the landlord voices concerns, the Housing VISTA Liaison will

inform the Housing Navigator, who will collaborate with the family, their Connector and the landlord to address the concerns.

- a. Once a working relationship has been established with a given landlord, it is anticipated that the Housing VISTA Liaison will be able to reduce the frequency of contact.
3. On a quarterly basis, the **Housing Navigator** will check in with each family accessing ATS subsidies to verify their engagement with NAZ overall, progress on their career and finance goals, and the stability of their housing placement. If issues are surface, the Housing Navigator will collaborate with the family, their Connector, their landlord, and/or the NAZ Career and Finance Navigator to develop a plan to address the concerns. The Housing Navigator will set any relevant goals and steps in NAZ Connect, and summarize the navigation provided in goal case notes.
4. Annually, the Housing Navigator and PPL complete the income recertification process with each family.
 - a. The **Housing Navigator** will verify the household composition and collect income verification according to the standards outlined above.
 - b. The **Housing Navigator** will upload income verification into NAZ Connect, and ping the PPL Administrator.
 - c. The **PPL Administrator** will review documentation and prepare new rent calculation worksheet to determine updated rental subsidy amount. This document will be uploaded into NAZ Connect.
 - d. The **Housing Navigator** will work with the family to sign the updated worksheet, and will upload the signed version into NAZ Connect. The Housing Navigator will ping the PPL Administrator.
 - e. The **PPL Administrator** continues the family's subsidy, and documents the continued subsidy award as a resource, with the new amount and the number of months of funding remaining for the family.
5. When the subsidy closes, the **Housing Navigator** will update the "ATS Status" field for the head of household.
6. The **Housing Navigator** will work with the family to complete the Household Long-term Homeless Exit form in HMIS.
7. If the subsidy closes prior to the end of the grant period, the **PPL Administrator** will update the resource to reflect the actual number of months the family received a subsidy.

Subsidy closure:

1. **Housing Navigator** will identify or report to PPL that a participant household is ending their subsidy or having it terminated early.
2. **PPL Administrator** will request that the NAZ Housing Navigator provide the effective subsidy end date and reason for the termination of the subsidy
3. **PPL Administrator** will update the internal check request spreadsheet to accounting for the next month after the subsidy termination date

- a. Change the “ATS Monthly Subsidy” amount to \$0.
4. **PPL Administrator** will update the MHFA voucher request form for the appropriate household
 - a. Update “Reason for Certification” status from “Admission” to “Termination” with the effective date of the subsidy termination. This will change the rental subsidy amount that is reimbursed to \$0.
5. **Housing Navigator** will update “ATS status” field in NAZ Connect to “closed,” will add the subsidy end date, and will complete the questions regarding reason for closure and family’s housing status post-subsidy.
6. If subsidy terminated early, **Housing Navigator** will update the household’s resources to reflect the early termination.

Layered Use of NAZ Housing Fund Support

Some family situations may require the simultaneous use of the NAZ Housing Stabilization Fund and the NAZ-PPL Achieving Through Stability Fund. This shall be permitted, so long as the respective eligibility criteria are met and the appropriate policies are followed.

The procedure for layered funding will be as follows:

1. The NAZ **Housing Navigator** follows all steps common to the recommendation for each Fund, and gathers all documentation required under each Fund’s policies.
2. Once the recommendation is complete, the **Housing Navigator** makes the connection the co-supervisor at Urban Homeworks.
3. The **Urban Homeworks co-supervisor** will follow the review process outlined above, and, if approves the recommendation, will send a connection to the PPL Administrator for ATS for next steps and will ping the Housing Navigator for NHSF next steps.
4. The approval and post-approval procedures will continue as described above.

Appendix I: Interim NAZ Housing Stabilization Fund Forms

Monthly Budget

Family Name: _____ Date: _____

The monthly budget must show that the rental unit is affordable for the NAZ family long-term. If the budget does not reflect this, the family may be denied funding.

The NAZ family must submit paystubs, receipts and any other documentation to verify income and expenses. Those documents must be uploaded onto NAZ Connect.

NAZ families approved for the Graduated Subsidy must meet with the Career/Finance Navigator and re-submit a monthly budget at each quarterly benchmark.

