

Vincentian Home Visitors: Guidelines under the COVID 19 CRISIS

Updates 6/29/21

Council wants to support your efforts to meet this ongoing crisis and offer the following guidelines. Our stipend policy remains available to assist conferences in the material aid offered to our neighbors. Please also consider our revised twinning policy with the \$500.00 council match for extraordinary needs.

1. RENT ASSISTANCE:

- CDC TEMPORARY HALT on evictions **HAS BEEN EXTENDED UNTIL JULY 31, 2021**

HOW TO HELP TENANTS ACCESS HAVING THE DECLARATION SENT: Legal Aid has set up an "App": <https://community.lawyer/cl/kyequaljustice/cdc-eviction-declaration>

• KY HEALTHY AT HOME EVICTION RELIEF FUND

This relief fund has been relaunched with \$264 million of the federal funding passed in December and began accepting applications 2/15/21.

Our Call Center will be sharing this website to those asking for rent assistance when they call in.

We are also asking that our Vincentians keep this valuable resource in mind when reviewing options with our neighbors.

LINK: <https://teamkyhherf.ky.gov/Home.aspx>

Applications **MUST BE MADE ONLINE** through the website. If the tenant needs access to a computer, consider the public libraries in their County. **For any technical difficulties there is a phone # 1-833-597-3687 to get assistance. They are very responsive!** Questions once the application is submitted can also be directed the email: evict.eligible@kyhousing.org.

Submitting a proper email address for the Landlord is a critical "input"! A wrong email will delay the application and lead to frustration for the Landlord to go through the system.

WHAT IT COVERS:

RENT : up to 100% of past due rent back to April 2020 for a total of 12 months and **also 3 months future rent, guaranteed**. A "Settlement Agreement" between the landlord and tenant determine the months that are being submitted. The "future rent" provision of 3 months is automatic if tenant meets income guidelines and the landlord submits the "Settlement Agreement".

UTILITIES: up to 100% of past due gas, electric, water, sewer and/or wastewater accounts.

BRIEF OVERVIEW OF ELIGIBILITY:

*FINANCIAL HARDSHIP : DEFINED AS "Experienced income reduction/loss or other economic hardship as a result of the COVID-19 pandemic"

* "past due" rent

*income guidelines based on 80% of "Area Median Income" (these are VERY generous: for Boone, Campbell and Kenton counties the MONTHLY gross income cannot exceed slightly over \$4,000.00 for 1 individual; Grant County is lower at \$2,492.00 with these amounts increasing based on household size)

*For rent relief, landlord needs to be involved and submit their part of the application online and waive late fees and penalties

- **REVIEW OPTIONS WITH THE LANDLORD.** For substantial amounts of back rent, best practices would be to have the neighbor's permission to directly advocate with the Landlord. Their "buy in" on submitting to the HHERF process will be the most critical factor for success! Direct contact with the Landlord will also clarify for everyone the real options available for our neighbor in maintaining their housing.
- **CONSIDER LEVERAGING LATEST ROUND OF "RELIEF PAYMENTS"**
Adults with AGI of up to \$75,000.00 will receive one time directed payments of up to \$1,400.00 as well as \$1,400.00 for dependent children. Adult dependent children 17 and older are eligible for the 1st time for this payment which will be issued to the taxpayer (parent). This stimulus payment is also for the 1st time NOT SUBJECT TO OFFSETS for past due arrears in child support or back taxes or other federal debt owed. There is a "Get My Payment" tool on the website: <https://irs.gov>. where people should be able to track the status of their payment.

- **CONSIDER LEVERAGING THE ENHANCED CHILD TAX CREDIT IF IT IS A FAMILY**

MAX BENEFIT of the "Enhanced" child tax credit:

EACH child in household under 6 :Total benefit- \$3,600, monthly payment \$300.00 STARTING 7/15
EACH child in household between 6 and 17: Total benefit- \$3,000, monthly payment of \$250.00, STARTING 7/15

At this point in time, these payments are scheduled to continue until the end of 2021. The 2nd half of their 2021 "credit" will be sent/ "refunded" when they file their 2021 taxes in 2022.

WHO IS ELIGIBLE?: The full credit per each child is available to married couples with children filing jointly with AGI less than \$150,000.00 or \$75,000.00 for individuals. This enhanced tax credit phases out for taxpayers who make more money and ends altogether for individuals earning \$95,000.00 and married couples earning \$170,000.00 filing jointly.

HOW IS IT RECEIVED? : The IRS will determine eligibility based upon 2019 and 2020 tax returns and most will be sent out by direct deposit. If the IRS does not have direct deposit information, they will be sending out paper checks and debit cards to some families.

