



Lake County Coalition for the Homeless Finish Line Fund (FLF) Manual

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Fund Purpose

The Finish Line Funds exists to remove one-time barriers to housing for literally homeless clients in the Lake County Coordinated Entry system.

The FLF are primarily funded through the CARES Act. This funded was awarded to assist households with the transition from homelessness to housing for COVID-19 safety. Additionally, some funding was provided to facilitate the end to chronic homelessness. This funding must be directed to those purposes.

Eligibility Criteria

In order to access Finish Line Funds, clients must meet the following criteria:



- Household must be currently homeless. Clients who are currently housed or doubled up are not eligible. Clients who are currently on a lease are not eligible.
- Households must be assessed for coordinated entry.
- The expenses charged to FLF must be an impediment to housing that the client does not have a means to pay for.
- Given that this is one-time funding, FLF should be applied to one-time costs.
- Costs must not be allowable under other Federal grants. For example, if the client is moving into HUD-funded housing that pays for security deposits, they are ineligible costs for the FLF.

Overview of Process

1. Clients with barriers to housing are identified by case managers on the By-Name List (BNL).
2. Case Managers fill out a FLF application packet with the client and any other necessary parties (landlord or utility company).
3. The application packet is sent to the By-Name List Coordinator by one of two ways:
 - a. Most commonly it is uploaded to the client's Service Point profile and the By-Name List is notified of its upload.
 - b. The packet can be emailed to the By-Name List Coordinator only if the sender has a lakecountyil.gov email.
4. The By-Name List Coordinator reviews the packet and approves or denies based on eligibility criteria. This can usually be done in 1-2 days.
5. The By-Name List Coordinator sends the application packet to the Continuum of Care Program Coordinator for approval.
6. Once the packet has been approved by both the By-Name List Coordinator and the Continuum of Care Program Coordinator, the By Name List Coordinator ensures all documentation is correct before the application is sent to Catholic Charities for final review.
7. Catholic Charities approves the packet based on documentation completeness. If documentation is not complete and correct, Catholic Charities and the By-Name List Coordinator work with the Case Manager to fix errors before moving on. Once approved, the request is sent to Catholic Charities Accounting Department.
8. Catholic Charities sends a Check Request Receipt to the Case Manager and By-Name List Coordinator.
9. The Catholic Charities Accounting Department takes 5-7 business days to process the request.

Partner Roles

The CoC's Responsibilities:

- Accept applications from the Coordinated Entry By-Name List and review applications.
- Work with case managers to ensure proper documentation.



- Track spending.
- Provide training and instructional materials for Case Managers.

Catholic Charities' Responsibilities:

- Reconcile expenses monthly with the CoC.
- Review packet completeness prior to submitting requests.
- Provide Check Request Receipts for each approved application.
- Process requests.

Referring Partner's Responsibilities:

- Identify eligible clients with barriers to housing.
- Complete the FLF application packet with the client and third parties and submit.
- Act as liaison between Catholic Charities or the CoC and the third parties involved if documentation is incorrect or incomplete.

Application Documentation

Find the corresponding documentation to your request on www.lakecountyhomeless.org/additional-resources. This password protected page will always contain the most up to date versions of each document needed for a correct and complete FLF application. Instructional resources can also be found here.

Security Deposit and/or First Month of Rent

Necessary Documentation is in the FLF Security Deposit-Rent Checklist Packet. The following must be completed:

- FLF Referral
- Release of Information - Landlord
- Landlord Statement
- Tax Assessors Coupon
- Vendor Form
 - Needed only if the vendor is not already on file with Catholic Charities. Check if the vendor form is on file by emailing ddulski@lakecountyil.gov
 - If the landlord is not on file and chooses an Electronic Funds Transfer, we will need a blank check to confirm the bank account.
- Housing Payment Breakdown



- Only needed if requesting the first month of rent and if receiving subsidy through a housing authority.
- Passing Inspection documentation or an email from LCHA breaking down rent will suffice

Application/Holding/Late Fees

Necessary Documentation is found in the FLF Security Deposit-Rent Checklist Packet. The following must be completed:

- FLF Referral
- Release of Information - Landlord
- Landlord Statement
- Tax Assessors Coupon
- Vendor Form
 - Needed only if the vendor is not already on file with Catholic Charities. Check if the vendor form is on file by emailing ddulski@lakecountyil.gov
 - If the landlord is not on file and chooses an Electronic Funds Transfer, we will need a blank check to confirm the bank account.
- Invoice for the fee

Birth Certificate

Necessary Documentation is found in the FLF Security Deposit-Rent Checklist Packet. The following must be completed:

- FLF Referral
- Vendor Form
 - Needed only if the vendor is not already on file with Catholic Charities. Check if the vendor form is on file by emailing ddulski@lakecountyil.gov
 - If the landlord is not on file and chooses an Electronic Funds Transfer, we will need a blank check to confirm the bank account.
- Invoice for the birth certificate

