

Homelessness Prevention Program

Assessing Eligibility & Obtaining Assistance

Who is eligible for Homelessness Prevention assistance?

Individuals and families who are housed currently but need temporary rental or utility assistance or who need assistance to move to another unit in order to avoid becoming homeless.

Note: Individuals and families who are experiencing homelessness (residing in emergency or transitional shelters or on the street) and need temporary assistance in order to obtain and retain housing are eligible for the Rapid Re-Housing Program (contact Heartland Family Service – 457-7770).

Eligibility criteria:

To be eligible for prevention assistance, households must meet the following criteria:

- ✓ Household must be at or below 50% of Area Median Income (AMI)
- ✓ Household must meet both of the following circumstances: (1) no appropriate subsequent housing options have been identified; AND (2) the household lacks the financial resources and support networks needed to obtain immediate housing or remain in its existing housing (*i.e., but for this assistance, the household would become homeless*).
- ✓ Any individual or family receiving rental assistance must have at least an initial consultation with a case manager (housing counselor) to determine need.

Who to contact:

If you think you might be eligible for homelessness prevention assistance, please call the Family Housing Advisory Services (FHAS) **HOUSING HELP LINE** at **(402) 934-6763**.

What to expect:

1. After you express an interest in assistance, you will be given a brief explanation of the Homelessness Prevention program including a listing of eligibility criteria, i.e. 50% Area Median Income for Size of Household, currently housed but at risk of being homeless without other means of support, the requirement that you meet with a case manager/housing counselor.

You will be asked – given your understanding of the program – if you would like to meet with a case manager/housing counselor. If so, a meeting will be scheduled and you will be told what you need to bring to that meeting, i.e., evidence of household income, household composition, eviction notices, utility bills, etc.

2. At the case management meeting, you will be given additional details about the program, a housing stability assessment will be conducted, basic demographic information will be collected, your documentation will be reviewed and you will

have your questions concerning the program answered. Your risk of homelessness and likelihood of remaining stably housed once assistance ends also will be assessed. Housing and financial education along with other resources may be provided to help you increase the likelihood of greater housing stability.

As a part of your assessment the following risk factors may be taken into consideration:

- ✓ Eviction within 2 weeks (including from family or friends)
 - ✓ Discharge in 2 wks from institution (in which person has resided for 180 days)
 - ✓ Residency in condemned housing
 - ✓ Sudden/significant loss of income
 - ✓ Sudden/significant increase in utilities
 - ✓ Mental health/substance abuse issues
 - ✓ Physical disabilities/chronic health issues (including HIV/AIDS)
 - ✓ Severe housing cost burden (greater than 50 percent of income)
 - ✓ Homeless in last 12 months
 - ✓ Young head of household (under 25 with children or pregnant)
 - ✓ Involvement w/child welfare (including foster care)
 - ✓ Pending foreclosure of rental housing
 - ✓ Extremely low income (less than 30 percent of AMI)
 - ✓ High overcrowding (exceeding health/safety standards)
 - ✓ Past institutional care (prison, treatment facility, hospital)
 - ✓ Recent traumatic life event (such as death of spouse or primary care provider; recent health crisis preventing household from meeting financial responsibilities)
 - ✓ Credit problems (that preclude obtaining of housing or significant amount of medical debt)
3. At the conclusion of the initial case management meeting, you will be told 1) whether or not you qualify for assistance; 2) the nature, amount and duration of assistance; 3) the additional verification/documentation required to determine eligibility, if any; and 4) the date of your re-certification case management meeting, if appropriate.
- All rental/utility checks are sent to appropriate third parties (i.e., landlords, utility companies, etc.). Financial assistance checks usually are mailed in 2-3 business days.
- NOTE:** Eligibility for financial assistance hinges on whether or not the household is likely to be stably housed when assistance ends.
4. Re-certification case management meetings are required every three months. Housing stability and household eligibility for assistance is once again assessed and determined at these meetings.

CORRECTED
City of Omaha Planning Department
Housing and Community Development Division
Housing Programs Median Family Income Limits
(Effective March 19, 2009)

| <u>Family Size</u> | <u>30%</u> | <u>50%</u> | <u>60%</u> | <u>80%</u> | <u>100%</u> |
|--------------------|------------|------------|------------|------------|-------------|
| 1 | \$14,650 | \$24,450 | \$29,350 | \$39,150 | \$48,900 |
| 2 | \$16,750 | \$27,950 | \$33,550 | \$44,700 | \$55,900 |
| 3 | \$18,850 | \$31,450 | \$37,750 | \$50,300 | \$62,900 |
| 4 | \$20,950 | \$34,950 | \$41,950 | \$55,900 | \$69,900 |
| 5 | \$22,650 | \$37,750 | \$45,300 | \$60,350 | \$75,500 |
| 6 | \$24,300 | \$40,550 | \$48,650 | \$64,850 | \$81,100 |
| 7 | \$26,000 | \$43,350 | \$52,000 | \$69,300 | \$86,700 |
| 8 | \$27,650 | \$46,150 | \$55,400 | \$73,800 | \$92,300 |
| 9 | \$29,350 | \$48,950 | \$58,750 | \$78,300 | \$97,900 |
| 10 | \$31,000 | \$51,750 | \$62,100 | \$82,750 | \$103,500 |
| 11 | \$32,700 | \$54,500 | \$65,400 | \$87,200 | \$109,000 |
| 12 | \$34,350 | \$57,300 | \$68,750 | \$91,700 | \$114,600 |
| 13 | \$36,050 | \$60,100 | \$72,100 | \$96,150 | \$120,200 |

Note: Income limits have been rounded to the nearest \$50.00. The actual median family income per family size must be calculated to determine eligibility for participation in federally-assisted programs. To calculate the actual median family income, divide the actual income by the 100% Median Family Income for the Family Size from the chart.

Example: The actual MFI percentage for a family of 5 with an actual reported income of \$57,000.00 is determined by dividing \$57,000.00 by \$75,500.00 (100% Median Family Income for Family of 5) - $.75496 \times 100 = 75.50\%$.