FOR MORE INFORMATION DIRECT THEM TO THE IRS WEBSITE:

<https://www.irs.gov/credits-deductions/advance-child-tax-credit-payments-in-2021>.

- **OUR SVDPNKY ASSISTANCE RECOMMENDATION:** If the situation warrants assistance, **OFFER up to \$300* per family on an annual basis** even if this is outside your normal spending limits.
- **CONSIDER** if our new Council twinning "Match" of \$500.00 will be useful to keep our neighbors sheltered.
- **IF THEY HAVE AN EVICTION NOTICE**
A referral to Legal Aid should be considered in all cases where an eviction notice is involved (859) 431-8200. Whether this is their initial "Notice of Intent to Evict" (from the landlord) or Notice of An Eviction Hearing" (from the Court), give them the number to Legal Aid to see if they will take their case. You can continue to attempt resolution with the Landlord yourself until it is clear they have counsel representing them.

Even in cases where the landlord is permitted to legally proceed, a legal aid attorney may be able to assist the tenant by directly negotiating a resolution that may keep an “eviction judgment” off their record, generate some additional time for alternative housing and otherwise give the tenant a softer landing to work out options.

Starting April 1, 2021, are allowing tenants at the initial eviction hearing to be given an extra 2 weeks **IF THE TENANT SHOWS UP** in order for the landlord and tenant to review if the Healthy at Home Eviction Relief Fund can be accessed to cover the past due amounts. (SCKY 2021-07 Amended Order)

SVDPNKY has recently put together “Referral Sources” for those facing imminent homelessness and also created a “Homeless Assistance Team” as part of our outreach to our neighbors in crisis and we ask that Vincentians be familiar with these resources to offer guidance.

- **PRIMARY PARTNER AGENCIES FOR RENTAL ASSISTANCE:**

- (1) BRIGHTON CENTER : Very limited funding available on a case by case basis. If we come across a case where we want to "split" an expense with Brighton Center, we should email Madison Smith at msmith@brightoncenter.com and/or Jenny Wiley at jwiley@brightoncenter.com. Please **do not refer our neighbors** to contact Brighton Center directly.
- (2) SALVATION ARMY: For Kenton County residents only: our neighbors should be able to get assistance for rent up to \$150.00 Call: 859-491-5180 M-Th 1:00- 3:30; Fri. 9-12
- (3) **SPECIFIC HELP FOR VETERANS: OUR PRIMARY RESOURCE FOR VETERANS AT THIS TIME IS TO CONNECT THEM TO THE “HUD- VASH “ PROGRAM: Contact for this program is Lavonne.Clay@va.gov and the program will fast track Veterans at risk of homelessness or already homeless for Section 8 vouchers and also provides case management service to the veterans for counseling help as needed. Direct # for vets to call: 513-977-6800**

Veterans facing an emergency crisis can possibly access a special fund set up by the Kentucky Department of Veteran Affairs (KDVA) that provides emergency assistance up to \$1,000.00. Refer to: Larry Toles 502-607-3552 Larry.e.toles.civ@mail.mil

- **CONSIDERATION OF SECURITY DEPOSITS - TOOLS to consider** when evaluating providing a Security Deposit:

- 1.) One way of approaching a situation where a security deposit is requested and they have some or all of the 1st month’s rent is to see if the client will use their money set aside for rent to be applied to the security deposit and then SVDP could possibly cover rent. This approach eliminates concerns that the tenant will pull out and walk away with the security deposit.
- 2.) The SVDPNKY Microloan Program has recently expanded its coverage to include securing stable housing through providing a security deposit to be paid back over time. Please consider this as an option as you work with a family in transition.

2. UTILITY ASSISTANCE

On October 20th, Gov. Beshear issued a new executive order 2020-881 which lifted the suspension of disconnections by all entities that provide natural gas, water, wastewater or electric service in the Commonwealth starting November 6th. The order also required utilities to create a payment plan for residential customers for arrearages that are incurred between May 8th and before October 25th, 2020 that

runs no less than 6 months in equal installments to cover the arrears. Under this scenario it is presumed the customer “maintain on ‘on time’ status” with current bills. If a customer cannot maintain an “on time” status and pay their arrearages, a disconnection will be issued.

