



Applications for Security Deposit Loan

About the Program

The Housing Security Guarantee Program (HSGP) and Homeless Housing and Access Revolving Loan Fund (HHARLF) are designed to provide security deposit assistance to eligible households with no other means of obtaining a security deposit to secure rental housing. **Assistance is provided via a voucher for the Landlord and a LOAN to the client. The Landlord does NOT receive cash up front.**

Eligibility Requirements

To be eligible for a loan, applicants **MUST**:

1. Not currently be living in the apartment or storing belongings in the apartment
2. Not currently have an outstanding loan with the Front Door Agency
3. Have the ability to maintain the monthly housing costs (rent & utilities)
4. Have the ability to repay the loan within 6-24 months
5. Provide good Landlord references
6. Have a household income below the following HUD Area Media Income (AMI) limit of 50%

HUD Area Median Income (AMI) Limits for 2019/2020— Southern Hillsborough County						
Income Limit (Gross)	1 person	2 persons	3 persons	4 persons	5 persons	6 persons
50% of AMI	\$31,400	\$35,900	\$40,400	\$44,850	\$48,450	\$52,050

Required Documentation

All of the following documentation must be received BEFORE a loan screening can be scheduled. There is a link to securely upload documentation via the Security Deposit Application form at www.frontdooragency.org.

- Complete Loan Application, including Employment History, Biographic Data, Budget, and Release forms
- Social Security cards and Photo ID or birth certificates for ALL household members
- Proof of ALL household INCOME & EXPENSES for each household member
- Proof that you have had income in your household for a minimum of 3 months
- Proof of section 8 or any rental subsidy if applicable
- Landlord Verification Form, completed and signed by the landlord stating their acceptance of the program and willingness to participate, knowing they will not receive cash up front.

Reasons for denial include:

- Applicant has taken possession of the apartment before applying for the loan
- Incomplete application and/or missing documentation
- Failure to meet income guidelines
- Rent on apartment exceeds 50% of net household income
- History of damaging rental housing
- History of consistently failing to pay rent
- Failure to make payments on a prior HSGP loan

Loan Interview Appointment

When ALL documentation has been submitted, **call us at 603-886-2866** to schedule an interview.

This is not an emergency program. The process may take up to 5-7 business days from the time a completed application has been submitted. If you are experiencing an emergency and need assistance immediately, please contact the local welfare office in the Town or City you reside in.



Security Deposit Loan Application Form

Date _____
Applicant Name _____
Co-Applicant Name _____

Interviewer _____
SS# _____
SS# _____

Phone _____ Email _____

Household Members—List all persons who will be living in the household, including yourself

Name	Date of Birth	Age	Relationship to applicant

Does your household receive a rent subsidy, such as Section 8 or Public Housing? ___Yes ___No
If YES, you must provide proof of the amount of rent you will be paying at your new residence.

Residential History (For the Past 3 Years)

Current Address _____ Rent \$ _____
Landlord's Full Name _____ Landlord's Tel # _____
Move In Date _____ How long have you lived there? _____
Do you owe any back rent? _____ If so, what is the balance? _____
Reason for Moving _____

Previous Address _____ Rent \$ _____
Landlord's Full Name _____ Landlord's Tel # _____
Move In Date _____ How long did you stay? _____
Do you owe any back rent? _____ If so, what is the balance? _____
Reason for Moving _____

Previous Address _____ Rent \$ _____
Landlord's Full Name _____ Landlord's Tel # _____

Have You Ever Been Evicted? ___Yes ___No If Yes, How many times? _____
If Yes, when, and from what address? _____

Explain: _____

Employment History (For the Past 3 Years)

Name Of Wage Earner 1: _____

*Current Employer _____ Contact Person _____
 Date of Hire _____ Phone _____
 How Many Hours per Week? _____ Rate of Pay per Hour: \$ _____
 How Often Are You Paid? ___ Daily ___ Weekly ___ Every 2 Weeks ___ Twice a Month ___ Once a Month
 Permanent or Temporary Employment? _____

Previous Employer _____ Contact Person _____
 Dates Employed: _____ Phone _____
 How Many Hours per Week? _____ Rate of Pay per Hour: \$ _____
 Reason for Leaving: ___ Quit ___ Fired ___ Laid off ___ Other—Explain _____

Previous Employer _____ Contact Person _____
 Dates Employed: _____ Tel # _____
 How Many Hours per Week? _____ Rate of Pay per Hour: \$ _____
 Reason for Leaving: ___ Quit ___ Fired ___ Laid off ___ Other—Explain _____

Employment History (For the Past 3 Years)

