

ORDINANCE 2020-04-23-0277

**APPROVING THE CREATION OF THE COVID-19 EMERGENCY HOUSING ASSISTANCE PROGRAM; AMENDING THE FY2020 AFFORDABLE HOUSING BUDGET AND AUTHORIZING THE ACCEPTANCE OF CONTRIBUTIONS AND DONATIONS TO SUPPORT THE PROGRAM; AND AUTHORIZING A FUNDING AGREEMENT WITH FAMILY INDEPENDENCE INITIATIVE.**

\* \* \* \* \*

**WHEREAS**, the Governor of the State of Texas, the County Judge of Bexar County, and the Mayor and City Council of the City of San Antonio have issued emergency declarations and executive orders in response to the COVID-19 pandemic; and

**WHEREAS**, the City of San Antonio (City) and its residents are experiencing substantial health, economic and financial impacts due to COVID-19; and

**WHEREAS**, there has been a significant increase in the number of unemployment claims filed by the City's residents due to COVID-19; and

**WHEREAS**, there has been a significant increase in the number of persons seeking housing assistance from the City's Risk Mitigation Fund due to COVID-19; and

**WHEREAS**, City staff is recommending the creation of the COVID-19 Emergency Housing Assistance Program to provide necessary and essential support to residents in order to prevent the spread of COVID-19 and to facilitate assistance to eligible communities and households economically impacted by COVID-19; and

**WHEREAS**, in a separate ordinance, Community Development Block Grant (CDBG) funding from the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) and CDBG funding reprogrammed from other sources has been allocated to the COVID-19 Emergency Housing Assistance Program; and

**WHEREAS**, based on its preliminary assessment of the community housing assistance needs due to COVID-19, the federal funding needs to be supplemented with funds from other sources including, but not limited to, General funds, leveraged funds, contributions and donations; and

**WHEREAS**, to leverage additional funding for the COVID-19 Emergency Housing Assistance Program, City staff proposes to engage and fund Family Independence Initiative (FII) to administer the disbursement of the cash assistance that will be provided directly to the families;  
**NOW THEREFORE:**

**BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF SAN ANTONIO:**

**SECTION 1.** The COVID-19 Emergency Housing Assistance Program Policy, attached hereto as **Attachment I** and incorporated herein, is adopted and approved. Unless extended by the City Manager, the COVID-19 Emergency Housing Assistance Program expires on July 31, 2020.

City Manager is authorized to extend the COVID-19 Emergency Housing Assistance Program for an additional ninety (90) days should the City Manager, in his discretion, determine that continuation of the program is needed to prevent the spread of COVID-19 or to facilitate assistance to eligible communities and households economically impacted by COVID-19.

**SECTION 2.** The initial budget for the COVID-19 Emergency Housing Assistance Program in an amount up to \$15,833,834.00 is hereby approved and appropriated. Acceptance of funds from San Antonio Housing Trust Foundation and San Antonio Housing Trust Public Facilities Corporation, included in the initial budget, in an amount up to \$2,000,000.00 is authorized. The budget may be supplemented by additional contributions and donations and acceptance and appropriation of those funds to the COVID-19 Emergency Housing Assistance Program is authorized and approved.

**SECTION 3.** The initial budget for the COVID-19 Emergency Housing Assistance Program is modified to include up to \$9,200,000.00 as set forth below, and acceptance of said funds is authorized. Said funds are appropriated to the COVID-19 Emergency Housing Assistance Program as follows:

- a) \$2,500,000.00 from the General Fund as offset by the reallocation of \$2,500,000.00 from the City's Parking Enterprise Fund for FY 2020 to the City's annual payment to VIA Metropolitan Transit consistent with the restrictive uses for the Parking Enterprise Fund;
- b) Pending approval by its Board, up to \$1,500,000.00 in uncommitted fund balance from the San Antonio Housing Trust Public Facilities Corporation;
- c) Pending approval by its Board, up to \$500,000.00 in uncommitted fund balance from the San Antonio Housing Trust Finance Corporation;
- d) Pending approval from each these respective TIRZ Boards, up to \$3,700,000.00 from Tax Increment Reinvestment Zone (TIRZ) Funds as specifically allocated by the following:
  - a. Up to \$1,500,000.00 from the Houston Street TIRZ;
  - b. Up to \$200,000.00 from the North East Corridor TIRZ;
  - c. Up to \$1,000,000.00 from the Midtown TIRZ; and
  - d. Up to \$1,000,000.00 from the Inner City TIRZ; and
- e) \$1,000,000.00 from the \$2,000,000.00 San Antonio Housing Trust Public Facilities Corporation allocation to the Under One Roof Program that was part of the City's Under One Roof Program 2020 budget.