Background Check

Necessary Documentation is found in the FLF Security Deposit-Rent Checklist Packet. The following must be completed:

- FLF Referral
- Vendor Form
 - Needed only if the vendor is not already on file with Catholic Charities. Check if the vendor form is on file by emailing ddulski@lakecountyil.gov



- If the landlord is not on file and chooses an Electronic Funds Transfer, we will need a blank check to confirm the bank account.
- Landlord Statement
 - List the amount on the line for a background check

Utility Arrears

Necessary Documentation is found in the FLF Utility Checklist Packet. The following must be completed:

- FLF Referral
- Release of Information
 - Only needed for the utility company you are requesting to pay
- Utility Bill
 - If the utility bill cannot be obtained, the case manager can verify the amount owed, clients name on the account, and account number over the phone and sign off on agency letterhead

Housing Authority Arrears

Necessary Documentation is found in the Rental Arrears Checklist Packet. The following must be completed:

- Release of Information – Housing Authority
- Housing Authority Letter on Letterhead
 - Verifying the total amount owed and must be from the Housing Authority arrears are owed to

Reimbursing an Agency

If you need to cover an above request in a shorter timespan than the FLF allows and you can use an agency credit card, the FLFs will reimburse you. This does change the documentation needed for the reimbursed arrears or fees. The following is needed:

- FLF Referral
- Vendor Form (for the agency being reimbursed)
 - Needed only if the vendor is not already on file with Catholic Charities. Check if the vendor form is on file by emailing ddulski@lakecountyyil.gov
 - If the landlord is not on file and chooses an Electronic Funds Transfer, we will need a blank check to confirm the bank account.
- Invoice
- Rental breakdown needed only if requesting the 1st month of rent



Unique Requests

Unique barriers to housing may be covered by the Finish Line Fund. Here are some examples of unique requests:

- The housing provider has required the client to temporarily hire a cleaning service to live independently
- There is a one-time deposit required for a client to rent a room
- The client must pay a security deposit over the phone which will charge an additional fee

If you are wondering if a request can be covered, please email the By-Name List Coordinator. We will work together to see if a request can be covered for an eligible client and what documentation is needed.

Common Errors

There are a few errors that, if can be avoided, will save you time in the approval process:

- The Security Deposit and First Month of Rent Packet:
 - The addresses on the Vendor Form, Tax Coupon, and Landlord Statement must match. If they do not, a Management Agreement Form may be needed.
 - The Release of Information must be initialed on the line with the X on the front and signed on the back.
 - The Release of Information must include a witness signature on the back page.
 - If you are requesting the first month of rent be paid, put the tenant amount on the FLF referral page, not the entire amount if there is a subsidy.
 - The landlord statement must be signed by the landlord.
- The Utility Arrear Packet:
 - The Release of Information is only needed for the company corresponding to the utility bill you are requesting be covered. You do not need to sign all three in the packet.

Instructional resources for more common errors and how to fix them can be found on www.lakecountyhomeless.org/additional-resources.

Frequently Asked Questions

- I am submitting for a security deposit or the first month of rent and the vendor is on file. Do I need to fill out the landlord statement?



- Yes, the landlord statement is still needed even if the vendor is on file.
- The landlord won't let my client move in until I give them a signed letter that their money is being processed. Can Catholic Charities provide this?
 - Unfortunately, the only documentation Catholic Charities can give is the Check Request Receipt that will be emailed to you upon approval of your Finish Line Fund by Catholic Charities. No other signed guarantee can be given.
- Can the Finish Line Funds be accessed twice for the same client?
 - Yes, if the requests are different. If the request is the same, we may need to evaluate how to proceed as the FLFs are intended to remove one-time barriers to housing. The same barrier occurring again may indicate other intervention needed to ensure the client can access housing.
- Can the Finish Line Funds cover double security deposits?
 - Yes.
- Can I submit one FLF to cover multiple requests (for example: utility arrears, a security deposit, and the first month of rent) at once?
 - Yes, if the required documentation is included for each different request.
- Does a client need to be connected to a housing provider to access these funds?
 - No. The FLFs has paid for clients' security deposits who are renting a unit on their own with no subsidy.
- How long does the FLFs take?
 - It depends on if you are sending money to a new vendor or existing vendor for Catholic Charities. It also depends on if you are requesting a mailed check or electronic transfer. Processing time to an existing vendor takes usually 1-3 days for approval and then 5-7 for Catholic Charities accounting approval. A check will be sent out or an electronic transfer will be completed after this stage. If you are sending money to a new vendor, processing time is usually 1-3 days for approval and then 5-14 days for Catholic Charities accounting approval and setting up the new vendor. The check or electronic transfer will be completed after this stage. The fastest option to receive your FLF would be an electronic transfer to an existing vendor. An example of this would be reimbursing a housing/service provider already on file for a FLF charged to their agency credit card or working with a landlord/utility company already on file for Catholic Charities.