



## APPLICATION FOR FINANCIAL ASSISTANCE

Application Deadline: Twice annually. If you have a special circumstance, applications may be accepted outside of deadlines as funds are available. The studio may not be able to assist all applicants, those most in need will be given priority consideration.

(Please read the next page for an explanation about this form.)

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Preferred and dependable method of communication: \_\_\_\_\_

In awarding assistance to applicants, Ruby's requires that applicants use the assistance to work regularly in clay. A general guideline for "regular work" is to work at the studio monthly. How confident are you that you will be able to meet the studio usage requirement if you receive assistance from Ruby's?  Yes  No

Ruby's Financial Assistance is based on need. Need is assessed in two ways, the first uses HUD numbers located on the back of this form. The second uses a needs-based Financial Narrative for those whose income is above the range outlined in this form.

### Section 1: HUD Based Assessment:

Using the attached HUD document, what is the: Total number of people in your household \_\_\_\_\_ Total household income for last year \_\_\_\_\_

Do you expect this income to be consistent for the present year?  Yes  No

If not, what do you project this year's income to be for your household? \_\_\_\_\_

If you meet the requirements listed on the back for a subsidy, you are not required to fill out Section 2.

### Section 2: Financial Narrative:

Using the directions on the back of this form, please describe the circumstances for why you are applying for assistance. Please feel free to use a separate piece of paper if needed.

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The application process is confidential and any personal information will only be shared with those making the decisions, and Ruby's will make every effort to keep personal information private.

By signing this application, the applicant confirms that all information given is true. Recipients agree to notify Ruby's if their financial resources change their HUD income level. Ruby's may require documentation of the recipient's taxes to verify information.

Print Name

Signature

Date

This page is to give an overview of Ruby's rental financial assistance and what you should be aware of when applying.

Please read through this and if you have any questions, please contact management for any clarification you might need.

Ruby's provides financial assistance for locker and space rentals based on the recipient's financial income, financial circumstances, and ability to use Ruby's services. This assistance takes the form of a monthly deduction in the rental rates of \$50 per month. These awards are subject to change as studio rates change or if there are changes in the budget. Assistance is provided in grants lasting for a period of six months. Recipients are welcome to re-apply for assistance; however, the qualification of other applicants and the amount our organization allocates for this program may not guarantee uninterrupted assistance.

Ruby's financial assistance does not include expedited access to studio services. For this reason, recipients must be a current locker or space renter and meet the activity requirement listed on the application.

When applying, it's important to understand the terms our guidelines use when submitting financial information. There are two sections to the application.

Section 1: The first section is based on the Housing and Urban Development (HUD) guideline for establishing income levels in specific cities. These income levels are based on the income of a "household". Households contain one or more people who share resources to pay for such expenses as food, clothing, rent or other living expenses. If you receive living expenses from one or more individuals, you should consider them part of your "household" and include their income with your own when determining what income level you qualify for. Cases where people share apartments (roommates) or shopping expenses do not count as a household when individuals contribute income in an equal proportion to what they receive.

Once you have determined the size of your household and its total income, use the attached HUD document to find what income level corresponds. Income levels falling in the "low" and "very low" range may be eligible for a subsidy.

Section 2: The second portion of the application covers those applicants whose income falls above the range outlined in the HUD guidelines where applicants have extenuating circumstances such as a fixed income or are paying down medical debt. If this describes your situation, please fill out the needs-based Financial Narrative portion of the application and submit any documents that may support your narrative (doctor's notes, tax statements, statements, letters of support, etc.). Please ask a manager if you have questions on what can or should be used as supporting documents.

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<https://www.hcd.ca.gov/sites/default/files/docs/grants-and-funding/income-limits-2023.pdf>

<b>Number of Persons in Household:</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	
<b>San Francisco County</b> Area Median Income: \$175,000	Acutely Low	18400	21000	23650	26250	28350	30450	32550	34650
	Extremely Low	39150	44750	50350	55900	60400	64850	69350	73800
	Very Low Income	65250	74600	83900	93200	100700	108150	115600	123050
	Low Income	104400	119300	134200	149100	161050	173000	184900	196850
	<b>Median Income</b>	<b>122500</b>	<b>140000</b>	<b>157500</b>	<b>175000</b>	<b>189000</b>	<b>203000</b>	<b>217000</b>	<b>231000</b>
	Moderate Income	147000	168000	189000	210000	226800	243600	260400	277200

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