

COVID-19 Update

COVID 19 EMERGENCY HOUSING ASSISTANCE PROGRAM
CITY COUNCIL SPECIAL SESSION – APRIL 16, 2020



Presentation Outline

1. Current and Proposed Protections
2. Requests for Housing Assistance
3. Risk Mitigation Fund Policy
4. COVID 19 Emergency Housing Assistance Program
5. Program Budget
6. Status and Next Steps

Housing Protections

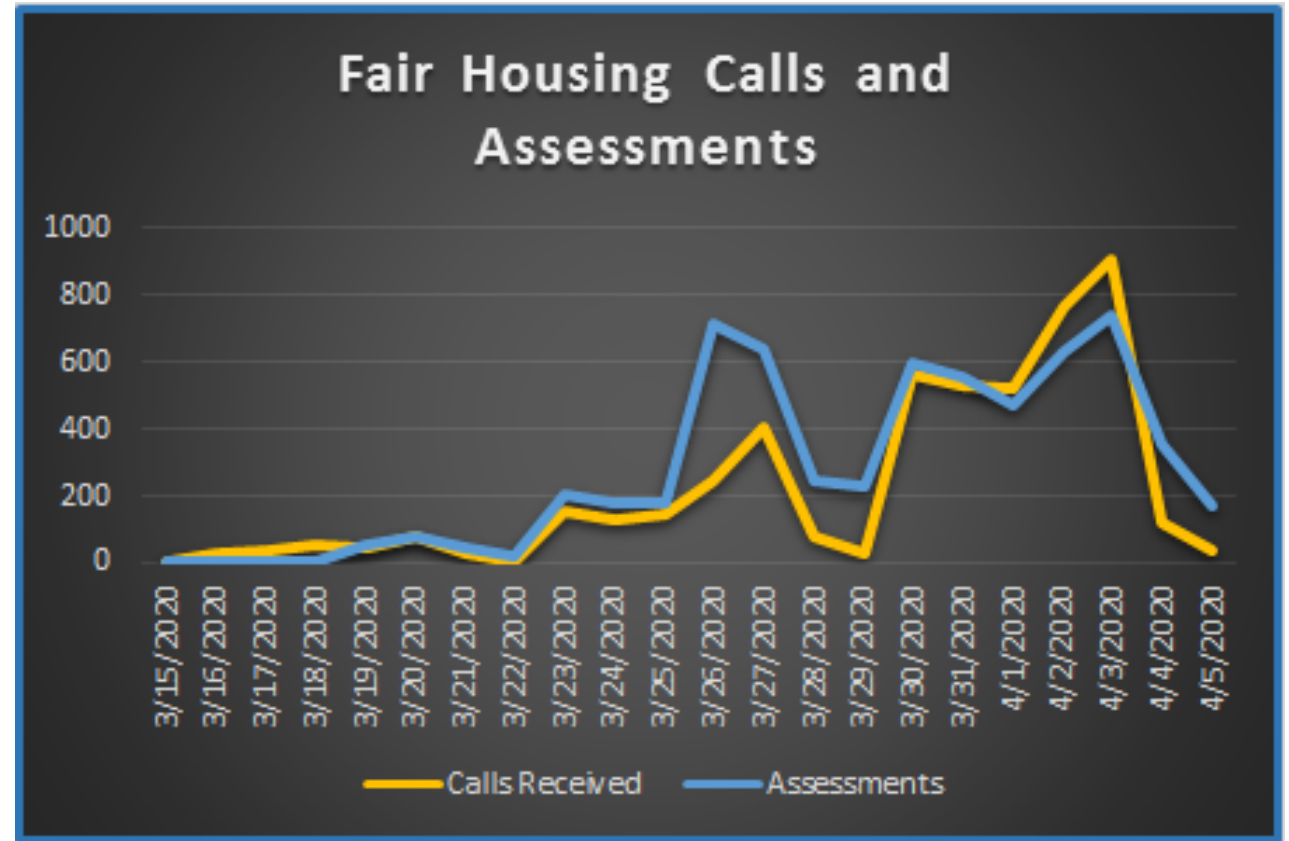
- CPS Energy & SAWS are suspending disconnections until further notice.
- Bexar County and Texas Supreme Court issued a moratorium on eviction hearings.
- Tax Assessor cancelled property tax foreclosures for April and May.
- Fannie Mae and Freddie Mac suspended foreclosures and evictions of Enterprise-backed single-family mortgages for at least 60 days.
- The CARES Act included that any LIHTC project cannot issue a notice to vacate for 120 days and are prohibited from charging tenants any fees, penalties, or other charges related to nonpayment of rent during the period.

Housing Protections Under Consideration

- Councilmember Roberto Trevino has requested that the City explore an ordinance that would require a landlord to provide tenants with a “notice of proposed eviction” at least 60 days before proceeding with a notice to vacate. The City of Austin has passed such an ordinance.
- Challenges in terms of authority and enforcement.
- Alternative, could be a contractual arrangement with landlords.

Requests for Housing Assistance

- The City received over 5,300 requests for housing assistance last week.
 - Increased staff from 8 to 41.
 - Procured software to help process the applications more quickly.
 - Inquires as to the safety of the applicant/family to include food insecurity and domestic violence
 - Providing information on the unemployment filing process and the stimulus funds
- The utility assistance received 726 inquiries last week.



Risk Mitigation Fund Policy

- Adopted in October 2018.
- The fund supports relocation assistance, emergency housing assistance, and provides legal support through the Right to Counsel program.
- The FY2020 Adopted Budget provided \$1 million.
 - Current balance is \$350k.



