Risk Mitigation Pool
Claim Instructions

These instructions are intended to assist you in making a claim from the Risk Mitigation Pool. If you are in the process of making a claim, it is expected that you have been working with the Portland Housing Bureau in their 10-year Plan to End Homelessness by offering Permanent Supportive Housing units. It is also expected that you have experienced an above normal loss due to physical or operational expenses.

These instructions correspond to the line numbers on the Claim Form.

**Line 5**    Contact Person:
This is the person to contact for answers to questions or to schedule an inspection of the unit.

**Line 13**    Move-in / out Date:
These are the dates the tenant assumed, and returned, legal possession of the unit.

**Line 14**    Certification as PSH Unit:
The Risk Mitigation Pool only applies to a tenancy that was certified as Permanent Supportive Housing at the beginning of the tenancy. For properties that have a mix of PSH and other units, a certification form is needed to verify the unit is actually being used as a PSH unit. This form could be the same as the Portland Development Commission’s Rent Schedule and Utility Allowance spreadsheet or the Property Manager’s Rent Roll, as long as it includes the unit number/address, bedroom size, and MFI Percent Rent Restriction. If you use the Rent Schedule and Utility Allowance spreadsheet, check off which units are being used as PSH and covered by the Risk Mitigation Pool under the PSH column. The purpose of using this existing form is to eliminate an additional reporting requirement. If it is a floating unit, it must be submitted to the HDC Asset Manager each time a new PSH tenant moves into a unit.

**Line 16**    Excessive Physical Damage:
These are claims for physical damage to a PSH unit, or affecting the project as a whole, caused by a PSH client. It is assumed that all turnovers require a certain amount of repair (cleaning, painting, and some carpet replacement are considered normal).
a. If a PSH tenant causes physical damage to their PSH unit, other units, and/or elsewhere on the property, these costs qualify to be covered by the Risk Mitigation Pool.
b. If a non-PSH tenant causes physical damage to a PSH unit, the costs do not qualify.

1. Physical claims could include the following:
   a. Excessive cleaning
   b. Debris removal
   c. Extermination
   d. Repair of doors, walls, cabinetry
   e. Other damages in excess of those normally experienced
   f. Damage to common areas by PSH tenant may qualify, depending on the circumstances

2. Physical items not included are:
   a. Normal wear and tear
   b. Normal turnover costs

Attachment A is a Physical Damage Itemization guide for your use. If you have your own form, feel free to use it. Please include the location, item being repaired, quantity, unit price, amount for that item, and a description of the deficiency. It is assumed that these figures reflect actual costs you paid to remedy the problem. If any of the figures are estimates that must be indicated on the form.

Line 17 Supervision of Repairs:
An administrative fee for supervision of repairs is eligible. The allowable fee is 5% of the amount of qualifying physical repairs.

Line 18 Excessive Operational Losses:

1. Claims for excessive operational expenses could include:
   a. Legal costs related to evictions
   b. Relocation expenses, including moving a tenant’s belongings, are eligible when the move is necessary to protect the property, staff, or other tenants from physical harm.
   c. Rent that is owing but not collected, not to exceed 90 days
   d. Rent during vacant turnover time, when that period exceeds 60 days
   e. Holding units for PSH qualified tenants beyond 60 days
   f. Other items such as utilities might be included, depending on the circumstances

2. Claims not eligible for reimbursement include:
   a. Any increase in insurance premiums
b. Claims for supportive services  
c. Lost rent during initial lease-up period  
d. The RMP is not a rent subsidy program

Please include a detailed itemization including the nature, amount, and reason for your claim. Attachment B, Operational Damage Itemization, should be used to assist with that documentation. It is on an Excel spreadsheet. It is assumed that these figures reflect actual costs you paid to remedy the problem.

Line 23 Total received from Tenant:  
The amount eligible from the RMP is reduced by any amounts collected from the tenant.

Line 24 Collection Efforts:  
Please describe the steps you have taken to collect from the tenant. Examples are the use of letters, collection agencies, and court proceedings.

Line 28 Total RMP deductible and reimbursement from other funds.  
Claims to the RMP are reduced by the following deductible amounts:

<table>
<thead>
<tr>
<th>Category</th>
<th>Deductible Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operational claims</td>
<td>$350</td>
</tr>
<tr>
<td>Physical claims</td>
<td>$475</td>
</tr>
<tr>
<td>Claims combining operational and physical losses</td>
<td>$475</td>
</tr>
</tbody>
</table>

RMP claims are also reduced by any amounts eligible for reimbursement from other guarantee funds. Examples of these funds are Fresh Start Landlord Guarantee Fund, Section 8, and the Ready to Rent guarantee fund.

Line 36 Total from Insurance Claim (or eligible and over $3,000)  
The amount receivable from the fund is reduced by the amount that could be recovered from an insurance claim when the after-deductible benefit amounts to $3,000 or more. The decision of whether to file a claim is up to the owner.