VT State Housing Authority (VSHA) COVID-19 Rental Housing Stabilization Program

Frequently Asked Questions (FAQ)

The Vermont State Housing Authority (VSHA) Rental Housing Stabilization Program (RHSP) is for tenants who are at risk of losing their housing due to non-payment of rent during the Coronavirus pandemic and to compensate landlords for some of their losses due to CARES Act moratorium, Judicial Emergency, and stay of eviction proceedings. This program will provide the VSHA Payment Standard or the actual amount due for the month(s) being claimed, whichever is less, per household at a single address who meet eligibility criteria. The goal of this program is to prevent eviction and homelessness and to ensure that landlords can cover their expenses associated with owning and operating rental units.

1. Who is eligible?

Tenants in Vermont who are unable to pay rent due to circumstances related to the Coronavirus pandemic or have back rent due and may be at risk of losing their housing due to non-payment of rent. Tenants who are in unsustainable tenancies and families or individuals who are homeless may also qualify for assistance with first and last months' rent and security deposit at a new sustainable unit if they agree to accept navigation and support services and are referred to the program by AHS through the Coordinated Entry system.

2. How much will the program pay?

This program will provide the VSHA Payment Standard or the actual amount due for the month(s) being claimed, whichever is less, per household at a single address who meet eligibility criteria.

3. How do I apply?

Apply on-line at the VSHA web site, www.vsha.org by clicking on the COVID 19 Information tab. Fill out the Rental Housing Stabilization Program application for either Tenant or Landlord and submit it as directed. Both the tenant AND the landlord must complete application and certification forms as applicable.

4. Can I get help filling this out online? Can I get a paper copy?

Yes. Please contact the appropriate agency below:

- Tenants call VT Legal Aid 1-800-889-2047 or fill out Legal Help Request Form.
- Landlords call VT Landlords Association 802-985-2764 or 888-569-7368

5. How often can I apply?

Households can apply as often as needed through December, 2020 and as long as there is money available in the fund.

6. If the RHSP grant is all I can pay right now, will I be evicted?

The conditions of the grant state that if a landlord accepts the grant payment they must:

- Qualify the grant as payment in full for all past rent, even if the amount is less than the monthly rent.
- Waive all late fees.
- Not evict for nonpayment of rent for the same number of months in the future as the payment covers in the past.
- Not to raise the rent before January 1, 2021 or the end of the lease term, whichever is later.
- Make repairs in 30 days so that my unit is not in violation of housing codes.

7. Should I tell my landlord or tenant that I am applying?

Yes. Communication between tenants and landlords is important. Most landlords do not want to lose good tenants and good communication can only help. Also, the landlord will need to verify the amount of the claim by completing a Landlord Certification form.

8. How will the application be processed? How will the landlord get paid?

When both the Tenant Application and Landlord Certification forms are received by VSHA, they will be reviewed by VSHA staff. If approved, VSHA will transfer payment to the landlord by direct deposit. No paper checks will be mailed. If denied, the landlord and tenant will be notified by email. If either the landlord or tenant does not have email, then notification will be by First Class mail. Email is <u>strongly</u> encouraged and preferred for both public safety and programmatic efficiency.

9. How long will the program run?

The program will run until the funds are exhausted, the program ends, or December 30, 2020, whichever comes first.

10. What if my landlord refuses to participate?

There is no obligation for a landlord to participate in this program. (Is this a Fair Housing Law concern?)

11. Will I have to pay back the money?

No. This is not a loan; it is a grant and will not have to be paid back. However, if we discover that a recipient has falsified documents or has somehow defrauded the program, the money will need to be repaid.

12. Will I have to pay 2020 taxes on this money?

No, the assistance is not income and will not be taxed. Also, the payment will not count as income for the purposes of determining eligibility for other Federal Government assistance or benefits. Landlords will still need to count this as rental income. For programs that take into account the amount of rent you pay, it may affect the benefit amount.

13. Is Lot Rent Eligible?

Yes, if you own a mobile home and rent space in a park.

14. Are Homeowner Association (HOA) Fees Eligible?

Only if the HOA fees are included in the rent amount or if the HOA fee is a separate payment under the terms of a written lease. In which case, it fits the definition of rent in 9 VSA 4451(7)

15. How long until I find out if my application has been approved?

All decisions will be made within 10 working days of submission / receipt of a complete application, including a completed Landlord Certification and Tenant Application.

16. Are there special provisions for victims of violence or stalking?

To ensure the safety of tenants, tenants who are victims of domestic violence, dating violence, sexual assault, or stalking may request additional funding to move to another rental unit even if they received rental assistance in the past or another member of their household received rental assistance. The ability to make such a request is available regardless of sex, gender identity, or sexual orientation.

17. Am I protected from discrimination?

VSHA and community partners, as well as landlords, are prohibited from discriminating on the basis of race, color, national origin or ethnicity, religion, disability, minor children, sex, gender identity, sexual orientation, abuse, sexual assault or stalking, age, receipt of public assistance, or marital status.

18. Is my information confidential?

For purposes of data collection, transparency and education, the information you provide may be shared. Landlord payment information will not be shared without prior consent. Tenants may get the landlord's form, and the landlord can get the tenant form.