**SECTION 4.** Revisions to the FY2020 Affordable Housing Budget to reflect reallocations, contributions, donations, and reductions in funding from the CARES Act, General fund, Tax Increment Reinvestment Zones, and Community Development Block Grant that are necessary as a result of the COVID 19 pandemic are authorized.

**SECTION 5.** The City Manager or their designee, or the Director of the Human Services



Department or their designee, are authorized to negotiate and execute a funding agreement with Family Independence Initiative (FII) for an initial amount up to \$1,900,000.00, with this funding coming from the initial COVID-19 Emergency Housing Assistance Program budget, to administer the disbursement of the cash assistance that will be provided directly to the families. Funding from the initial COVID-19 Emergency Housing Assistance Program budget in the amount up to \$1,900,000.00 is hereby authorized.

**SECTION 6.** All federal funding appropriated to the COVID-19 Emergency Housing Assistance Program shall be administered and expended in a manner compliant with applicable federal laws, regulations, and guidance. The City Manager, or their designee, is hereby authorized to take necessary actions to ensure compliance with applicable funding program requirements.

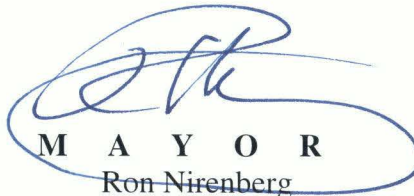
**SECTION 7.** The appropriations, reallocations, expenditures, encumbrances, and budget revisions necessitated and scheduled pursuant to the aforesaid are hereby authorized for entry into the City's accounting system.

**SECTION 8.** The City Manager and City staff are authorized to take all necessary actions to effectuate the purposes and intent of this ordinance consistent with the COVID-19 Emergency Housing Assistance Program Policy. Staff may adjust or align budgets and plans as necessary consistent with this ordinance without further Council action.

**SECTION 9.** The financial allocations in this Ordinance are subject to approval by the Deputy Chief Financial Officer, City of San Antonio. The Deputy Chief Financial Officer may, subject to concurrence by the City Manager or the City Manager's designee, correct allocations to specific Cost Centers, WBS Elements, Internal Orders, General Ledger Accounts, and Fund Numbers as necessary to carry out the purpose of this Ordinance.

**SECTION 10.** This Ordinance is effective immediately upon the receipt of eight affirmative votes; otherwise, it is effective ten days after passage.

**PASSED AND APPROVED** this 23<sup>rd</sup> day of April, 2020.




**M A Y O R**  
Ron Nirenberg

**ATTEST:**



Tina Flores, Acting City Clerk

**APPROVED AS TO FORM:**



Andrew Segovia, City Attorney



## City of San Antonio

### City Council

April 23, 2020

**Item: 6**

**Enactment Number:**

**File Number: 20-2816**

**2020-04-23-0277**

Ordinance approving the creation of the COVID 19 Emergency Housing Assistance Program, accepting up to \$2,000,000.00 from the San Antonio Housing Trust Foundation and Public Facilities Corporation to be included in the proposed budget for the Program totaling \$15,833,834.00, authorizing the acceptance of any additional funds that may result from the solicitation of donations for the COVID 19 Emergency Housing Assistance Program, amending the FY2020 Affordable Housing Budget to reflect reallocations and reductions that are necessary as a result of the COVID 19 pandemic, and authorizing a funding agreement with Family Independence Initiative for an initial amount of \$1,900,000.00 to help leverage additional funds for local non-profits. [Lori Houston, Assistant City Manager; Verónica R. Soto, Director, Neighborhood and Housing Services]

Councilmember Roberto C. Treviño made a motion to approve. Councilmember Ana E. Sandoval seconded the motion. The motion passed by the following vote:

**Aye:** 10 Nirenberg, Treviño, Andrews-Sullivan, Viagran, Rocha Garcia,  
Gonzales, Cabello Havrda, Sandoval, Pelaez and Courage

**Nay:** 1 Perry



**ATTACHMENT I**

## COVID 19 EMERGENCY HOUSING ASSISTANCE PROGRAM

### PROGRAM PURPOSE

The City's Risk Mitigation Fund provides eligible applicants rental, housing, and mortgage assistance in the event of a hardship that is due to unemployment or a reduction in wages. In response to COVID 19, staff is recommending the creation of the COVID 19 Emergency Housing Assistance Program to help those residents impacted by COVID 19. The Program will follow the same eligibility and allowance criteria prescribed in the Risk Mitigation Fund Policy that was adopted by City Council. The only difference is that the allowable uses for the funds will be expanded to include groceries, medicine, fuel, and expenses related to internet access. The COVID 19 Emergency Housing Assistance Program is a temporary program and it will sunset on July 31, 2020.