Monthly Income			
Wages (after taxes)		Child support	
Income from self-employment		Worker's Comp	
Food stamps/ WIC		Veteran's Benefits	
MFIP		Income from other household members	
SSI/RSDI		Interest/ Investments	
Other county benefits		Child care assistance	
Section 8 housing			
Unemployment			total
Monthly Expenses- Housing			
Rent		Cable/ Internet	
Renter's insurance		House Maintenance	
Phone		House Mortgage	
Electricity		Home Owner's Insurance	
Gas		Storage rental	
Water/Sewer/ Trash			

		subtotal	
Monthly Expenses- Transportation	Monthly Food Expenses		
Vehicle payments		Grocery Bill	
Insurance		Dining Out	
Gasoline		School lunch	
Car Maintained		Other	
Public Transportation			
Other		subtotal	
subtotal			
Monthly Expenses- Personal	Miscellaneous Expenses		
Toiletries (hair care products, deodorant, toothpaste, lotion etc.)		Pets/ pet care	
Diapers/ wipes/ baby powder etc.		Gifts	
Laundry		Hair salon/ barbershop	

Cigarettes		Movies	
Alcohol		Rentals	
Clothing/ accessories		Other	
subtotal		subtotal	
Monthly Child expenses	Monthly Health Care expenses		
Child care		Health insurance	
School Supplies		Medical Bills	
School Fees		Prescriptions	
Uniforms		Dental Insurance	
Monthly allowance		Health club fees	
Other		subtotal	
subtotal			
Debt Expenses (Monthly Payment)	Balance owed		

	on debt (Just for reference)		
Credit card bills		Credit Card	
Student Loans		Student Loans	
Personal (friends/ family)		Personal	
Back pay in rent		Back pay in rent	
Child support		Child support	
		Other	
subtotal			
Monthly Savings or Investments	total of Expenses		
Savings Account			
Retirement Account		total income-total expenses	
Emergency Fund			
Vacation			
Charity/ religious institution			
subtotal			

Stabilization Plan

Family Name: _____

Date: _____

The objective of the Stabilization Plan is to create goals and timelines that are realistic and achievable. Once the Stabilization Plan is completed, the NAZ family will be able to afford the rental or mortgage payments on their own.

Goal Step	Action Item	Supporting Partner	Point Person at Partner	Estimated Completion Date
1				
2				
3				
4				
5				

MONTH(S): _____

SUBSIDY AMOUNT: \$ _____

By signing this document, I agree to deliver on my commitments as identified above. I understand my responsibility in making this plan successful for the academic achievement of my children by pursuing this Stabilization Plan.

NAZ Participant

Date

NAZ Participant

Date

By signing this document, I agree to deliver on my commitments as identified above.

NAZ Connector

Date

Housing Navigator

Date

Career/Finance Navigator

Date

Mutual Expectations Agreement

NAZ FAMILY COMMITMENTS AND EXPECTATIONS

I understand that receiving these funds is directly connected to my commitment to the academic achievement of my children.

FOR BOTH ONE-TIME AND TEMPORARY SUBSIDY:

I understand that I am expected to:

1. Follow my Monthly Budget;
2. Attend meetings with my NAZ Connector, Housing Navigator and Career/Finance Navigator as needed, according to my subsidy;
3. Be available for contact over the phone, through email or a different communication rhythm agreed upon with my NAZ Connector, Housing Navigator and Career/Finance Navigator;
4. Continue to participate in NAZ-sponsored activities and classes;
5. Continue to prioritize the academic achievement of my/our child/ren.

FOR TEMPORARY SUBSIDY ONLY:

I understand that I am expected to:

1. Follow my Stabilization Plan;
2. Report all changes in income to the Housing Navigator and Career/Finance Navigator. I understand that if my income significantly increases and my housing becomes affordable, this subsidy will be terminated immediately.

I understand that my TEMPORARY SUBSIDY funding depends on:

1. Maintaining consistent communication with my NAZ Connector, Housing Navigator and Career/Finance Navigator;
2. Making progress made on goals developed with the Career/Finance Navigator relating to finances and employment;
3. Making consistent and on-time payments of my rent portion;
4. Abiding by my lease, including the activity of my guests.

I understand that if any of the expectations listed above are not met, the TEMPORARY SUBSIDY funding will be terminated immediately. I understand that if I foresee an issue arising relating to one of the listed expectations, I am expected to communicate that to my NAZ Connector, Housing Navigator and Career/Finance Navigator.

NAZ STAFF COMMITMENTS AND EXPECTATIONS

I understand that I am expected to:

1. Be in consistent communication with this NAZ family;
2. Work for solutions when unexpected circumstances arise and are communicated in a timely manner;

3. Facilitate scheduled, on-time payments of this NAZ family's subsidy;
4. Attend meetings scheduled with this NAZ family as it relates to their subsidy;
5. Partner with and support this NAZ family as they work to follow their Stabilization Plan and Monthly Budget.

By signing this document, I agree to deliver on my commitments as identified above.

