

Comparison of Federal Rental Assistance Programs to North Carolina’s Key Rental Assistance and Transitions to Community Living Voucher Programs

APRIL 2018

The chart below shows a side-by-side comparison of seven rental assistance programs:

- The Housing Choice Voucher program (“HCV”),
- Supportive Services for Veteran Families (“SSVF”),
- HUD-Veterans Affairs Supportive Housing (“HUD-VASH”),
- Emergency Solutions Grant Rapid Re-Housing (“ESG-RRH”),
- Continuum of Care Rental Assistance (“CoC-RA”),
- Key Rental Assistance (“Key”), and
- The Transitions to Community Living Voucher (“TCLV”).

PROGRAM BASICS	FEDERAL PROGRAMS					N.C. PROGRAMS	
	<i>HCV</i>	<i>ESG-RRH</i>	<i>CoC-RA</i>	<i>SSVF</i>	<i>HUD-VASH</i>	<i>Key</i>	<i>TCLV</i>
<i>Type of Rental Assistance</i>	Tenant-based (project-based Section 8 rental assistance also exists)	Tenant-based	Tenant-based	Tenant-based	Tenant- or (occasionally) project-based	Project-based	Tenant-based
<i>Funding</i>	U.S. Dept. of Housing and Urban Development (“HUD”) allocates to public housing authorities (“PHAs”)	HUD distributes block grant to Entitlements and States, which then award grants to Continuum of Care (“CoC”) applicants	HUD awards competitive funding to CoCs	U.S. Dept. of Veterans Affairs (“VA”) awards grants to supportive services nonprofits	HUD and VA allocate to PHAs and VA medical centers (VAMCs)	State revenue – Recurring item in N.C. Dept. of Health and Human Services (“NC DHHS”) budget	State revenue – Recurring item in NC DHHS budget
<i>Target Population</i>	Individuals/families with low incomes (PHAs may set preferences locally)	Individuals/families experiencing homelessness as defined by Category 1 (“literally homeless”) in HUD’s Homeless Definition Rule or Category 4 (“fleeing or attempting to flee domestic violence with no other residence”)	<ul style="list-style-type: none"> • Individuals/families experiencing homelessness as defined by Categories 1, 2 (“imminent risk of homelessness”), 3 (“homeless under other Federal statutes”), or 4 • For permanent supportive housing, at least one household member must have a disability 	Veterans experiencing homelessness	<ul style="list-style-type: none"> • Veterans experiencing homelessness as defined by Category 1 or 2 • Priority for those who are chronically homeless with severe mental illness or dependent children 	People with disabilities with low incomes	People with disabilities addressed under the 2012 <i>Olmstead</i> settlement with low incomes

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N.C. PROGRAMS

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<i>Payment Standard</i>	Difference between HUD’s Fair Market Rent (“FMR”) and 30% of household monthly adjusted income	<ul style="list-style-type: none"> Up to FMR; subrecipients have flexibility regarding tenant portion of rent, which is determined by CoC’s written standards Assistance is time-limited 	<ul style="list-style-type: none"> Up to FMR; subrecipients have flexibility regarding tenant portion of rent, which is determined by CoC’s written standards Rapid re-housing assistance is time-limited 	Up to FMR or HUD’s rent reasonableness standard	Difference between FMR and 30% of household monthly adjusted income	Difference between the statewide payment standard (currently \$500 for 1BR, \$600 for 2BR) and 25% of household monthly income	TCLV subsidy cannot exceed FMR
<i>Average Subsidy (per household in NC, 2017)</i>	\$468 per month ⁱ	\$1,676 per assistance period (not necessarily one month—length of assistance varies from household to household)	Data not available	Data not available	\$452 per month ⁱⁱ	\$324 per month	\$400 per month ¹
<i>Number of Recipient Households (in NC, 2017)</i>	59,500 ⁱⁱⁱ	1,316	Data not available	Data not available	1,600 ^v	2,892	864 ²
<i>Relation to other Rental Assistance Programs</i>	HCV recipients cannot receive any other form of tenant-based or duplicative assistance	Except for one-time payment of rental arrears, ESG-RRH cannot be provided for the same period and same cost types as assistance from other programs (but if, for example, HUD-VASH is used for rent, ESG may pay a security deposit)	Except for one-time payment of rental arrears, CoC-RA cannot be provided for the same period and same cost types as assistance from other programs	SSVF cannot be provided for the same period and same cost types as assistance from other programs	HUD-VASH recipients cannot receive any other form of tenant-based or duplicative assistance	Key recipients cannot receive other rental assistance, but are encouraged to actively seek federal rental assistance	TCLV recipients cannot receive other rental assistance
<i>Approved Referral Agencies</i>	None, households apply directly to PHAs	Coordinated entry through service providers in CoC geographic area	Coordinated entry through service providers in CoC geographic area	Coordinated entry through service providers in CoC geographic area	Recipients must be referred by VA-run VAMCs or community-based outpatient clinics (CBOCs)	Recipients must be referred by an Approved Referral Agency (approved by NC DHHS) ^v and have a referral letter from NC DHHS	Recipients must be identified by Local Management Entities/Managed Care Organizations (“LME/MCOs”)