### ELIGIBILITY

Applicants must be a current resident of the City of San Antonio. Applicants must also meet all the following criteria:

- Be the primary lease or mortgage holder in a multifamily unit, mobile home, or single-family home within the city limits of San Antonio;
- May only apply for rent, mortgage, and utility assistance related to one primary property;
- Have a household income at or below 100% AMI as defined by HUD; and
- Provide documentation for the proof of hardship that renders the household unable to pay rent, mortgage or utilities. The documentation may be in the form of an employment termination letter, proof of unemployment application, or letter from an employer certifying a reduction of hours. Please refer to Table C.

### FINANCIAL ASSISTANCE

The City will conduct an assessment through an application process to determine the exact amount of financial assistance available to each household. The City in its sole discretion will determine eligible expenses and administer assistance directly to the provider/property owner/ financial institution rent, mortgage, utility and internet assistance.

**Table A: COVID 19 Emergency Housing Assistance Program Allowances by AMI**

Rental, Mortgage, Utility, and Internet Assistance		
Income*	Renters	Homeowners
80% AMI (\$57,600 for a family of four)	<ul style="list-style-type: none"><li>• Up to \$3,500 for rent and; to \$1,500 for utilities</li></ul>	<ul style="list-style-type: none"><li>• Up to \$3,500 for mortgage assistance</li><li>• Up to \$1,500 for utilities</li></ul>
81-100% AMI (\$57,600.01 - \$72,000 for a family of four)	<ul style="list-style-type: none"><li>• Up to \$2,625 for rent and;</li><li>• Up to \$1,125 for utilities</li></ul>	<ul style="list-style-type: none"><li>• Up to \$2,625 for mortgage assistance</li><li>• Up to \$1,125 for utilities</li></ul>

\* San Antonio-New Braunfels Metropolitan Statistical Area Median Income (AMI) for the current year, as determined by the US Department of Housing and Urban Development (HUD).



### ***Renters***

- a. Assistance will be administered directly to property management on behalf of the applicant
- b. Households will be eligible to receive up to three (3) months of rent and rent-related assistance. Assistance can only be provided once over a 12 month period. After the first month of assistance, if a proof of hardship persists, the household can receive up to two monthly rent payments, subject to an assessment conducted by Fair Housing staff
- c. A household is eligible to receive:
  - i. Up to \$3,500 for rent-related expenses per household per 12 month period
  - ii. Up to \$1,500 for utility expenses per household per 12 month period
- d. Utility assistance covers electricity, water bills, and internet only, and payment will be deposited directly to the utility companies (CPS, SAWS, internet provider)
- e. Fair housing counseling referrals include those to social and financial service agencies offering relevant services, counseling and resources

### ***Homeowners***

- a. Assistance per household will be up to \$1,500 in utilities and \$3,500 per household per 12 month period
- b. Only mortgages on primary residences are eligible
- c. Utility assistance covers electricity, water bills, and internet only, and payment will be deposited directly to the utility companies (CPS, SAWS, internet provider)
- d. Fair housing counseling referrals include those to social and financial service agencies offering relevant services, counseling and resources
  - i. Referrals to the City's available home repair programs for households with structurally unsafe housing conditions will also be provided

In addition to the financial assistance for rent, mortgage, and utilities all applicants will receive direct assistance for groceries, medicine and fuel. The amount of the cash assistance is based on household size and will be capped at \$300.

**Table B: COVID 19 Emergency Direct Assistance Allowance**

<b>Groceries and Fuel Assistance</b>	
<b>Household Size</b>	<b>Amount</b>
1	\$ 150
2	\$ 200
3	\$ 250
4 or more	\$ 300

**Table C: Criteria for Proof of Hardship for COVID 19 Emergency Housing Assistance Program**

Job/Wage Instability		Health-Related Issues		Other	
Unemployment/ Termination	Income		Medical		Unexpected Expenses
	Hours Reduced	Wages Reduced	One-time support	Temporary Condition	
Termination letter from employer	Employer letter stating change in hours	Employer letter regarding wage reduction or notice of furlough	Estimate of treatment cost and hospital/or insurance bill	Receipt and discharge paperwork from hospital	Receipts of expenses incurred such as: Funeral, tow, car repair, divorce, etc.
Proof of unemployment application	Paystubs for last three pay cycles	Employer letter of current/future hours per pay period	Diagnosis paperwork (doctor's note)	Doctor's note with release date for work	
Proof client has applied for benefits		Unemployment letter/SSI benefits discontinued	FMLA paperwork, if applicable	FMLA paperwork, if applicable	

**PROGRAM BUDGET**

The budget for the COVID 19 Emergency Housing Assistance Program is \$15,833,834. This amount will include funds provided to the City of San Antonio by the San Antonio Housing Trust Foundation and Public Finance Corporation. Private donations will be solicited through a partnership with the San Antonio Housing Trust and the San Antonio Area Foundation. Smaller donations can be made online or by texting HousingHelpSA to 41444. Larger donations will be collected via email (covid19@saafdn.org).

