

Update on Emergency Financial Assistance (EFA) for Housing and Utilities in the Memphis TGA

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HRSA Definition of EFA

- Short-term payments to assist with emergency expenses related to:
 - essential utilities (including heat, electricity, water/sewer, and telephone service),
 - housing,
 - food (including groceries, food vouchers, and food stamps),
 - transportation, and
 - medication*.
- Under no circumstances shall payment be made directly to clients.

* Emergency Financial Assistance may assist with medications not covered by the Local AIDS Pharmaceutical Assistance (LPAP).

Source: PCN16-02

EFA Recipient Responsibilities

- **Require that Ryan White funds are used for EFA only as a last resort**
- Require subrecipients to record and track use of EFA funds as required by the Ryan White Services Report (RSR)
- Review services and payment documentation to assure compliance with:
 - Uses of funds
 - Methods of providing EFA payments
 - Use of Ryan White as payer of last resort
 - Specified limits on amounts

EFA Subrecipient Responsibilities

- Maintain client records that document for each client:
 - Client eligibility and need for EFA
 - Types of EFA provided
 - Date(s) EFA was provided
 - Method of providing EFA
- Maintain and make available to the Recipient documentation of assistance provided, including:
 - Number of clients and amount expended for each type of EFA
 - Summary of number of EFA services received by client
 - Methods used to provide EFA

EFA Subrecipient Responsibilities

- Provide assurance to Recipient that all EFA:
 - Was for allowable types of assistance
 - Was used only in cases where Ryan White was the payer of last resort
 - Met specified limitations on amount and
 - Was provided through allowable payment methods

Source: HIV/AIDS Bureau, Division of Metropolitan HIV/AIDS Programs National Monitoring Standards for Ryan White Part A Grantees: Program – Part A

Memphis Part A EFA Specifics

- Eligible emergency expenses include:
 - essential HIV medications
 - eyeglasses when need is directly related to HIV
 - utilities, and
 - short-term housing
- Annual limit of \$500.00 per client per grant year
- Must be eligible for Part A
 - Live in the 8 counties of the TGA
 - Income at or below 300% FPL

Memphis Part A EFA Specifics

- In the specific emergency situations, an additional \$500.00 is available per client:
 - past due balances for utilities when it directly prevents a client from obtaining permanent housing;
 - past due balances for utilities when it directly prevents a custodial child from being taken from the home; and/or
 - current housing situation is unsafe because of domestic violence.

Source: Memphis TGA Ryan White Part A & MAI Emergency Financial Assistance Service Standards

Memphis Part A EFA Specifics

- NEW in Standards of Care: Defining an Emergency
- When determining eligibility for emergency financial assistance, it is required that the client be certified and experiencing a hardship:
 - a significant increase in bills
 - a decrease in income
 - the monthly cost of their shelter is more than 30% of the household's monthly income
 - the monthly cost of utilities is more than 10% of the household's monthly income
 - client is unable to provide for their basic needs and shelter
 - a failure to provide emergency financial assistance will result in danger to the physical health of the client or dependent children, and
 - other emergency needs as deemed appropriate by the subrecipient.

Tennessee Part B EFA Specifics

- Eligible emergency expenses include:
 - Utilities
- Annual limit of \$500.00 per client per grant year
- Must be eligible for Part B
 - Live in the State of Tennessee
 - Income at or below 400% FPL

Source:

Memphis Part D EFA Specifics

- Eligible emergency expenses include:
 - Utilities (gas, electricity, propane, water)
- Annual limit of \$500.00 per client per grant year
 - An additional \$500.00 may be granted in specific emergency situations
- Must be eligible for Part D
 - Women, Infant, Children, and Youth (13-24)
 - Live in the 8 counties of the TGA
 - Clients living outside of the Memphis TGA may be eligible in specific hardship situations

Source: Memphis TGA Ryan White Part D Emergency Financial Assistance Service Standards

Other Resources for Assistance

- HOPWA: Short Term Rent, Mortgage, and Utility (STRMU)
 - Available thru Friends For Life
 - referrals@friendsforlifecorp.org
 - Max of \$1750.00 per year
 - Must demonstrate a financial hardship
 - Income limit is 80% of the AMI
 - Eligibility Requirements:
 - PLWH
 - Demonstrate permanent and legal residency of the property at which they need assistance
 - Active utility accounts in his/her name at current residence

Other Resources for Assistance

- Community Services Block Grant
Rent/Mortgage Assistance (CSA)
 - Up to \$1,000 per year
 - Threat of eviction or foreclosure due to extenuating circumstances that occurred within 120 days of the application date
 - Assistance by appointment only: 901-535-2200
 - Call Wednesdays beginning at 8:0am to schedule an appointment.

Other Resources for Assistance

- Low Income Home Energy Assistance Program (CSA)
 - Energy Assistance
 - At or below 150% of federal poverty line
 - Energy Crisis
 - At or below 150% of federal poverty line
 - Household must contain at least one senior 60+ or disabled person or child under 6
 - Extenuating circumstances (hardship)
 - Cut-off or disconnect notice
 - Assistance by appointment only: 901-222-4315
 - Call Wednesdays beginning at 8:0am to schedule an appointment.

Other Resources for Assistance

- Part B: Short Term Emergency Housing
 - Available thru:
 - Friends For Life, referrals@friendsforlifecorp.org
 - Hope House,
 - Must be eligible for Part B
 - Live in the State of Tennessee
 - Income at or below 400% FPL
 - Max monthly assistance cannot exceed one month of rent for a max of 60 days every 6 months with a 24-month lifetime cap
 - Emergency housing (hotels, shelters) cannot exceed 14 days every 6 months

Coordinating EFA Across Funding Streams

- **Ryan White funds, regardless of the Part, are used for EFA only as a last resort!**
- Housing Assistance:
 - Individuals should be assessed first for eligibility for:
 - HOPWA: Short Term Rent, Mortgage, and Utility (STRMU)
 - Community Services Block Grant Rent/Mortgage Assistance
 - Part B: Short Term Emergency Housing
 - If individuals is ineligible for the above programs, a referral for EFA is appropriate.

Coordinating EFA Across Funding Streams

- **Ryan White funds, regardless of the Part, are used for EFA only as a last resort!**
- Utility Assistance:
 - Individuals should be assessed first for eligibility for:
 - HOPWA: Short Term Rent, Mortgage, and Utility (STRMU)
 - Low Income Home Energy Assistance Program (CSA)
 - If individuals is ineligible for the above programs, a referral for EFA is appropriate.

Coordinating EFA Across Funding Streams

When EFA referrals are appropriate, as the payer of last resort, payments may be coordinated across Ryan White Parts A, B, and D.

PLWH	Part A EFA	Part B EFA	Part D EFA	Total EFA
Male, age 55	\$500.00	\$0.00	\$0.00	\$500.00
Male, age 45	\$0.00	\$500.00	\$0.00	\$500.00
Male, age 35	\$300.00	\$200.00	\$0.00	\$500.00
Male, age 20	\$250.00	\$250.00	Up to \$500.00	Up to \$1,000.00
Female, age 40	\$300.00	\$200.00	Up to \$500.00	Up to \$1,000.00

Questions?