Risk Mitigation Fund Policy

Risk Mitigation Fund

Emergency Assistance Program Housing Stabilization

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

Risk Mitigation Fund

Emergency Assistance Program Housing Stabilization

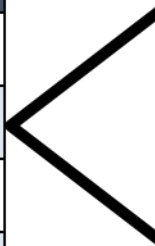
Job/Wage Instability			Health-Related Issues		Other
Unemployment/ Termination	Income		Medical		Unexpected Expenses
	Hours Reduced	Wages Reduced	One-time support	Temporary Condition	
Termination letter from employer	Employer letter stating change in hours	Employer letter regarding wage reduction or notice 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

- Same eligibility/allowance criteria prescribed in the Risk Mitigation Fund Policy.
- Allowable uses for the funds will be expanded to include groceries, fuel, and expenses related to internet access.
- Funds for rental, mortgage, internet, and utility assistance will be paid directly to the landlord, financial institution, internet provider, and utility provider.
- Assistance for groceries and gas will be distributed directly to the family.
 - Amount will be determined based on family size but will not exceed \$300.
- The program will sunset on July 31, 2020.

COVID 19 Emergency Housing Assistance Budget

COVID 19 Emergency Housing Assistance	
Funding Source	Amount
Affordable Housing Budget	\$3,524,313
CDBG Reprogramming	\$2,252,506
SAHT Foundation and PFC	\$2,000,000
CARES Act CDBG	\$7,707,015
Risk Mitigation Fund Balance	\$350,000
Total	\$15,833,834



CDBG Reprogramming and Program Income		
Category	Amount	Notes
Program Income/Savings	\$1,269,182	Program Income and Savings
Parks Extended Hours	64,000	Not necessary
Parks Summer Youth Program	208,000	Cancelled
Zarzamora Environmental	711,324	Funding will be replenished in FY21.
TOTAL	\$2,252,506	

Private Donations

- The City has also partnered with the San Antonio Housing Trust and the San Antonio Area Foundation to solicit donations from the community.
- Smaller donations can be made online or by texting HousingHelpSA to 41444.
- Larger donations through businesses, corporations and philanthropic partners will be collected via email (covid19@saafdn.org).

City/County Comparison Programs

City/County	Funding Source	Budget	Assistance
City of San Antonio	CDBG, SAHT, General Fund	\$15.8 Million	<ul style="list-style-type: none"> • Direct payment for expenses associated with mortgage, rent, utilities, and internet • Financial assistance to resident for groceries and fuel
City of Austin	Emergency Reserve Fund	\$15 Million	<ul style="list-style-type: none"> • Direct payment for expenses associated with mortgage, rent, utilities, and internet • Financial assistance to resident for groceries and other amenities
City of Dallas	CDBG and other	\$13.7 Million	<ul style="list-style-type: none"> • Rental and utility assistance
Los Angeles County	Stimulus and other	TBD	<ul style="list-style-type: none"> • Rental assistance
City of New Orleans	Not available	\$500K	<ul style="list-style-type: none"> • Rental Assistance
City of Chicago	Chicago's Affordable Housing Opportunity Fund	\$2 Million	<ul style="list-style-type: none"> • Rental assistance disbursed through community organizations and through the city via a lottery for up to 60% AMI
City of Atlanta	Uncommitted General Funds	\$7 Million	<ul style="list-style-type: none"> • Emergency assistance to food programs for children and seniors, homeless preparedness, support to small businesses, assistance to hourly wage earners
City of Portland	Portland Housing Bureau Program Funds	\$1 Million	<ul style="list-style-type: none"> • Direct cash assistance up to \$500 for rent, food, medication, or other expenses
City of Seattle	General Funds	\$5 Million	<ul style="list-style-type: none"> • \$800 Grocery Vouchers for families enrolled in City-supported childcare and food assistance programs
City of San Jose	Private Funds	\$11 Million	<ul style="list-style-type: none"> • Rental Assistance
City of Minneapolis	Housing Trust Fund	\$3 Million	<ul style="list-style-type: none"> • Rental Assistance

Status and Next Steps

- COVID 19 Food Insecurity and Shelter Working Group and Risk Mitigation Stakeholder Group.
- April 16th Council Action
 - Reprogram \$750k in program income and Savings
- April 23rd Council Action
 - COVID 19 Emergency Housing Assistance Program
 - CARES Act Funding
 - Reprogram remaining CDBG Funding

COVID-19 Update



COVID 19 EMERGENCY HOUSING ASSISTANCE PROGRAM
CITY COUNCIL SPECIAL SESSION – APRIL 16, 2020

Revised Affordable Housing Budget

Program	FY2020 Budget	Funds Suspended in General Fund	Amount Reallocated to Risk Mitigation	Revised FY 2020 Budget
Under One Roof	\$5,250,000	(\$1,212,198)	\$0	\$4,037,802
Owner Occupied Rehab	7,482,000	(383,933)	(275,767)	6,822,300
Minor Repair	1,585,000	(360,750)	(298,233)	926,017
Let's Paint	125,000	(125,000)	0	0
Title Clearance	50,000	0	0	50,000
Down Payment Assistance	2,786,073	(966,479)	(461,073)	1,358,521
Housing Strategic Plans	300,000	0	(150,000)	150,000
Housing Partnerships with Religious	300,000	0	(88,000)	212,000
Coordinated Housing System	1,448,325	0	0	1,448,325
Neighborhood Improvements & Gap Financing	14,705,000	(147,500)	(2,251,240)	12,306,260
Risk Mitigation Fund/COVID 19 Emergency	1,000,000	0	3,524,313	4,524,313
Total	\$35,031,398	(3,195,860)	\$0	\$31,835,538