Name Of Wage Earner 2: _____

*Current Employer _____ Contact Person _____
 Date of Hire _____ Tel # _____
 How Many Hours per Week? _____ Rate of Pay per Hour: \$ _____
 How Often Are You Paid? ___ Daily ___ Weekly ___ Every 2 Weeks ___ Twice a Month ___ Once a Month
 Permanent or Temporary Employment? _____

Previous Employer _____ Contact Person _____
 Dates Employed: _____ Tel # _____
 How Many Hours per Week? _____ Rate of Pay per Hour: \$ _____
 Reason for Leaving: ___ Quit ___ Fired ___ Laid off ___ Other—Explain _____

Previous Employer _____ Contact Person _____
 Dates Employed: _____ Tel # _____
 How Many Hours per Week? _____ Rate of Pay per Hour: \$ _____
 Reason for Leaving: ___ Quit ___ Fired ___ Laid off ___ Other—Explain _____

***3 month's pay stubs or documentation of date of hire for current employment is required.**

Is anyone in the household enrolled in a job training program? ___ Yes ___ No

If Yes, Who and Where? _____

References: please list 1 personal reference and 1 credit reference

Personal: _____ Tel # _____

Credit: _____ Tel # _____

Biographical Data

The answers you provide to the following questions are voluntary, for statistical purposes only, and help determine the type and amount of funding we receive. We appreciate your help. All answers are confidential.

Race (choose one)

- American Indian/Alaska Native
- Asian
- Black African American
- Native Hawaiian/Pacific Islander
- Native American
- White
- Other: _____

Marital Status

- Divorced
- Living Together
- Married
- Never Married/Single
- Separated
- Widowed

Ethnicity (choose one)

- Hispanic/Latino
- Non-Hispanic

Do you have health insurance? ___Yes ___No If Yes, list provider? _____

Does anyone in the household have physical or mental health concerns? ___Yes ___No

If yes, who? _____

Are you the victim of domestic abuse? ___Yes ___No

Are you a veteran of the U.S. military? ___Yes ___No

What's the highest level of education received? _____

Has anyone in the household ever used the Housing Security Guarantee Program or the Homeless Housing and Access Revolving Loan Fund for a security deposit? ___Yes ___No

If Yes, who? _____

If Yes, through what agency? _____

Have you ever had a security deposit loan from the Front Door Agency? ___Yes ___No

If Yes, was the loan repaid in full? ___Yes ___No



Household Budget Instructions

We need a clear picture of your household's financial situation to assess your eligibility for a loan or to refer you elsewhere for assistance. **The following Monthly Budget page MUST be completed and these instructions followed carefully.**

Income: Proof of all income must be provided at the time of appointment.

Please include all income received in your household for EACH family member. This may include your children's income. Use **MONTHLY** totals.

Income includes, but is not limited to;

Wages earned from a job
 Disability Benefits (SSDI, SSI, APTD, etc.)
 TANF & Food Stamps
 Child Support/Alimony
 Unemployment Benefits
 Worker's Compensation
 Social Security Retirement Benefits
 Retirement or VA Pensions
 Section 8/Public Housing
 Rent Vouchers

Expenses: Proof of all expenses must be provided at the time of appointment.

Please include **EVERYTHING** you spend money on each month, including but not limited to; food, phone service, cable and internet, laundry, car payments, insurance, medications, loans, credit cards, recreation, etc. Use **MONTHLY** totals.

Rent

***Enter the amount of rent you will be paying on the NEW apartment that you are applying for.**

****If utilities are not included in the rent, make sure to call each utility company for an estimate of the monthly bill, and include those figures in the Budget page:**

Eversource: 800-662-7764
 Liberty Utilities: 1-800-833-4200

If the following budget page is left blank or not completed in full, your appointment will be rescheduled.

If you have questions about the budget page, please call our office at 603-886-2866

Name:	Date:
SS#:	Phone#:

MONTHLY INCOME

Salary	\$	SSDI	\$
TANF		Social Security	
Worker's Comp		Unemployment	
Child Support		Section 8/Rent Voucher	
Alimony		Elderly Assistance	
Pension		APTD	
SSI		Other	
Food Stamps			
		TOTAL MONTHLY INCOME	\$

MONTHLY EXPENSES

Housing Expenses		Transportation	
Rent		Car Payment	
Electric		Gasoline	
Gas		Car Insurance	
Phone		Maintenance	
Cable/Internet		Bus/Cab/Uber	
Total	\$	Other	
		Total	\$
Household Expenses		Other Monthly Expenses	
Food		Credit Cards	
Toiletries		Rent-to-Own	
Diapers/Wipes		Loans	
Laundry		Child Support	
Pet Food		Other	
Total	\$	Total	\$
Personal Expenses			
Medications & Vitamins			
Childcare			
Hair and Nails			
Donations			
Cigarettes			
School lunches			
Sports/Recreation		TOTAL MONTHLY EXPENSES	\$
Other			
Total	\$	Total Disposable Income (Income less expenses)	\$