- **The KY HEALTHY AT HOME EVICTION RELIEF FUND can ALSO be accessed for help with ALL UTILITY BILLS, INCLUDING SANITATION AND WATER that are behind, even if rent is current.**
- **THIS IS NOT A FUND CAC DEALS WITH BUT IS ACCESSED BY INDIVIDUALS THROUGH THE WEBSITE PROVIDED : LINK: <https://teamkyhherf.ky.org/home.aspx> There will need to be proof of “Financial hardship”. They will need to upload a past due statement on utility payments as documented in the most recent utility bill. Based on their circumstances, they may be eligible to get future payments – up to 3 months- credited to their accounts. (Neighbors should be encouraged to enter all utilities they pay out on even if they are not currently past due on some of them because once they are entered, they will have an avenue to include that utility later if it becomes a problem.) For any technical difficulties there is a phone # 1-833-597-3687 to get assistance. They are very responsive! Once an application is on file, questions can also be directed the email: evict.eligible@kyhousing.org**

- Please advocate for the family with the utility for minimum payments to keep the family going. Here is the Duke 800 # that is available to us as Vincentians that can also assist us as we advocate for our neighbors- **(800) 241-3194** . It is hoped that with the stimulus payments within reach of most households that the utilities can work with a lower temporary payment with assurances of getting caught up in the near future.

a.) GAS & ELECTRIC: REFER TO CAC

- WINTER LIHEAP began 1/4/21, **AND ENDS 3/31/21**. these funds will be available to households who earn 150% of the poverty line or less.
- Council is researching the “HEALTHY AT HOME UTILITY RELIEF FUND” which is another fund set up under CARES funding, administered by CAC – only if authorized under the local government—to provide relief to those affected by Covid 19 who need assistance with water, wastewater, electric or natural gas service. An update soon on what counties and cities have allowed this to be actually implemented will be shared when the information is available.
- TO SCHEDULE with CAC: HAVE OUR NEIGHBORS USE THE CAC AUTOSCHEDULER : https://nkcac.cascheduler.com/apptonline/landing.html?client_code=NKCACOMM or call **859-439-4004**
- URGENT ACCESS TO CAC: If someone is in danger of having their power shut-off and cannot wait for an appointment please call either Vicki Dinterman 859-446-7716 or Sr. Judith 859-446-7721 and they will be able to streamline case details directly to CAC.

b.) SD1: LOW INCOME DISCOUNT : REFER TO BRIGHTON CENTER

- The SD1 / BRIGHTON CENTER program offers a 20% discount on residential sanitary sewer bills and is available to SD1 customers who meet certain qualifications: For more information see: <https://www.sd1.org/164/Customer-Assistance-Program>. Refer directly to Brighton Center 859-491-8303 ext. 2316

c.) WATER and SD1 DELINQUENCIES: OPTION TO PARTNER WITH BRIGHTON CENTER (OR USE COUNCIL TWINNING MATCH)

- Brighton Center has some limited funding to help specifically with delinquent Water bills and delinquent SD1 bills. To facilitate this partnership, you can reach out to Madison Smith (msmith@brightoncenter.com) or Jennifer Wiley (jwiley@brightoncenter.com).
- Alternatively, Vincennes can consider using our twinning policy with the \$500.00 Council match for extraordinary Delinquencies for Water and sanitation bills.

3. UNEMPLOYMENT

- Unemployment Insurance Help website: <https://kcc.ky.gov> ; phone line for all questions: (502) 564-2900. An additional line for Covington “area” (all N KY) residents for questions is 859-292-6666; email is also an option and provides a record Uassistance@ky.gov.
- **The extra federal unemployment benefit added for anyone on the state system at \$300.00/week is continuing. This also applies to those on the PUA “Pandemic Unemployment Assistance” (covers gig workers, self-employed etc. not traditionally covered)**
This payment of \$300.00/week in extended unemployment benefits has been funded until September 6, 2021.

4. PUBLIC BENEFITS

SNAP and K-TAP BENEFITS

Applications by phone : 1-855-306-8959 or online at <https://benefind.ky.gov> ; applications can also be printed off from form at <https://benefind.ky.gov/Anonymous/OpenFile?option=AE> and mailed to: DCBS P.O. Box 2104 Frankfort, KY 40602; SNAP benefits have been increased 15% through June 30, 2021. Although the bill did not broadly expand eligibility criteria, it clarified that unemployment benefits would not be treated as income.

5. EMPLOYMENT OPPORTUNITITES

Many “essential services” companies such as Kroger’s, Fed Ex, and Amazon are hiring at this time.

Neighbors looking for opportunities can be directed to job search sites such as:

<https://nkcareercenter.org/job-seekers/> ; <https://NKYChamber.Jobs> ; <https://www.kentonlibrary.org/job-search-central> . There is also a new email address: careercoach@brightoncenter.com to assist job seekers

virtually with personal attention to resume building and general career coaching. Some other for-profit companies are Jobs2careers.com, Indeed.com, CareerBuilders.com and temporary services such as Staffmark, Aerotek and Adecco Staffing