_____ NAZ Participant	_____ Date
_____ NAZ Participant	_____ Date
_____ NAZ Connector	_____ Date
_____ Housing Navigator	_____ Date
_____ Career/Finance Navigator	_____ Date

Letter of Guarantee



Northside Achievement Zone
2123 W. Broadway Ave
Minneapolis, MN 55411

Dear _____:

Please accept this letter as a statement of guarantee of payment for your tenant, _____ . _____ is enrolled in the Northside Achievement Zone and is committed to the academic success of his/her/their child/ren. I understand that _____ has applied for Emergency Assistance through Hennepin County to pay for the first month's rent and security deposit. If for any reason Hennepin County denies this request, the Northside Achievement Zone Housing Stabilization Fund will pay for the first month's rent and security deposit. I understand that the total amount due is \$_____.

I hope you will consider allowing _____ to move into your property at _____ with this letter of guarantee of payment.

Sincerely,

Appendix II: Defining Homeless and Highly Mobile to Determine Eligibility for the Achieving Through Stability Fund

The PPL-NAZ program will utilize an expanded interpretation of the McKinney-Vento Homeless Assistance Act as a foundation in determining family eligibility. Highly mobile households and households facing an imminent threat to their housing are also eligible. Staff will use the following guidelines in order to determine eligibility:

The McKinney-Vento Homeless Assistance Act defines homelessness as:

Individuals who lack a fixed, regular and adequate nighttime residence and includes:

1. Families and youth who are sharing housing of other persons due to loss of housing, economic hardship or other crisis; are living in motels, hotels, shelters, trailer parks, campgrounds, hospitals (or awaiting foster placement) due to the lack of alternative adequate accommodations.
2. Families and youth who have a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings;
3. Families and youth living in cars, parks, public spaces, abandoned building, substandard spaces, bus or train stations or similar settings;
4. Migratory (highly mobile) families and youth.

Terms staff will consider in determining eligibility:

“Fixed” means “not subject to change or fluctuation.”

“Regular” means “normal, standard and consistent.”

“Adequate” means “fully sufficient and lawful.”

“Substandard” can mean “not meeting local code, having unsafe conditions, condemned or over-crowded.”

Considerations

In shared housing situations, staff will consider the following to determine the housing permanency:

1. Is the family sharing housing due to a crisis' economic or otherwise?
2. Does the family plan to stay long -term?
3. Does everyone in the family have a bed?
4. Can the head of household sign the lease agreement?
5. Can the host force the family or youth to exit without cause?
6. Is over-crowding an issue in the current housing situation? Does the ratio of persons to bedroom exceed 2:1 plus 2.

Migratory and highly mobile situations may be defined as and identified by:

1. Has the family moved more than once during the previous 12 months?
2. Has the family moved once in the previous 12 months and is their current housing situation in jeopardy?

The Minnesota Department of Education considers households facing an imminent threat to their housing as eligible for McKinney-Vento services.

Imminent threat to housing stability is defined as:

An imminent change in the housing situation over which the family may have no control such as loss of job or other income and pending unlawful detainer, foreclosure (home or landlord), situations of domestic violence or condemnation.

Appendix III: ATS Talking Points for Families

Goal: The Goal of the Achieving Through Stability (ATS) Fund is to increase the housing stability of NAZ families so that their scholars will succeed in school.

Overview:

- ATS offers short-term rental subsidies for NAZ families struggling with homelessness and/or housing instability
- Funding will decrease the cost of rent to be only 30% of the household income

Basic Eligibility:

- NAZ family that has been actively enrolled for at least 3 months
- At least one scholar in the home is in grades K-12
- At least one scholar in the home is not meeting grade-level benchmarks in reading and math
- The family fits at least one of the following definitions of homeless/highly mobile:
 - The family has moved more than once in the last 12 months
 - The family has moved once in the last 12 months and currently faces an imminent threat to their housing
 - The family lacks permanent, fixed, and regular nighttime residence [doubled up with friends or relatives, staying in a hotel/motel, staying in a car, staying in a shelter...]
- Gross household income is at or below 60% of the Area Median Income levels depending on household size:

1 Person	2 People	3 People	4 People
\$2,905 monthly	\$3,320 monthly	\$3,735 monthly	\$4,145 monthly

Timeline:

- While the actual time it takes will depend on family circumstances, communication, and rental vacancies, below is a general timeline:

Rent Standards:

- For this funding, there are standards for rental fees. Families can choose a unit that exceeds these standards, but the family will be responsible for the entirety of the excess. For example, if Shannon chooses a unit is \$75 dollars more than the standard, she will have to pay 30% of her income towards the rent *plus* the additional \$75. Below is a general reference guide.

