



## **STAR Program Fact Sheet**

The Fair Housing Resource Center has programs available to individuals in need, with an imminent risk of homelessness. FHRC processes each application on a case-by-case basis. Below, please find program questions and answers to help you determine if you qualify.

### **1. What programs are available?**

FHRC provides security deposit assistance, first month's rent and utility deposit assistance, subsidy for low-income households, subsidy for seniors and individuals with disabilities, and moving assistance.

### **2. How is eligibility determined?**

FHRC reviews each application individually. Eligibility is based on your household income, and FHRC can assist households earning 80% of Area Median Income (AMI) or less. All programs require that the household has some form of income. Because our assistance is temporary, you must demonstrate the ability to pay your rent and utilities independently after the program ends. FHRC staff will process your application using the income guidelines listed on page 10 of the application.

FHRC can provide assistance for single-family homes, apartments, and duplexes. However, FHRC cannot assist individuals living with family, in mobile homes, or in units where the landlord is a family member.

### **3. What is the application process?**

- 1) **Submit Your Application-** The application requires that you complete the application packet and submit all the supporting documents. Once the application and documents are received, your application is successfully submitted.
- 2) **Document Review-** A Housing Counselor will review your application to make sure all required documents are included to process the application.
- 3) **Schedule an Appointment-** Once the Housing counselor has reviewed your application and you qualify for the program based on your income, the counselor will contact you to schedule a face-to-face appointment.
- 4) **Appointment Activities-** During your appointment the counselor will:
  - a. Review program guidelines with you and have you sign documentation agreeing to the program requirements.
  - b. Perform a budget counseling session to form savings goals, determine if there is any assistance to help reduce your expenses, and help determine your housing affordability.

- c. The counselor will review with you the type and amount of assistance you will be provided.
- 5) **Landlord Agreement-** After your appointment the counselor will require your landlord or property management company to sign documentation agreeing to the program and accepting the assistance.
- 6) **Inspection Scheduling-** After the landlord agrees to accept the program and meet the program guidelines, an inspection of the unit will be scheduled with the landlord ( for deposit/1<sup>st</sup> month's rent assistance) or with you (subsidy assistance). Your property must pass a HUD housing quality standards inspection to ensure the unit is safe and healthy for your family.
- 7) **Approval and Assistance-** Once the unit passes, your application will be approved for assistance, and payments will begin. Payments are made directly to your landlord for you.

#### **4. If I am behind on my rent, can I receive subsidy?**

No, to receive a subsidy, you must be current on your rent. Our program pays for future rental assistance only. For example, if you apply on January 5th and you have not paid your rent, our program cannot assist with January rent. You will have to pay your January rent, then we will process your application for February. Additionally, you cannot carry a balance on your account for any unpaid deposits, fees, etc.

#### **5. Can I move in before an inspection?**

No, if you move into the unit before the inspection has been completed and the application is approved, your application will be denied.

#### **6. I have a Section 8 voucher from LMHA, can I qualify for assistance?**

You may only qualify for assistance with a security deposit or moving help. We cannot provide assistance for first month's rent or subsidy if you receive HUD assistance.

#### **7. What qualifies as a senior or an individual with a disability?**

Seniors are individuals aged 62 or older. An individual with a disability must have documentation to prove disability, such as Social Security disability benefits or a letter from a doctor.

#### **8. If I am approved for subsidy assistance, will I receive all 6 months?**

No, each application is processed on a case-by-case basis. FHRC approves assistance in 3-month increments. Files are reviewed monthly to determine continued eligibility.

## **9. I need moving assistance, what does this help with?**

The moving assistance that FHRC can provide is assistance with paying for a moving truck and movers. The program allows for a maximum amount of \$1,500 of assistance. FHRC has a company that we will work with to coordinate the aid. The amount of moving assistance needed will depend on the square footage of your unit, the distance to and from the old and new units, and the amount of furniture you need to move. The housing counselor will work with you and the moving company to determine the amount of assistance that can be provided.