

## **IRIS RENTAL ASSISTANCE POLICY<sup>1</sup>** **Guidance for IRIS Co-Sponsors**

In most cases, refugees need at least 3 months after arriving in the United States to become economically self-sufficient. IRIS aims to estimate how long a client will need to become self-reliant based on certain factors, and helps the client budget accordingly. IRIS will use designated one-time government funding for the family (i.e., \$925 per family member, called the “Reception and Placement Grant”, or “R&P”) as well as IRIS co-sponsor funds to meet client needs for rental assistance, depending on the client’s efforts to reach self-sufficiency and the and the length of assistance determined.

**Amount** IRIS will reimburse the first month of rent from the family’s R&P grant and the IRIS Co-Sponsor will pay the security deposit. Beginning in the month that starts after the family has started receiving DSS cash (usually the second month), clients will be required to contribute 50% of their monthly DSS cash assistance toward their rent. IRIS and/or the IRIS Co-Sponsor will contribute the balance of the rent for the time period specified below. In the rare event that clients are not eligible to receive DSS cash assistance (e.g., due to declaration of significant assets upon entering the country), a decision regarding the amount of rental assistance they will receive each month will be made on a case by case basis.

**Decision-making** Decisions related to IRIS rental assistance are usually made within ten (10) working days of arrival whenever possible. Decisions are made for initial and any subsequent requests for rental assistance by your designated IRIS Co-Sponsorship Case Manager in consultation with the IRIS Co-Sponsor Contact Person and IRIS senior management (i.e., Director of Case Management and/or Executive Director).

**Substantial Barriers to Employment** The following conditions or circumstances (and/or others of similar severity) will be considered substantial barriers to employment.

- 1) No employable adult (18 or older and not a full-time student) in the family speaks English at “Level 3” or better (i.e., ability to hold conversations and communicate well).
- 2) Only one adult (18 or older and not a full-time student) is present in a household that contains one or more children under age 14. **OR** Day care and/or after-school care for children is needed in order for employable adult(s) to be able to work sufficient hours (or a sufficiently flexible schedule) for self-sufficiency. (If the family has a strong preference for one adult to stay home and care for the children, and refuses to consider employment options for this adult, then the presence of small children will not be considered a substantial barrier to employment.)

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<sup>1</sup> Excerpted from the IRIS Financial Assistance Policy Version 2.1, August 2016

- 3) One or more adults whose employment is needed in order for the family to be self-sufficient has a health condition that needs to be either treated or accommodated in order to make employment and self-sufficiency possible. (That is, only certain kinds of work are possible, or a health condition must be controlled before employment is feasible.)

***Duration of assistance for households expected to become self-sufficient via employment***

- Clients who have no substantial barriers to employment (see list above) will be eligible for 3 months of IRIS rental assistance. (For this purpose, one month is the time period between, for example, March 12 and April 12, or Sept. 5 and Oct. 5. The number of days included in the time period may vary, due to the number of days in different months. The final month of rental assistance can be pro-rated if necessary.)
- Clients who have one substantial barrier to employment will be eligible for IRIS rental assistance until 4 months after arrival.
- Clients who have two substantial barriers to employment will be eligible for IRIS rental assistance until 5 months after arrival.
- Clients who have three or more substantial barriers to employment will be eligible for IRIS rental assistance until 6 months after arrival.

*If employment that makes the client self-sufficient is obtained before the end of pre-determined IRIS rental assistance, the assistance will continue as planned, giving the client the incentive of having both employment income and rental assistance for that time period.*

***Duration of assistance for households with no employable members***

Clients whose plan for achieving self-sufficiency does not involve employment (because all household members are either minors or age 65 & older or disabled or required to be a full-time caregiver for an elderly/disabled person) must prepare to live within the budget of their long term source of income (usually SSI). They will receive 3 months of IRIS assistance and be expected to be fully responsible for rent when the household begins receiving its long-term source of income (usually SSI). (This means the month following the first payment if payment is received in the middle of the month or the month that payment is received if payment is received on the 1<sup>st</sup> of the month.) If they have not yet begun to receive their long-term source of income three months after arrival, they may be considered for exceptional rental assistance.

## Additional Rental Assistance

If a client does not become self-sufficient by the time their rental assistance runs out, and either the client requests additional support or the IRIS Co-Sponsorship Manager and/or the IRIS Co-Sponsor foresee that the client will not be able to pay rent on time or in full, exceptional rental assistance can be considered.

- If the client has made efforts to progress towards self-sufficiency (attended English class, kept appointments with her/his IRIS Co-Sponsor, applied for jobs, paid their portion of rent on time and in full, showed general respect for all IRIS policies and met expectations regarding behavior, cooperation, communication, etc.), they may be granted an additional month of rental assistance by either IRIS or the IRIS Co-Sponsor. Their case can be considered again each month until they become self-sufficient.
- If the client has not made these efforts, other factors especially as related to the specific nature of the client's lease agreement may also affect the decision. Sometimes IRIS will be obliged to provide additional assistance outright or in cooperation with the IRIS Co-Sponsor in order to meet legal obligations under the lease or to preserve the working relationship with the landlord. If granted, this assistance will be a direct payment to the landlord. In some cases, if repayment is considered likely and necessary because of the client's lack of compliance, IRIS and/or the IRIS Co-Sponsor may consider the assistance in the form of a loan to the client. If so, a realistic timeframe for repayment will be determined and a loan agreement must be signed by the client before the assistance can be given.

If a client is granted additional rental assistance, the contribution from the client will be the following, where the Co-Sponsor contributes the difference:

- 1st month after end of rental assistance period: 62.5% of **income** (i.e., work and/or DSS)
- 2nd month after end of rental assistance period: 75% of **income**
- 3rd month after end of rental assistance period: remain at previous month's payment amount, but assistance is given in the form of an interest-free **loan**. The client and Co-Sponsor should sign a simple agreement stating that the client will begin repaying the loan to the Co-Sponsor as soon as her/his income permits.

Any rental assistance will be made in the form of a direct payment to the landlord. A client's eligibility for additional rental assistance will be reassessed each month.