

Tenant-Based Rental Assistance (TBRA) Program Summary

Program Overview

The TBRA program provides short-term rental assistance to low-income households experiencing housing instability or at risk of housing loss. Assistance is tied to the eligible household rather than a specific housing unit, allowing households to move to another eligible rental unit within the City while maintaining assistance if program requirements are met.

Eligible Households

Households must meet the following requirements:

- **Income at or below 60% of Area Median Income (AMI)**
- **Resident of the City of Oceanside**
- Demonstrate **housing instability or risk of housing loss**

Examples of eligible circumstances include:

- Receipt of an eviction notice
- Loss or reduction of income affecting ability to pay rent
- Termination of an existing housing subsidy
- Other financial hardship that jeopardizes housing stability

Priority determination will be given to:

- Households at imminent risk of eviction or displacement
- Emergency Housing Voucher (EHV) participants whose assistance is ending
- Very low-income households (including those below 30% AMI)
- Individuals or families transitioning from homelessness into permanent housing, including participants in the City's Encampment Resolution Funding (ERF) Program

Types of Assistance

Eligible households may receive one or more of the following:

- **Monthly Rental Assistance:** Rental subsidies paid directly to the property owner on behalf of the tenant
- **Security Deposit Assistance:** Up to two months' rent to secure housing
- **Utility Deposit Assistance:** Assistance with utility deposits required to establish service

Rental assistance is generally calculated as the difference between 30% of the household's adjusted income and the approved rent for the unit.

Program Requirements

- Assistance may be provided for up to 12 months, subject to continued eligibility
- Units must be located within the City of Oceanside
- Units must meet HUD Housing Quality Standards (HQS)
- Rent must be reasonable compared to similar unassisted units

Participants will work with the program administrator to develop a housing stabilization plan to support long-term housing stability following the assistance period.

Program Limitations

- TBRA assistance cannot be used to pay rental arrears
- Assistance cannot duplicate other ongoing rental subsidy programs
- Participation requires income verification and periodic recertification