Authorization for Release of Information

I/We, _____

(Names of All Adults in the Household)

Hereby declare that the information provided by me/us in this application is true, correct, and complete to the best of my/our knowledge. **I/We understand that any misstatement or omission of fact on this application shall be considered cause for denial.**

I/We authorize the Front Door Agency to verify any information provided by me/us, and to contact past and present Landlords, employers and creditors for the purpose of verifying information provided by me/us for the Housing Security Guarantee Program loan application, as well as any private, Local, City, State or Federal Agencies that are providing me or anyone in my/our household with assistance. I/We authorize the Front Door Agency to discuss information pertinent to my/our housing needs with the appropriate persons/agencies. I/We also understand that a \$10 processing fee will be due upon submission of this application.

Signature _____ Date _____

Signature _____ Date _____

Signature _____ Date _____

Signature _____ Date _____

*Please make sure that this page has been signed by all the adult members of your household who are applying for the security deposit loan. If there are more than 4 adults in the household, please have them sign & date in the space above.

This application is not valid without the signatures of all the adults in the household.



Landlord Packet

- Give this packet to the Landlord of the apartment you are applying to rent.
- Information pages 1 and 2 are for the Landlord to keep.
- The Landlord must complete and sign the Landlord Agreement and Verification Form on pages 3 and 4.
- Information pages 3 and 4 must be completed and signed by the Landlord.
- Applicant must submit completed Landlord Agreement and Verification Form pages 3 and 4 with the HSGP application.

If you have any questions, please call the Front Door Agency at 603-886-2866



Landlord Information Page 1

HSGP/HHARLF Landlord Information & Agreement

Please read this information about the Housing Security Guarantee Program BEFORE completing these forms

What is the Housing Security Guarantee Program (HSGP)?

In 1995, the NH State legislature found that “the inability of individual citizens to amass sufficient funds for housing security deposits contributes significantly to the problem of homelessness in the state of New Hampshire”. The HSGP was established in 1995 by the Department of Health & Human Services (DHHS), Bureau of Homeless & Housing Services, as an attempt to eliminate homelessness. The Bureau is the administrator of the program, and it contracts with various non-profits and Community Action Programs around the state to run the program for specific geographic locations. The Front Door Agency is the contractor for Southern Hillsborough County.

The HSGP provides a guarantee of rental security deposits to eligible persons. This is a no interest loan program that guarantees the Landlord that, in the event of a default, they will be reimbursed the amount of the security deposit by the Front Door Agency until the loan is paid off. When the loan is paid in full, the funds will be transferred to the Landlord to hold as the tenant’s security deposit.

How does my prospective tenant apply for the program?

1. Applicant locates an apartment with a Landlord who accepts the Security Deposit Loan program.
2. Applicant completes an Application for a Security Deposit Loan.
3. Landlord completes the Landlord Agreement and Verification form, see pages 3 and 4.
4. Applicant makes an appointment for an approval interview with the Front Door Agency.
5. Front Door Agency determines provisional approval or denial of the loan.
6. If provisionally approved, the agency will issued a voucher guaranteeing the security deposit.
7. The landlord and tenant must complete our Inspection Checklist for the apartment BEFORE the move-in date. The apartment must be safe, sanitary, and meet all State and Local Housing Codes.
8. **The security deposit loan and guarantee is ONLY finalized after the Front Door Agency has received the following documents;**
 - Completed Inspection Checklist
 - Copy of the voucher signed by tenant and landlord
 - Landlord Agreement and Verification forms (pages 3 and 4, due before the appointment)
 - Copy of the lease signed by landlord and tenant.

***The application process can take 5-7 days from the initial appointment.
The tenant CANNOT move into the apartment until the loan process is finalized!***



Landlord Information Page 2

Dear Property Owner/Agent:

As the administrating agency we provide a Letter of Guarantee for the security deposit after a tenant has signed a security deposit loan agreement. We then collect the guaranteed amount from the tenant in monthly installments, designed to help the tenant work the security deposit expense into their household budget.

When do you receive the actual cash for the security deposit? You are paid the guaranteed amount in one of two ways:

(1) When the guaranteed amount has been paid in full by the tenant to this agency, that amount will be transferred to the landlord as the tenant's security deposit.