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N.C. PROGRAMS

RECIPIENT ELIGIBILITY	<i>HCV</i>	<i>ESG-RRH</i>	<i>CoC-RA</i>	<i>SSVF</i>	<i>HUD-VASH</i>	<i>Key</i>	<i>TCLV</i>
<i>Income</i>	Earn ≤ 50% of area median income (“AMI”); at least 75% of recipients must earn ≤ 30% AMI	<ul style="list-style-type: none"> No initial income restrictions Must earn ≤ 30% AMI at re-evaluation, which occurs at least annually 	No income restrictions (but CoC may establish them for re-evaluation, if desired)	Earn ≤ 50% AMI	Earn ≤ 50% AMI; the rule that at least 75% of recipients must earn ≤ 30% AMI does not apply	<ul style="list-style-type: none"> Earn ≤ 50% AMI Minimum monthly gross income of \$300 	Earn ≤ \$2,000 per month
<i>Support Services</i>	None	Supports and services are voluntary	Supports and services are voluntary	Must participate in support services provided by SSVF grantees, such as case mgmt.	Must participate in case mgmt.	Supports and services are voluntary	The state’s Transitions to Community Living Initiative (“TCLI”), of which TCLV is a part, includes supports and services, which are voluntary
<i>Other</i>		At re-evaluation (which occurs at least annually), households must still lack sufficient resources/supports to retain housing without program’s assistance	At re-evaluation (which occurs at least annually), households must still lack sufficient resources/supports to retain housing without program’s assistance	<ul style="list-style-type: none"> Must occupy (or be soon to occupy/recently have occupied) permanent housing Must be or be at risk of becoming homeless Must have been discharged under non-dishonorable conditions 	<ul style="list-style-type: none"> Must be eligible for VA Health Care Must be homeless per McKinney-Vento definition 	Must receive permanent disability income (e.g., SSI, SSDI); temporary or pending permanent benefits do not count	Must be a member of the 2012 <i>Olmstead</i> settlement class

¹ Calculated from 2017 Q4 data only to avoid data integrity issues as TCLV is a very new program (began in April 2017)

² This is the number of individuals who received any type of TCLV assistance in 2017 (including one-time rent payments, utility payments, etc.); 788 of those individuals received ongoing rental subsidy

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<i>Rental Assistance</i>	Continues as long as household remains eligible	<ul style="list-style-type: none"> • Short-term – Up to 3 months • Medium-term – 4-24 months 	<ul style="list-style-type: none"> • Rapid re-housing – Short-term (up to 3 months) or medium-term (4-24 months) • Permanent supportive housing – Long-term (>24 months) 	<ul style="list-style-type: none"> • ≤ 50% AMI – Up to 10 months in 2-year period or 6 months in 1-year • ≤ 30% AMI – Up to 12 months in 2-year period or 9 months in 1-year 	Continues as long as household remains eligible	Continues as long as household remains eligible	Continues as long as household remains eligible
<i>Security Deposits</i>	No	Yes – Up to 2 months	Yes – Up to 2 months	Yes – 1 deposit during 2-year period; do not count toward max funding assistance limits	No	Yes	Yes
<i>Utility Deposits</i>	No	Yes – Up to 24 months, including up to 6 months for arrears	Yes – One-time payment	Yes – 1 deposit during 2-year period; do not count toward maximum assistance limits	No	No	No – But TCLV participants can access \$2,000 in Transition Year Stabilization Resource funds to cover this
<i>Utility Payments</i>	Yes – HCV payments include a utility allowance	Yes – Up to 24 months, including up to 6 months for arrears	No – Unless they are included in monthly rent	Yes – Same duration limits as rental assistance	Yes – HUD-VASH payments include a utility allowance	No	No
<i>Moving Costs</i>	No	Yes – Covers truck rental, moving company, and storage up to 3 months	Yes – Covers one-time costs like truck rental or moving company	Yes – 1 time during 2-year period; also covers storage up to 3 months or until recipient is in permanent housing	No	No	No – But TCLV participants can access \$2,000 in Transition Year Stabilization Resource funds to cover this