**Table D: COVID 19 Emergency Housing Assistance Program Budget**

COVID 19 Emergency Housing Assistance Program	
Funding Source	Amount
Affordable Housing Budget - Non CDBG	\$536,233
SAHT Foundation and PFC	\$2,000,000
Risk Mitigation Fund Balance	\$350,000
CDBG Program Income and Savings (4-16-20 Council Action)	\$750,000
CDBG Program Income and Savings (4-23-20 Council Action)	\$4,490,586
CARES Act CDBG (4-23-20 Council Action)	\$7,707,015
<b>Total</b>	<b>\$15,833,834</b>



Table E: COVID 19 Emergency Housing Assistance Program Uses

Use of Funds	Rental, Mortgage, Utility, and Internet Assistance	Direct cash assistance for Groceries, Fuel, Medicine	Total	Families Assistaed
Program Administration	\$1,294,760	\$0	\$1,294,760	0
Direct payment for rental, mortgage, utility, and interent assistance	\$11,652,841	\$1,755,600	\$13,408,441	6,700 - 10,300
Direct payment for rental, mortgage, utility, and interent assisatnce for undocumented person and others that wouldy not qualify for federal funding	\$986,233	\$144,400	\$1,130,633	565-942
	<b>\$13,933,834</b>	<b>\$1,900,000</b>	<b>\$15,833,834</b>	<b>7,265-11,242</b>



# **Risk Mitigation Fund Policy**

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**The assistance provided under this policy is contingent upon appropriation of funds by City Council and the allocation of resources to implement this policy.  
All assistance is subject to the availability of funds.**



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## **INTRODUCTION**

The Mayor's Housing Policy Task Force (MHPTF) recommended a variety of policies and strategies in the compassionate spirit of embracing change without harming the existing communities that make up the San Antonio we know today. The MHPTF policy recommendations include strategies to mitigate, prevent, and minimize displacement in the face of the community change we know has already begun.

Mitigating displacement is one component of a comprehensive and compassionate housing policy framework that recognizes residents who are currently being displaced and need immediate assistance while the City address the root causes of displacement.

The Risk Mitigation Policy represents one part of the City's approach to preventing, mitigating, and minimizing displacement. The City's overall approach to displacement prevention will be to expand beyond current rehabilitation/preservation dollars, address rising property taxes through legislative efforts, and conduct a city-wide outreach campaign to educate residents on homeownership tax exemptions, predatory home buying tactics and fair housing rights. Other displacement prevention policies being explored by NHSD include Neighborhood Empowerment Zones, Homestead Preservation Districts and community land trusts.

In October of 2018, The Risk Mitigation Fund was created by City Council as a first step in mitigating displacement. This fund provides support through three mechanisms: relocation assistance for households that are directly displaced, emergency assistance to help households stay housed in a moment of crisis, and the creation of a rental incentive fund to help the most vulnerable households with barriers to finding affordable housing. The City will proactively work with vulnerable communities and households who apply for or access the fund to ensure it can be adaptable to changing community need. The City will analyze the data collected and review the program not less than annually to ensure we are providing the best assistance to the community.

Following the adoption of this policy, the City will continue to build on the MHPTF's work, focusing on preventing and minimizing displacement. This means looking closely at our development incentive policies, which are already being amended so that they will not be awarded to proposals which will result in direct displacement. It also means working proactively with private market housing providers and the development community. This policy creates a new avenue for property owners who must relocate residents to go beyond the state-mandated minimums. The City will proactively approach property owners in this scenario to offer residents more time and to partner with the City to ensure they have the supports they need.

The Department of Neighborhood and Housing Services thanks all of the stakeholders and participants who provided input in the development of this Risk Mitigation Policy.