(2) When the tenant defaults on the rental agreement and the landlord makes a claim for rent due and /or repairs for damages above and beyond normal wear and tear, then, as the administrating agency, we will verify the claim and pay up to the guaranteed amount to the landlord.

How are claims made? Call to alert us that the tenant has moved and if you need to file a claim, and we will send you a Claim Form to complete and return. Verification is required and a move-out inspection will be made if claims are for damages. To make a claim for rent-due, include copies of rent receipts and /or ledger pages showing that rent was not paid as agreed upon, or copies of the legal Eviction along with the claim. To make a claim for damages above normal wear and tear, include copies of the bills, invoices and/or receipts for materials purchased. Photographs of the damages may be requested

Claims must be made within 30 days of vacancy!

What if the tenant fails to make payments? The property owner will be paid any legitimate claim up to the amount guaranteed. Every Guarantee is fully underwritten. The administering agency assumes the responsibility of collecting from the tenant. The Underwriter covers the balance of the Guarantee not paid by the tenant.

What if the building changes owners? The Guarantee is assigned to an approved apartment and stays with that apartment and the tenant signing the Guarantee. Please notify us immediately if your building changes owners, so we may issue a new voucher in the name of the new owner.

What if the tenant wants to move to another apartment within the building or complex? A new Guarantee must be agreed to by the Agency, the tenant, and the property owner. Please contact this agency if you are planning to relocate the tenant.

Is interest owed the tenant on the Guarantee? Interest does not begin accruing until funds have been sent to the property owner.

If you have any further questions, call The Front Door Agency at 603-886-2866.



Landlord Information Page 3

HSGP Landlord Agreement

To the Landlord/Agent: Please initial the following statements to indicate your willingness to work with the HSGP/HHARLF programs.

I have been provided with the Landlord Packet portion of the HSGP application packet.

I understand that I will not be receiving a cash security deposit from the Front Door Agency; I will receive a voucher to keep until the tenant has either completed their loan payments in full to the Front Door Agency, or upon the tenant vacating the unit and owing rent or having caused damages above and beyond normal wear & tear.

I understand that the tenant CANNOT move in to the apartment until all steps required to finalize a loan agreement are completed by the Front Door Agency. The Front Door Agency will notify me when the loan agreement is finalized.

I understand that if I allow the tenant to move in, allow the tenant to move their belongings in, or give possession of the keys to the tenant before I receive notice of final approval from the Front Door Agency, the tenant will not be eligible for the loan, and I may be ineligible to utilize the HSGP in the future.

I further understand that if I make any false or misleading claim on the deposit when the tenant has moved, I may be ineligible to utilize the HSGP in the future.

I understand that any claim on the security deposit must be received in FULL by the Front Door Agency within 30 days of the tenant vacating the unit.

I agree to communicate with the Front Door Agency as needed to address any issues that may arise, pertinent to my tenant's housing needs.

I understand that the voucher issued is not transferable to a different apartment.

I have read the informational pages and agree to the aforementioned terms of this program.

Landlord/Owner signature

Date

Property Management Authorized Signature

Date

Landlord Information Page 4

LANDLORD VERIFICATION

To be completed by New Landlord

Do not leave anything blank

The person(s) named below:

_____ is applying for a HSGP Security Deposit Loan for residence at

Address _____ Apt# _____

City _____ State _____ Zip _____

Monthly Rent: _____ Security Deposit Amount (Max. One month's rent): _____

List all Utilities Included: _____

Number of Bedrooms: _____ Studio Apartment? ___ Yes ___ No

Type of Lease: 1 Year ___ 6 Months ___ Tenant-at-Will/Month-to-Month ___

Date of Move-In (DO NOT leave blank or write ASAP): _____

THIS IS NOT THE LETTER OF GUARANTEE!!!

Signing this form indicates your willingness to work with our Guarantee Programs. If the tenant qualifies, you will receive a formal Guarantee Agreement (Voucher) for your signature. The Guarantee will only go into effect when signed by Tenant, Landlord/Agent, and the Front Door Agency. Do not let the tenant move into the apartment until you have received the Guarantee Voucher signed by a representative of the Front Door Agency. If the tenant moves in or takes possession of the keys prior to completing the application process, the application will be null and void!

___ I have ___ I have not used a HSGP related security deposit loan program prior to this.

Complete the following to document who should receive the Guarantee Voucher for signature and subsequent payments on the Guarantee:

Landlord/Owner Name _____

Address _____

City _____ State _____ Zip _____

Phone: _____ Email: _____

I certify the accuracy of the above information and agree to work with the Housing Security Guarantee/Homeless Housing & Access Revolving Loan Fund programs administered by the Front Door Agency.

Signature _____ Date _____

Landlord/Owner or Agent