



ARP Supplement Rental Assistance Policy

The purpose of this policy is to allow GTB Housing to administer a supplemental Rental Assistance Program through the American Rescue Plan that provides rent subsidies for income qualified working families, Elders and disabled Tribal members. This is a tenant-based program where the tenant is subsidized not the rental unit. The family must find their own housing. This allows the family to select a rental unit that meets their needs and the program requirements.

Eligibility for Rental Subsidy Assistance

A. In order to be eligible for rental assistance, applicants must meet all of the below conditions:

1. Be an enrolled Tribal member of the Grand Traverse Band or have GTB enrolled dependents residing in the home;
2. Be eighteen (18) years of age or older;
3. Reside in one (1) of the following counties: Leelanau, Grand Traverse, Antrim, Charlevoix, Benzie, or Manistee;
4. Qualify as a low income family, defined as a family whose income does not exceed 80% of the median income, as published annually by Office of Housing and Urban Development (HUD);
5. Live in a space that requires rental payment;
6. Not receiving assistance through the Emergency Rental Assistance Funds through the US Department of Treasury program;
7. Have a completed and accurate application on file in the Housing Department office, including all requested information for each family member living within the household. The applicant is responsible for making corrections or updating the application as necessary. A completed application will include;
 - a) ARP Supplemental Rental Assistance application;
 - b) The most 4 most current income check stub(s) for all family members within the household; or
 - c) The most current tax returns/W2's for all family members within the household;
 - d) Social Security cards for all adult family members within the household;
 - e) All other applicable forms of income for all family members within the household, which may include but is not limited to, child support, trust fund distributions, unemployment, social security or pension benefits;

- f) Rental agreement/lease; and
- g) Signed statement of financial hardship.

Criteria for Dispensing Benefits/Available Benefits

- A. The applicant is eligible to receive **up to** \$250.00 per month for rental assistance.
- B. Rental assistance may be provided for a maximum of six months.
- C. Applicants must be received no later than 9/30/2022.
- D. Calculation of Tenant Rent
 - 1. Rent is based on anticipated income for a 6-month period.
 - 2. Total Tenant Payment is based on 30% of the monthly-adjusted income.
 - 3. GTB Housing will not pay rental assistance in excess of current Fair Market Rent. This will be the family's responsibility.
 - 4. Determining the Tenant Rent: When the participants Total Tenant Payment is determined the GTB Housing Department determines the portion of the rent the participant is responsible for, or the amount payable by the participant to the owner/landlord by the following method:
 - a) Where some or all utilities are not supplied by the owner/landlord, and their cost is not included in the amount paid as rent, the rent payable to the owner/landlord is reduced by the amount of the Utility Allowance. The Utility allowance is \$100.00 for a one-bedroom unit with a \$20.00 increase for each bedroom ie: \$120.00 for a two-bedroom unit, \$140.00 for a three-bedroom unit, etc. This will be reviewed annually;
 - b) Calculating the family's gross annual income;
 - c) Subtract any deductions to get an adjusted annual income;
 - d) Divide adjusted annual income by 12 to calculate to adjusted monthly income;
 - e) Multiply the adjusted monthly income by 30% to determine the Tenant's Total Payment;
 - f) Determine which is lower, Fair Market Rent or Actual Rent;
 - g) Subtract Tenant's Total Payment from the lower of (e) to determine the amount of Rental Assistance paid.

5. Recalculation of assistance can occur anytime during the 6-month period by request of the applicant.
- E. The maximum payment per month will be determined by the current year published Fair Market rents by county or \$250.00, whichever is lower.
- F. All payments will be mailed directly to the landlord.

Application file

- A. The Housing Department will maintain a file for each family completing an application. All information supplied by the applicant, verification of information and all relevant correspondence with the applicant, will be contained in the file. All applications will be kept confidential and available only to the Housing Department staff. Files will be placed in one (1) of three (3) categories.
 1. Eligible - This file contains applications that have met initial eligibility requirements and has been approved for rental assistance. Applicants who are deemed eligible will be notified in writing and begin program procedures.
 2. Ineligible - This file contains applications that have not met initial eligibility requirements and have been determined to be ineligible for rental assistance. Applicants who are deemed ineligible for assistance will be notified in writing and given the reason for denial of services.
 3. Incomplete/Pending - This file contains applications, which have not been sufficiently completed or verified for a determination of eligibility to be made. Applicants submitting an incomplete application will be notified in writing and given an opportunity to submit the missing information.

Obligations

- A. Participant Obligations:
 1. When the participant's lease and unit are approved, the participant must sign an agreement to fulfill and abide by the required obligations for participation in the program as shown below. Any breach of the participant obligations is grounds for termination of assistance.
 2. The participant must:
 - a) Disclose and verify social security numbers for all adult household members.
 - b) Supply any information requested by GTB Housing to verify the participant is living in the unit.

- c) Notify GTB Housing and the owner/landlord in writing at least thirty (30) days prior to moving out of the unit or terminating the lease.
 - d) Use the assisted unit for residence by the participant only. The unit must be the participant's only residence.
 - e) Request GTB Housing and owner/landlord approval to add any other family members as occupants of the unit.
 - f) Give GTB Housing a copy of any eviction notice, or a notice of lease termination.
 - g) Pay all utility bills and the portion of rent the participant is responsible for (if any).
3. The participant must not:
- a) Own or have any interest in the unit.
 - b) Commit any serious or repeated violation of the lease.
 - c) Commit fraud, bribery, or any other corrupt criminal act in connection with the program
 - d) Participate, or attempt to participate in the possession, sale, manufacture, or distribution of any controlled substance that would constitute a felony under the laws of the State of Michigan, regardless of where such offense occurs.
 - e) Engage in any violent criminal activity.
 - f) Sublease or let the unit or assign the lease or transfer the unit.
 - g) Damage the unit or premises (other than normal wear and tear) or permit any guests to damage the unit or premises.
4. When the family breaks up:
- a) If there are children who are Tribal members included in the household, the assistance will remain with the Tribal member parent who has custody and control of the children.
 - b) If children are split between the parents, the Tribal member parent will retain the assistance.
 - c) If there are no children in the household, the assistance will remain with the participant who signed the lease contract if he/she is a Tribal member.

- d) Family members who are forced to leave as a result of being victimized by domestic violence will retain the assistance.

B. Grand Traverse Band Housing Department Obligations:

1. GTB Housing is responsible for conducting a background check to determine the participants' eligibility for the program.
2. GTB Housing is responsible for payment of the assistance amount to the owner/landlord each month by the tenth of each month.
3. GTB Housing is responsible for conducting the initial income verification to determine eligibility and conducting recertification for continued eligibility of participants at least annually.
4. GTB Housing is responsible for providing notice to the owner/landlord and participant if assistance amounts change or cease.
5. GTB Housing is not a party to the lease and assumes no responsibility in its enforcement.

Misrepresentations

- A. The participant is to be notified in writing of any misrepresentation revealed through the annual reexamination or other occurrences and of any corrective action required by law or Housing Policy.