## SUMMARY OF RENTAL & EMERGENCY ASSISTANCE

If your household...	You may be eligible for...
<ul style="list-style-type: none"><li>Is forced to move from an apartment or mobile home park due to redevelopment , rehabilitation, or a code enforcement action against the property owner</li><li>Is experiencing an increase in rent of 5% or more which results in your housing no longer being affordable to you</li></ul>	<p>Up to \$3,000 (multi-family) or \$7,000 (mobile home) for:</p> <ul style="list-style-type: none"><li>Coverage of moving-related expenses, including deposits for your new rental unit or site preparation cost for mobile home</li><li>Housing counseling and resource referral for supportive services</li><li>Households with elderly or disabled members are eligible for an additional \$500</li></ul>
<ul style="list-style-type: none"><li>Is experiencing an emergency hardship that puts you behind on rent, mortgage, or utilities</li></ul>	<p>Up to \$3,500 for rent or mortgage and up to \$1,500 for utilities:</p> <ul style="list-style-type: none"><li>One-time financial assistance in a 12 month period</li><li>Housing counseling and resource referral for supportive services</li></ul>

### Important Information:

- This program is for households within the city limits of San Antonio
- You'll be asked to provide information related to your income and hardship
- Your household must have a total income that is less than or equal to 100% of Area Median Income (AMI) as determined by the US Department of Housing and Urban Development (HUD.)
- Payments will be made on your behalf to vendors such as utility companies, property managers, and movers
- This is one-time assistance for households annually
- To qualify for assistance due to a rent increase, the increase must be at least 5% and your housing costs must exceed 30% of your income
- Applicant must be the primary lease or mortgage holder

## **I. RESIDENT RELOCATION ASSISTANCE PROGRAM (RRAP)**

### **A. POLICY PURPOSE**

To provide relocation assistance to households impacted by redevelopment, rehabilitation, or a code enforcement action against the owner of the multifamily development or mobile home park in which they reside. The policy also provides relocation assistance for households who experience at least a 5% increase in rental housing costs, resulting in the dwelling unit being unaffordable to the household.

### **B. ELIGIBILITY**

Applicants must meet all of the following criteria:

- a. Be a current resident of the city of San Antonio
- b. Have a household income at or below 100% of the San Antonio-New Braunfels Metropolitan Statistical Area Median Income (AMI), as determined by the US Department of Housing and Urban Development (HUD)
- c. Be the primary lease holder in a multifamily unit or a lot in a mobile home park and meet one of the following:
  - i. Be subject to redevelopment or a code enforcement action against the property owner of the rental housing in which they reside or;
  - ii. Be subject to a qualifying rent increase
    - a) The household must provide documentation demonstrating a rental rate increase within a 12-month period that is at least:

Qualifying Rent Increase	
Income Level	Minimum Increase
At or below 60% AMI	5%
61-80% AMI	7%
81-100% AMI	10%

- b) The proposed increase must bring total housing cost to over 30% of household income
- c) Have not received relocation assistance over the allowable limits under this program in the previous 12 months
- d) Mobile home residents must lease a lot in a mobile home park or the home itself

### **C. EXCEPTIONS**

This policy does not apply to the following circumstances:

- a) For relocation assistance sought due to redevelopment or a code enforcement action against the property owner:
  - i. A dwelling unit that is vacated because of damage caused by the household
  - ii. Events beyond the owner's control, including but not limited to fire, vandalism, natural disaster, or other destruction
  - iii. A household that qualifies for relocation assistance under federal or state law
  - iv. Relocation that is being provided by the property owner exceeding the requirements of this policy
  - v. A dwelling unit where the landlord has provided a fixed term tenancy and notified the household prior to occupancy
  - vi. A dwelling unit operated as emergency or temporary shelter for persons experiencing homelessness
- b) For relocation assistance sought due to an increase in rental costs, the policy does not apply to the following circumstances:
  - i. Rental agreements for week-to-week tenancies
  - ii. Renters that occupy the same dwelling unit as the owner/landlord

### **D. PROCEDURE**

The process of receiving relocation assistance can be initiated in two ways:

- a) Households who receive a notice to vacate or have been notified of a qualifying increase in rental costs may submit an application for assistance to the Neighborhood and Housing Services Department (NHSD) with the required documentation identified in Section I (B)
- b) Property owners who plan to issue notices to vacate due to redevelopment are strongly encouraged to partner with the City by notifying NHSD ten (10) business days prior to issuing notices to vacate. By partnering with the City, the property owner shall:
  - i. Provide written notice to vacate in English and Spanish to all residents. The minimum notice shall be;
    - a) 90 days for multifamily developments or;
    - b) 180 days for mobile home parks
  - ii. Agree to hold at least two meetings in coordination with NHSD to ensure residents are aware of the impending relocation, RRAP, and the City's housing navigation services. The meetings should be held at a time and place that is convenient for the owner, NHSD, and the households who received notices to vacate
  - iii. Financial assistance is dependent on the availability of funding
  - iv. Households are subject to the eligibility requirements outlined in section (B) of this policy