For **single family homes** where the **tenant pays all utilities**, and **heat is gas**

# of Bedrooms	1	2	3	4	5	6
Payment Standard	\$605	\$763	\$1011	\$1142	\$1350	\$1562

For **single family homes** where the **tenant pays all utilities**, and **heat is electric**

# of Bedrooms	1	2	3	4	5	6
Payment Standard	\$688	\$871	\$1126	\$1277	\$1483	\$1694

For **duplexes/multiplexes** where the **tenant pays some utilities** (electricity and gas), and **heat is gas**

# of Bedrooms	1	2	3	4	5	6
Payment Standard	\$669	\$837	\$1137	\$1266	\$1480	\$1706

For **duplexes/multiplexes** where the **tenant pays some utilities** (electricity and gas), and **heat is electric**

# of Bedrooms	1	2	3	4	5	6
Payment Standard	\$721	\$927	\$1230	\$1387	\$1593	\$1835

Appendix IV: ATS Zero-Income Guidelines

Creation date: November 13, 2014

Summary

NAZ-ATS households are required to certify their income on an annual basis. An exception to this is when a participant household is identified as having zero income. Below is the internal guideline on how to manage participant households with zero income.

Zero Income Summary

A participant household can be reported as having zero income at various stages during the NAZ-ATS subsidy process:

1. An applicant is initially verified as having zero income before approval
2. A participant household requests an interim certification for an income decrease to zero income

For all households identified as having zero income, the following process is to be followed during the period of time in which they have zero income:

1. Housing Navigator or PPL will identify or report a participant household as having zero income
2. PPL will request that the NAZ Housing Navigator certify on a monthly basis that the household is not receiving income from any sources
3. Housing Navigator will have the participant complete a Certification of Zero Income form and will return it to PPL compliance by the 5th of each month during which the household has zero income
4. Participant household will report to NAZ when they resume earning income, in any amount from any source
5. PPL will create an income calculation worksheet and rent calculation worksheet to determine the new tenant portion/subsidy portion. Effective date of the income increase will be established* and included on the rent calculation worksheet
6. For retroactive effective dates, PPL will do a rent analysis to determine how much rent is owed to the tenant for overpayment or how much is still owed by the tenant
7. PPL will send rent calculation worksheet to Housing Navigator for resident signature
8. PPL will update the MHFA voucher request form with the new income (reflecting changes to the tenant portion and subsidy portion)
9. PPL will send a 30-day notice of rent increase with the effective date of the rent increase to the resident and a copy to the Housing Navigator
10. Housing Navigator will provide tenant and PPL with a Housing Trust Fund Amendment To Lease Addendum form that reflects the change in tenant portion and the effective date of the rent increase

Effective Dates

For increases there is usually a 30-day notice of rent increase. For example, if a household reported an increase in income on June 5 and a new rent calculation was signed on June 26, the increase in tenant portion would be effective August 1 so long as all paperwork is complete and the rent calculation worksheet is signed by the resident. The Housing Trust Fund Amendment to Lease Addendum is the mechanism used to reflect the changes; in tenant portion, subsidy portion and effective date.

The true effective date will depend on a number of factors, including when it was reported, when the change truly occurred, the length of time to complete paperwork, etc., and is something that the PPL Compliance Specialist and the Housing Navigator should discuss on a case-by-case basis.

Appendix V: ATS Interim Recertification Guidelines

Creation date: August 26, 2014

Summary

NAZ-ATS households are required to certify their income on an annual basis. Interim recertifications should be completed if/when the composition of the household changes, to be sure the household continues to pay only 30% of the household income towards rent. Interim recertifications for changes in household annual income are not required by the grant agreement, with the exception of several situations. Below is the internal guideline on how to manage interim recertifications for income.

Interim Recertification Summary

- Households can request a rent portion re-calculation if they have a decrease in income between their annual recertifications
- If their portion is re-calculated due to a decrease and then their income increases before their next AR by \$500 per month or more they would need to report the increase to have their rent re-calculated again (to be sure they continue to pay 30% of their annual household income towards rent)
- If a household goes to Zero Income they must report when they resume earning income, in any amount

Decreases in Income

In the event that the resident's income decreases between certifications, the resident *may* contact the Housing Navigator, in writing, for recalculation of their rental payment portion. The Housing Navigator will obtain appropriate verification of the change in income, and the amount of rental assistance provided may be increased so that the resident only pays 30% of their monthly income toward their housing payment, including utilities as outlined in the utility allowance schedule published by the City of Minneapolis Public Housing Authority.

