



## BHCS EveryOne Home Fund Loan Policy-Mental Health

### Background

The BHCS EveryOne Home Fund, managed by the Housing Services Office (HSO) of Alameda County Behavioral Health Care Services (BHCS), was created to provide a flexible source of funds to help BHCS consumers and their families move out of homelessness into stable housing of their choice and to prevent them from becoming homeless. The fund is intended to be used as an initial “investment” to help individual consumers obtain and maintain long-term, stable housing of their choice. The fund operates as a loan program. Loan funds are expected to be paid back over an agreed upon period of time without interest. Repayment amounts and timelines will remain flexible to account for changes in individual circumstances. The fund is intended to be flexible and responsive to the needs of consumers and their providers with the expectation that funds can be made available within 48-72 hours, if necessary and appropriate. The fund will be initially created out of a one-time investment of Mental Health Services Act (MHSA) dollars. The fund will be sustained through loan repayments, private donations, and BHCS administrative decisions to replenish the fund on a periodic basis based on need and the efficacy of the fund.

### What Are The Loan Limits?

The average loan amount per consumer or household = \$900/year. No formal loan limits exist for this program; however, requests will be evaluated against this average amount and the likelihood of repayment. Eligible consumers may have only one outstanding loan at a time. Once a loan has been repaid, consumers are eligible to apply for another loan.

### Who Qualifies?

- 1) An adult with *severe mental illness* or child with a *serious emotional disorder* with an identified ongoing BHCS-funded service provider. Only BHCS-contracted or county-funded mental health service providers with the capacity and expectation of ongoing consumer follow-up and outreach for at least one year are eligible to access these funds. These funds can be utilized as part of an initial engagement and/or “housing first” strategy<sup>1</sup>; AND
- 2) The individual or household is currently homeless OR at-risk of homelessness:
  - \*“Homeless” means living on the streets, or lacking a fixed, regular, and adequate night-time residence. This includes shelters, motels and living situations in which the individual has no tenant rights.
  - \*“At risk of homelessness” includes:
    - Individuals discharged from institutional settings with no identifiable place to reside upon discharge: Hospitals, acute psychiatric hospitals, psychiatric health facilities (PHF), skilled nursing facilities (SNF) with a certified special treatment program for the mentally disordered (STP), crisis or transitional residential settings, local city or county jails, mental health rehabilitation centers (MHRC), foster care or juvenile hall
    - Individuals temporarily placed in Residential Care Facilities upon discharge from one of the institutional settings cited above;

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<sup>1</sup> Full service partnership programs and ACT-level service teams are not eligible to access this fund because their budgets include flexible funds that can be used for a similar purpose.



## **BHCS EveryOne Home Fund Loan Policy-Mental Health**

- Individuals who have been assessed and are receiving services through ACBHCS and who have been deemed to be at imminent risk of homelessness, as certified by the ACBHCS Housing Services staff;

AND

- 3) The assistance is likely to help stabilize the individual or household in housing of their choice over the long-term; AND
- 4) The service provider and consumer make a commitment to work together to achieve long-term housing stability. This could include periodic home visits, regular contact, and working relationships with the property manager to address housing-related concerns; AND
- 5) The service provider and consumer have a written collaborative work plan to address several key areas related to housing stability including - steps to address issues that led to difficulty with housing, steps to increase/obtain income or otherwise make housing more affordable, steps to work to support the consumer moving into housing of their choice, and steps to repay loan funds; AND
- 6) The service provider with the consumer's input will provide updated housing status information to the HSO at 6 months and 1 year intervals from the date of receipt of assistance.

### **What Are Eligible Expenses?**

Eligible expenses include:

- Unpaid, late or back rent to prevent eviction
- Security deposits, first or last month rent
- Unpaid utility bills that jeopardize housing stability
- Short-term rental assistance (up to 3 months) to prevent imminent homelessness
- Longer-term rental assistance for clients enrolled in the BHCS subpayee program with pending Social Security funds

### **How Are Requests Approved?**

Eligible service providers must submit a written, completed application and signed loan agreement for the use of these funds on behalf of a particular consumer. Consumers must review and sign the associated loan agreement and repayment plan. Requests must also include copies of rental or lease agreements and a signed invoice documenting the expense and the entity to receive the funds. Funds are never paid directly to clients. It is recommended that providers contact the Housing Services Office *prior to* preparing an application for assistance to determine whether or not the request is appropriate and eligible for consideration.

Within 1-2 working days of submitting an application, the provider will be notified if their application has been approved and under what, if any, conditions. Approvals will be based on the principles outlined above with extra value given to requests where a short-term investment is likely to have a positive long-term, measurable impact.



## BHCS EveryOne Home Fund Loan Policy-Mental Health

Once a request has been approved, the service provider must provide the necessary documentation for a payment to be made. Examples of appropriate documentation include utility bills, lease agreements with security deposit amounts clearly stated, an invoice from a residential hotel, or others. Checks CANNOT be made out in the name of the individual applicant. Staff from the BHCS fiscal office will help to ensure that proper documentation is collected prior to the issuance of a check.

### **How Should Loans Be Repaid?**

Loans can be repaid via payee service deductions if the consumer is utilizing BHCS payee services or through a check or money order. Payments should be made to: "BHCS EveryOne Home Fund" and sent to the Housing Services Coordinator through interoffice mail, personal drop-off by service provider staff, or through the regular mail.

### **Where Can I Obtain The Application And Loan Agreement Forms?**

Copies of the application and loan agreement for this program can be found on the Alameda County Behavioral Health Care Services Website at:

[http://www.acbhcs.org/Housing/housing\\_loans.htm](http://www.acbhcs.org/Housing/housing_loans.htm)

Copies can also be obtained by contacting the Housing Services Office directly via the contact information below.

### **Questions, Comments, Or Concerns Should Be Directed To:**

Arlene Albury  
Housing Services Coordinator, Alameda County Behavioral Health Care Services  
2000 Embarcadero Cove, STE 400  
Oakland, CA 94606  
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This program is part of the EveryOne Home campaign to end homelessness in Alameda County:  
[www.everyonehome.org](http://www.everyonehome.org)