**E. RELOCATION ASSISTANCE**

- a. The types of assistance available under RRAP include:
  - i. Housing counseling services including referrals and coordination with schools as needed. Referrals will be made to service and housing providers within the household's neighborhoods of choice when possible
  - ii. Financial assistance for reasonable relocation and moving expenses, including the following:
    - a) First month's rent
    - b) Application fees and deposits
    - c) Security deposit at replacement housing
    - d) Rental of moving truck and movers
    - e) Moving materials such as boxes and moving pads
    - f) Outstanding utility debt
    - g) Utility connection and disconnection fees or deposits, where these cannot be waived
    - h) Costs specific to mobile homes including:
      - 1. Relocation of a mobile home
      - 2. Storage of items while the home is being transported
      - 3. Mobile home park fees
      - 4. Site preparation (including preparing a pad, utility connections, repairs and skirting)
- b. Households with elderly or disabled individuals are eligible to receive an additional \$500
- c. Households being relocated due to a code enforcement action against the owner of the multifamily development or mobile home park in which they reside are eligible to receive financial assistance for hotel stays and storage until new housing is secured, subject to the eligibility requirements in Section B
- d. The amount of assistance for which a household is eligible will be determined by the household's income and current housing unit type (multifamily or mobile home) in accordance with Table A. City staff shall use a tiered approach to prioritize assisting households with the greatest need

**Table A: Resident Relocation Assistance Program Allowances**

Relocation Assistance*		
Income**	Multifamily	Mobile Home Park
≤ 80% AMI	• Up to \$3,000	• Up to \$7,000
81-100% AMI	• Up to \$2,250	• Up to \$5,250

\* Households with elderly or disabled individuals are eligible to receive an additional \$500. Households relocating due to a code enforcement action may receive additional funding to cover hotel and storage costs until new housing is secured.

\*\* San Antonio-New Braunfels Metropolitan Statistical Area Median Income (AMI) for the current year, as determined by the US Department of Housing and Urban Development (HUD).

## **II. EMERGENCY ASSISTANCE FOR HOUSING STABILIZATION**

### **A. POLICY PURPOSE**

To provide assistance and housing counseling services to stabilize renter and homeowner households experiencing emergency situations affecting their ability to pay rent-related and utility expenses.

### **B. ELIGIBILITY**

Applicants must meet all the following criteria:

- Be a current resident of the City of San Antonio
- Be the primary lease or mortgage holder in a multifamily unit, mobile home, or single family home within the city limits of San Antonio
- Have a household income at or below 100% AMI as defined by HUD
- Provide documentation for the proof of hardship that renders the household unable to pay rent or utilities as identified in Appendix I, Table C

### **C. FINANCIAL ASSISTANCE**

The City will conduct an assessment to determine the exact amount of financial assistance available to each household. The City in its sole discretion will determine eligible expenses and administer assistance directly to the provider.

City staff shall provide assistance based on income and use a tiered approach to assist households with the greatest need.



**Table B: Emergency Assistance for Housing Stabilization Allowances**

Emergency Assistance		
Income*	Renters	Homeowners
≤ 80% AMI	<ul style="list-style-type: none"><li>• Up to \$3,500 for rent and;</li><li>• Up to \$1,500 for utilities</li></ul>	<ul style="list-style-type: none"><li>• Up to \$3,500 for mortgage assistance</li><li>• Up to \$1,500 for utilities</li></ul>
81-100% AMI	<ul style="list-style-type: none"><li>• Up to \$2,625 for rent and;</li><li>• Up to \$1,125 for utilities</li></ul>	<ul style="list-style-type: none"><li>• Up to \$2,625 for mortgage assistance</li><li>• Up to \$1,125 for utilities</li></ul>

\* San Antonio-New Braunfels Metropolitan Statistical Area Median Income (AMI) for the current year, as determined by the US Department of Housing and Urban Development (HUD).

***Renters***

- Assistance will be administered directly to property management on behalf of the applicant
- Households will be eligible to receive up to three (3) months of rent and rent-related assistance. Assistance can only be provided once over a 12 month period. After the first month of assistance, if a proof of hardship persists, the household can receive up to two monthly rent payments, subject to an assessment conducted by Fair Housing staff
- A household is eligible to receive:
  - Up to \$3,500 for rent-related expenses per household per 12 month period
  - Up to \$1,500 for utility expenses per household per 12 month period
- Utility assistance covers electricity or water bills only, and payment will be deposited directly to the utility companies (CPS and SAWS)
- Fair housing counseling referrals include those to social and financial service agencies offering relevant services, counseling and resources

***Homeowners***

- Assistance per household will be up to \$1,500 in utilities and \$3,500 per household per 12 month period
- Only mortgages on principal residences are eligible
- Utility assistance covers electricity or water bills only, and payment will be deposited directly to the utility companies (CPS and SAWS)
- Fair housing counseling referrals include those to social and financial service agencies offering relevant services, counseling and resources
  - Referrals to the City's available home repair programs for households with structurally unsafe housing conditions will also be provided

## DEFINITIONS

**Affordable Housing:** Housing is affordable when a household is paying no more than 30 percent of their income for gross housing costs, including utilities.