Process:

1. HH notifies Housing Navigator of a change
2. An interim recertification (IR) form is completed and signed by the resident
3. Housing Navigator obtains verifications for the income that was reported to have changed
4. Housing Navigator sends IR form and verifications to PPL compliance
5. PPL compliance reviews – one of two next steps:
 - a. PPL will request additional information as needed OR
 - b. PPL will approve and continue with process
6. PPL will create a calculation worksheet and a rent calculation worksheet to determine new tenant portion/subsidy portion. Effective date of IR will be established*
7. PPL will send rent calc worksheet to Housing Navigator for resident signature
8. PPL will update the MHFA voucher request form with the new income (reflecting changes to the tenant portion and subsidy portion)
9. Housing Navigator will provide tenant with a *Housing Trust Fund Amendment To Lease Addendum* form that reflects the change in tenant portion. In the cases of an increase, this will serve as a 30-day notice of rent change.

Increases in income

Residents are not required to report increases in income between annual recertifications; their rent portion will not be adjusted until their next annual certification, as applicable. There are two exceptions to this policy. 1) If an adult member's income changes from zero income to income; and 2) if the household has completed an IR for a decrease in income and between that IR and their next AR their income increases by \$500 per month. In both cases the change needs to be reported, in writing, to the Housing Navigator, within 10 days of the change and will prompt a recalculation of rental assistance.

*Effective dates

The effective date of a decrease is generally the following rental period month. For example, if a household reports the change in income on June 5 the new rent portion would be effective July 1 so long as all paperwork is complete and the rent calculation worksheet is signed by the resident. For increases there is usually a 30-day notice of rent increase. For example, if a household reported an increase in income on June 5 and a new rent calc was signed on June 26, the increase in tenant portion would be effective August 1. Again, assuming all paperwork is complete. The Housing Trust Fund Amendment to Lease Addendum is the mechanism used to reflect the changes; in tenant portion, subsidy portion and effective date.

The true effective date will depend on a number of factors, including when it was reported, when the change truly occurred, the length of time to complete paperwork, etc., and is something that the PPL Compliance Specialist and the Housing Navigator should discuss on a case-by-case basis.

Appendix VI: Checklist of Required Documents

NAZ Housing Stabilization Fund

Included with initial recommendation:

- Monthly Budget
- Income Verification(s)
 - Copies of 4-6 months of consecutive paystubs OR Completed Employment Verification Form, when applicable
 - Award letter for public assistance, including social security, when applicable
 - Completed Regular Contributions Verification Form, when applicable
 - Completed Self-Employment Verification Form, when applicable
 - Print out from Minnesota's Online Child Support System, when applicable
- Proof of request or denial of assistance letters from other institutions
- Formal letter from landlord/mortgage holder confirming amount owed
- W9 from landlord

Submitted after approval:

- Mutual Expectations agreement

NAZ-PPL Achieving Through Stability Fund

Included with initial recommendation:

- NAZ Connect Release for all persons 18yrs and older
 - UHW and PPL
 - Housing, finance, career, and demographic tabs
- MHFA data privacy form
- Housing Questionnaire
- Income/Asset Verification(s)
 - Copies of 4-6 months of consecutive paystubs OR Completed Employment Verification Form, when applicable
 - Award letter for public assistance, including social security, when applicable
 - Completed Regular Contributions Verification Form, when applicable
 - Completed Self-Employment Verification Form, when applicable
 - Print out from Minnesota's Online Child Support System, when applicable
 - Account balances for checking, savings, retirement accounts
- Housing Verification
 - First Preference: third party verification of family's housing status, such as letter or e-mail from school McKinney-Vento Coordinator or other Agency
 - Second Preference: verification from family's connector (letter on NAZ letterhead or e-mail) along with the following applicable documents:
 - Letter from current landlord
 - Phone clarification with current/past landlords (complete form)
 - Hotel/Motel receipts
 - Third preference: verification from Housing Navigator along with the following applicable documents:
 - Letter from current landlord
 - Phone clarification with current/past landlords (complete form)
 - Hotel/Motel receipts
- Annual Income Certification Form

Submitted after approval:

- HAP Contract, including landlord and family (tenant) signatures
- Copy of the signed Lease Agreement
- Lease Addendum, including landlord and family (tenant) signatures
- HQS Inspection results
- W-9 from landlord
- Signed Rent Calculation worksheet
- HMIS Release of Information
- HMIS Intake form
- HMIS Self-Sufficiency Matrix

Ongoing:

- Semi-Annually: HMIS LTH household query and the self-sufficiency matrix
- Annually: Income Recertification
 - Verification of household composition
 - Income verification
 - Signed rent calculation worksheet
- Completion of the subsidy: HMIS LTH household query exit form