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<i>Emergency Housing Assistance</i>	No	No	No	Yes – Up to 72 hours for single Veteran or 45 days for Veterans with spouse/dependents	No	No	No – But TCLI participants can access the Bridge Program (which funds temporary housing for 2 months, with a possible 1-month extension) and Emergency Housing funds (1-time payment up to \$1,500 per individual)
<i>Housing Stability Assistance</i>	No	Housing Relocation and Stabilization Services <ul style="list-style-type: none"> Rental application fees Last month’s rent Housing search and placement (up to 30 days while seeking permanent housing and up to 24 months while occupying permanent housing) Housing stability case management Legal services Credit repair 	Housing Relocation and Stabilization Services – May be provided until 6 months after rental assistance ends <ul style="list-style-type: none"> Rental application fees First and last month’s rent Housing search Case management Credit repair Legal services Counseling and outreach services Mental health, outpatient health, and substance use services Education services, employment assistance/job training, and life skills training Food, child care, and transport 	General Housing Stability Assistance – Up to \$1,500 during 2-year period <ul style="list-style-type: none"> Employment assistance/job training Assistance securing permanent housing (e.g., credit score checks) Temporary emergency expenses (e.g., baby formula; up to \$500) Broker’s fees (once during 2-year period; excluded from \$1,500 max) Other Assistance <ul style="list-style-type: none"> Transport and child care 	No	No	No – But TCLI participants may be able to access Community Living Assistance funds, which provide up to \$1,228 per individual per month to meet their health and safety needs

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<i>Landlord Risk Mitigation Tools</i>	No	<ul style="list-style-type: none"> • Mediation – Between participant and landlord 	<ul style="list-style-type: none"> • Vacancy – If assisted unit is vacated before lease ends, assistance may continue for up to 30 days from the end of the month • Property damage – After tenant vacates (once per participant; amount up to 1 month's rent) • Mediation – Between participant and landlord 	No	See HCV	<ul style="list-style-type: none"> • Vacancy – After first 30 days of vacancy; lesser of 2 months' rent or unpaid rent until unit is re-leased • Damages when insurance claim is not filed – After tenant vacates; up to 75% of claim, minus security deposit, up to \$2,500 • Damages when insurance claim is filed – After tenant vacates; up to 100% of unreimbursed portion of claim, minus security deposit; monthly payment up to \$50 and total up to \$3,000 • Unpaid rent reimbursements after move-out – Minus security deposit, up to 3 months plus outstanding late fees • Reimbursement for successful eviction costs – Up to \$1,000; landlord must give tenant 3 chances to work with RHCs to correct infractions 	<ul style="list-style-type: none"> • Vacancy – After first 30 days of vacancy; lesser of 2 months' rent or unpaid rent until unit is re-leased • Damages when insurance claim is not filed – After tenant vacates; up to 75% of claim, minus security deposit, up to \$2,500 • Damages when insurance claim is filed – After tenant vacates; up to 100% of unreimbursed portion of claim, minus security deposit; monthly payment up to \$50 and total up to \$3,000 • Unpaid rent reimbursements after move-out – Minus security deposit, up to 3 months plus outstanding late fees • Reimbursement for successful eviction costs – Up to \$1,000; landlord must give tenant 3 chances to work with LME/MCOs to correct infractions • Holding fees – Up to 2 months' rent to take a unit off the market if a potential tenant has a short-term barrier to entering into a lease and lag time is unacceptable to landlord

Sources

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ⁱ Data from Q2 2017 (source: https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/psd)

ⁱⁱ Data from Q2 2017 (source: https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/psd)

ⁱⁱⁱ Data from Q2 2017 (source: <https://www.cbpp.org/research/housing/national-and-state-housing-fact-sheets-data>)

^{iv} Data from Q2 2017 (source: https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/psd)

^v To become approved referral agencies, human services providers must meet eligibility criteria in the Referral Agency Agreement to Participate, which includes having capacity to assess individuals' potential success in independent housing, provide referred tenants continued access to support services, and coordinate support services through community providers when needed (http://www.nchfa.com/sites/default/files/page_attachments/KeyTargetingManualTCPLP.pdf, p. 32 and 43)

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