**Area Median Income (AMI):** The middle income level at which one-half of all households in the community earn more, and one-half of all households earn less.

**Disabled:** A person with a mental or physical impairment that substantially limits at least one major life activity. This includes people who have a record of such impairment or are regarded as having such impairment.

**Dwelling Unit:** A permitted unit of accommodation that is used as a residence by one or more persons who maintain a household.

**Elderly:** People 62 years of age or older.

**Household:** Any person or persons who occupy a residential unit primarily for living or dwelling purposes under a rental agreement or lease, or mortgage.

**Multi-Family Development:** A property with four or more residential dwelling units including but not limited to, apartments and townhomes.

**Mobile Home Park:** A contiguous development of land that has been separated into two (2) or more mobile living home sites which may or may not be contiguous, which are platted or designed for the accommodation or placement of mobile living units, and which are rented or offered for rent by the site owner.

**Redevelopment:** The replacement, rehabilitation, or repurposing of existing improvements on an already developed site.

**Qualifying Rent Increase:** An increase in contracted rent, inclusive of pet rent, and non-utilities charges such as maintenance and amenities fees, that is at least 5% for 0-60% AMI households, 7% for 61-80% AMI households, or 10% for 81-100% AMI households over a twelve (12) month period.



## APPENDIX I

**Table C: Criteria for the Proof of Hardship for Emergency Assistance Program for Housing Stabilization**

Job/Wage Instability			Health-Related Issues		Other
Unemployment/ Termination	Income		Medical		Unexpected Expenses
	Hours Reduced	Wages Reduced	One-time support	Temporary Condition	
Termination letter from employer	Employer letter stating change in hours	Employer letter regarding wage reduction or notice of furlough	Estimate of treatment cost and hospital/or insurance bill	Receipt and discharge paperwork from hospital	Receipts of expenses incurred such as: Funeral, tow, car repair, divorce, etc.
Proof of unemployment application	Paystubs for last three pay cycles	Employer letter of current/future hours per pay period	Diagnosis paperwork (doctor's note)	Doctor's note with release date for work	
Proof client has applied for benefits		Unemployment letter/SSI benefits discontinued	FMLA paperwork, if applicable	FMLA paperwork, if applicable	

## COVID 19 EMERGENCY HOUSING ASSISTANCE PROGRAM

### PROGRAM PURPOSE

The City's Risk Mitigation Fund provides eligible applicants rental, housing, and mortgage assistance in the event of a hardship that is due to unemployment or a reduction in wages. In response to COVID 19, staff is recommending the creation of the COVID 19 Emergency Housing Assistance Program to help those residents impacted by COVID 19. The Program will follow the same eligibility and allowance criteria prescribed in the Risk Mitigation Fund Policy that was adopted by City Council. The only difference is that the allowable uses for the funds will be expanded to include groceries, medicine, fuel, and expenses related to internet access. The COVID 19 Emergency Housing Assistance Program is a temporary program and it will sunset on July 31, 2020.

### ELIGIBILITY

Applicants must be a current resident of the City of San Antonio. Applicants must also meet all the following criteria:

- Be the primary lease or mortgage holder in a multifamily unit, mobile home, or single-family home within the city limits of San Antonio;
- May only apply for rent, mortgage, and utility assistance related to one primary property;
- Have a household income at or below 100% AMI as defined by HUD; and
- Provide documentation for the proof of hardship that renders the household unable to pay rent, mortgage or utilities. The documentation may be in the form of an employment termination letter, proof of unemployment application, or letter from an employer certifying a reduction of hours. Please refer to Table C.

### FINANCIAL ASSISTANCE

The City will conduct an assessment through an application process to determine the exact amount of financial assistance available to each household. The City in its sole discretion will determine eligible expenses and administer assistance directly to the provider/property owner/ financial institution rent, mortgage, utility and internet assistance.

