# Tenant Emergency Assistance Matters (TEAM) Program

## Policy and Procedures

The purpose of this Policy is in support of San Antonio Housing Trust *Foundation's* mission of creating and preserving housing that is affordable, accessible, attainable, and sustainable to San Antonio residents; and to support community development efforts that build and sustain neighborhoods, empower residents, and provide positive equitable outcomes. The Foundation shall administer this program in accordance with this Policy, the Resident/Tenant Protection Policy and any guidelines provided by the Fair Housing Act.

At *SAHT affiliated apartment communities* contributing to the Fund, the Tenant Emergency Assistance Matters (TEAM) Program provides rental assistance to tenants at or below 60% of Area Median Income (AMI) who are experiencing emergency hardships, increased medical expenses due to an unexpected emergency hardship, or a financial crisis resulting from loss of employment, change in family composition, or change in household income. These funds will be used to prevent displacement by making them available to residents in need of rental assistance.

Approval will be based on a first come, first serve basis for eligible residents and will be subject to funding availability. Tenants will not be required to reimburse the apartment community or the Foundation. Use of these funds will require prior application, documentation, and verification by Property Management and Foundation staff. All applications and qualification documents will be submitted by Property Management electronically to the Foundation for review and final approval.

### Tenant Eligibility Requirements:

- Must be a primary lease holder at the participating property for at least three (3) months before assistance is requested.
- Must have a total gross household income at or below 60% of the Area Median Income (AMI) at time of initial certification or most recent recertification.
- Must not have received rental assistance from the Tenant Emergency Assistance Matters Program in the last twelve (12) months.
- Must not have received three (3) or more lease violations in last twelve (12) months.
- Must not be in the eviction process for Non-Rent Breach of Lease.
- Must prove that tenant's household lacks the financial resources needed to continue to meet the financial obligations of the lease due to a change of household income or expenses. Evidence of a reduction in household income, change in family composition, or increase in household expenses will be required. Examples of documentation may include:
    - unemployment application
    - notice of termination\lay off\furlough
    - notice of reduction of pay
    - notice of reduction of hours
    - change of household size
    - proof of increased medical expenses due to an unexpected emergency hardship

  Other documentation such as bank statements may be required on a case-by-case basis. The application will not be considered complete and processing will not begin until all supporting documentation has been provided by tenant/household.

## Eligible Tenants may receive:

- Up to one (1) month of rental assistance, with a maximum of one (1) month's contractual rent. Rental assistance may include rent, late fees and other reasonable fees needed to prevent displacement.
- Payments will be administered directly to property management on behalf of the tenant, post approval.
- Payments for rent and fees will be applied to the resident's ledger if funds are available. An accepted/approved application does not guarantee that rental assistance will be provided.
- Cost of registration and/or transportation fees for financial literacy courses up to $50. Financial literacy courses are encouraged but not required for approval.

## Tenants may lose eligibility for:

- Failure to comply with this Policy.
- Total household income increasing above 60% AMI during application period.
- Ceasing to be a Tenant at the property.
- Obtaining three (3) or more lease violations during the application process or any life-threatening violation

## Management Requirements:

- Onsite office staff will gather the required application and qualification paperwork from applicant(s) and electronically submit the application packet, along with 1st page of active lease agreement, 60% Income Certification and resident's ledger to the **assetmanagement@saht.org** within 3 (three) business days of the initial application.
- Once received by San Antonio Housing Trust administrator, the completed application file will be reviewed by FOUNDATION to verify the household qualified at or below the 60% AMI threshold as of the last Tenant Income Certification and that the household is experiencing an emergency hardship or financial crisis.
- If the household meets all eligibility requirements, FOUNDATION will be responsible for approving the total amount authorized and arranging payment to property management.

  Upon approval -
  - FOUNDATION will notify on-site community management in writing and provide approval documentation.
  - Onsite community management will notify the applicant of the approval and provide FOUNDATION approval document to the applicant.

  Upon Denial -
  - If the household does not meet the eligibility requirements, FOUNDATION will notify on-site community management in writing within three (3) business days of the date of the completed application.
  - Onsite community management will notify the applicant of the denial and provide FOUNDATION denial document to the applicant.
  - No rental assistance will be granted for the household for at least 30 days from the date of denial.
- Onsite management will keep a copy of the rent ledger including the balance due in the resident's file along with documentation of the awarded amount or denial of application.
- Funds approved by FOUNDATION must be applied to the approved resident's ledger except for the financial literacy course which will be provided directly to the instructing entity.
- Onsite management must keep a written summary of all households, including denied applicants, identifying the application date, tenant's name, unit number, lease term, dates of assistance, type of assistance provided, and total amount funded, or reason for denial.
- Onsite management will provide FOUNDATION with a copy of the updated resident ledger to reflect the Tenant Emergency Assistance Matters payment.

- Onsite management will keep a copy of this Policy onsite and ensure staff members are properly trained in implementing this Policy and making tenants aware of the TEAM Program

Upon receipt of the maximum amount of assistance, the tenant will be expected to resume paying rent per the lease agreement. The TEAM policy is subject to change at the discretion of the San Antonio Housing Trust Board. The TEAM Program will comply with state and federal fair housing and anti-discrimination laws, including but not limited to consideration of reasonable accommodations requested to complete the application process.

## Annual Funding Caps:

SAHT Foundation shall set a maximum cumulative amount of tenant assistance per fiscal year at each participating apartment community at 10% of the initial fund amount unless otherwise specified. For example if the initial contribution is $300,000, the maximum annual amount of assistance will be $30,000 for that apartment community.