**Table A: COVID 19 Emergency Housing Assistance Program Allowances by AMI**

Rental, Mortgage, Utility, and Internet Assistance		
Income*	Renters	Homeowners
80% AMI (\$57,600 for a family of four)	<ul style="list-style-type: none"><li>• Up to \$3,500 for rent and; to \$1,500 for utilities</li></ul>	<ul style="list-style-type: none"><li>• Up to \$3,500 for mortgage assistance</li><li>• Up to \$1,500 for utilities</li></ul>
81-100% AMI (\$57,600.01 - \$72,000 for a family of four)	<ul style="list-style-type: none"><li>• Up to \$2,625 for rent and;</li><li>• Up to \$1,125 for utilities</li></ul>	<ul style="list-style-type: none"><li>• Up to \$2,625 for mortgage assistance</li><li>• Up to \$1,125 for utilities</li></ul>

\* San Antonio-New Braunfels Metropolitan Statistical Area Median Income (AMI) for the current year, as determined by the US Department of Housing and Urban Development (HUD).



### ***Renters***

- a. Assistance will be administered directly to property management on behalf of the applicant
- b. Households will be eligible to receive up to three (3) months of rent and rent-related assistance. Assistance can only be provided once over a 12 month period. After the first month of assistance, if a proof of hardship persists, the household can receive up to two monthly rent payments, subject to an assessment conducted by Fair Housing staff
- c. A household is eligible to receive:
  - i. Up to \$3,500 for rent-related expenses per household per 12 month period
  - ii. Up to \$1,500 for utility expenses per household per 12 month period
- d. Utility assistance covers electricity, water bills, and internet only, and payment will be deposited directly to the utility companies (CPS, SAWS, internet provider)
- e. Fair housing counseling referrals include those to social and financial service agencies offering relevant services, counseling and resources

### ***Homeowners***

- a. Assistance per household will be up to \$1,500 in utilities and \$3,500 per household per 12 month period
- b. Only mortgages on primary residences are eligible
- c. Utility assistance covers electricity, water bills, and internet only, and payment will be deposited directly to the utility companies (CPS, SAWS, internet provider)
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  - i. Referrals to the City's available home repair programs for households with structurally unsafe housing conditions will also be provided

In addition to the financial assistance for rent, mortgage, and utilities all applicants will receive direct assistance for groceries, medicine and fuel. The amount of the cash assistance is based on household size and will be capped at \$300.

**Table B: COVID 19 Emergency Direct Assistance Allowance**

Groceries and Fuel Assistance	
Household Size	Amount
1	\$ 150
2	\$ 200
3	\$ 250
4 or more	\$ 300

**Table C: Criteria for Proof of Hardship for COVID 19 Emergency Housing Assistance Program**

Job/Wage Instability			Health-Related Issues		Other
Unemployment/ Termination	Income		Medical		Unexpected Expenses
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**PROGRAM BUDGET**

The budget for the COVID 19 Emergency Housing Assistance Program is \$15,833,834. This amount will include funds provided to the City of San Antonio by the San Antonio Housing Trust Foundation and Public Finance Corporation. Private donations will be solicited through a partnership with the San Antonio Housing Trust and the San Antonio Area Foundation. Smaller donations can be made online or by texting HousingHelpSA to 41444. Larger donations will be collected via email (covid19@saafdn.org).

**Table D: COVID 19 Emergency Housing Assistance Program Budget**

COVID 19 Emergency Housing Assistance Program	
Funding Source	Amount
Affordable Housing Budget - Non CDBG	\$536,233
SAHT Foundation and PFC	\$2,000,000
Risk Mitigation Fund Balance	\$350,000
CDBG Program Income and Savings (4-16-20 Council Action)	\$750,000
CDBG Program Income and Savings (4-23-20 Council Action)	\$4,490,586
CARES Act CDBG (4-23-20 Council Action)	\$7,707,015
<b>Total</b>	<b>\$15,833,834</b>



**Table E: COVID 19 Emergency Housing Assistance Program Uses**

Use of Funds	Rental, Mortgage, Utility, and Internet Assistance	Direct cash assistance for Groceries, Fuel, Medicine	Total	Families Assistaed
Program Administration	\$1,294,760	\$0	\$1,294,760	0
Direct payment for rental, mortgage, utility, and interent assistance	\$11,652,841	\$1,755,600	\$13,408,441	6,700 - 10,300
Direct payment for rental, mortgage, utility, and interent assisatnce for undocumented person and others that wouldy not qualify for federal funding	\$986,233	\$144,400	\$1,130,633	565-942
	<b>\$13,933,834</b>	<b>\$1,900,000</b>	<b>\$15,833,834</b>	<b>7,265-11,242</b>

## COVID 19 EMERGENCY HOUSING ASSISTANCE PROGRAM

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