COVID-19 Emergency Housing Assistance and Eviction Prevention Programs Update

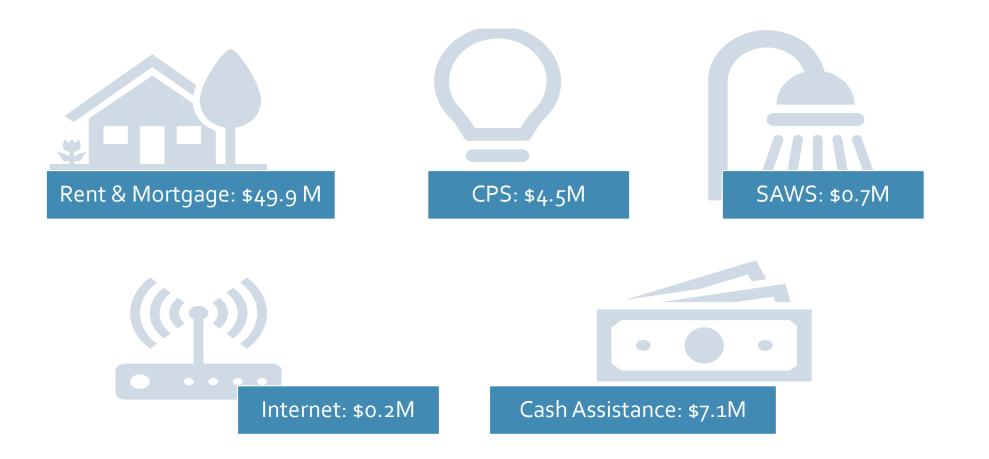
Presented by Verónica R. Soto, FAICP Director





**Emergency Housing Assistance** (EHAP) Total Recipients: 23,357 Average AMI: 30% Average HH Assistance: \$ 2,674 Percent Renters: 85.3%

#### As of December 04, 2020



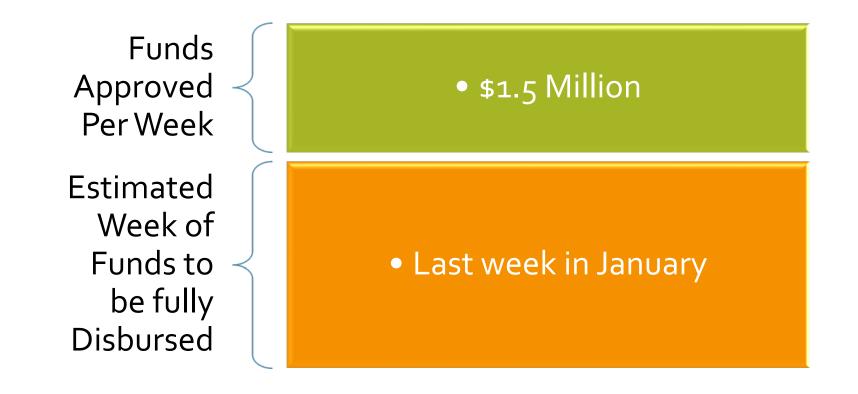
Emergency Housing Assistance Program Total Assistance Approved: \$62.4 Million

#### As of December 04, 2020

EHAP Assistance by Council District

Council District	Average AMI	Approved Households	Average HH Size	Approved Amount
1	27.3	2,279	3	\$5,894,496
2	27.7	3,112	3	\$8,089,608
3	28.6	2,601	3	\$6,744,672
4	28.8	2,144	3	\$5,866,096
5	24.4	1,803	3	\$4,405,241
6	32.1	2,370	3	\$6,540,142
7	28.4	2,585	3	\$6,851,622
8	31.5	2,646	2	\$7,238,305
9	31.3	1,749	2	\$4,971,813
10	31.5	2,050	3	\$5,791,083

## EHAP Rate of Approval



Texas Emergency Rental Assistance Program (TERAP) Texas Department Housing and of Community Affairs (TDHCA)

Community Development Block Grant Cares Act Funding (\$40 million)

City of San Antonio

\$3,603,100

449 Households

Funding will be available January 15<sup>th</sup> and estimated to last through February

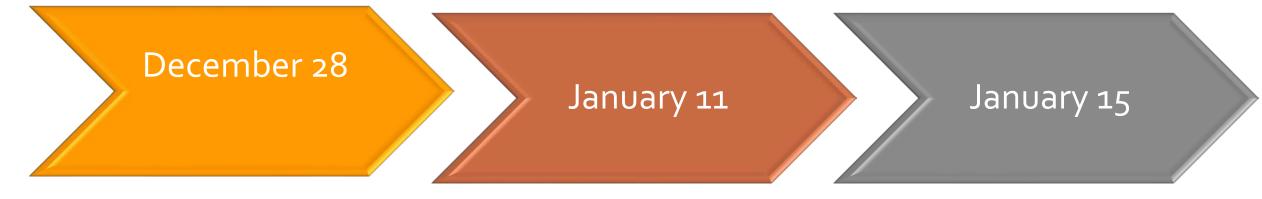
Texas Emergency Rental Assistance Program (TERAP) Entitlement Communities must have an existing COVID-19 rental assistance program

Residents must be impacted by COVID-19

Provides up to 6 months of only rent, (no mortgage) including rental arrears with one of those months covering future rent

10% or \$360,310 earmarked for continuation of Texas Eviction Diversion Program (TEDP)

# Texas Emergency Rental Assistance Program (TERAP) Timeline



- Entitlement cities applications due
- Program implementation workshop
- Contract start date and funding availability

Texas Eviction Diversion Program (TEDP) Created by order of Governor Abbott on September 25th, 2020.

San Antonio received \$600,000.00 for emergency rental assistance pilot and administration of the program:

Households must have a court-ordered eviction

Landlord and tenant must agree to participate

Landlord must waive all late fees and interest.

COVID-19 impacted clients receive up to 6 months of assistance. Up to 5 months can be back-rent

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# **EHAP and TERAP Funds**

COVID-19 Emergency Housing Assistance Funds Emergency Housing Assistance Program (EHAP) Phase 1 - 3:

\$76.6 Million

Texas Emergency Rental Assistance Program (TERAP) \$3.6 Million of which 10% is earmarked for TEDP

\$600K Pilot Texas Diversion Program (TEDP)

## Evictions & the CDC Moratorium

## Federal Eviction Interventions

### **CDC Moratorium**

National moratorium on evictions for **non-payment of rent** effective September 4<sup>th</sup>-December 31<sup>st</sup>, 2020

#### To qualify for protection, tenant must:

- Be a tenant, lessee, or resident of a *residential property* 
  - Includes house, building, mobile home or land in a mobile home park
  - Does not include hotel, motel, or short-term rentals like AirBnBs
- Have annual income below \$99,000 (single) or \$198,000 (couple)
- Give their landlord a signed declaration

Residents must still comply with lease and try to pay rent • Landlords can still charge fees, penalties, or interest Texas Eviction Interventions

#### **Texas Supreme Court Order**

- Clarifies local court actions on CDC moratorium. Effective September 17<sup>th</sup> – December 15<sup>th</sup>, 2020
- Landlords must state if they have received a declaration when filing

- Courts must provide a declaration template to defendants
  - Defendants can use the declaration to prevent an eviction at any point in the process

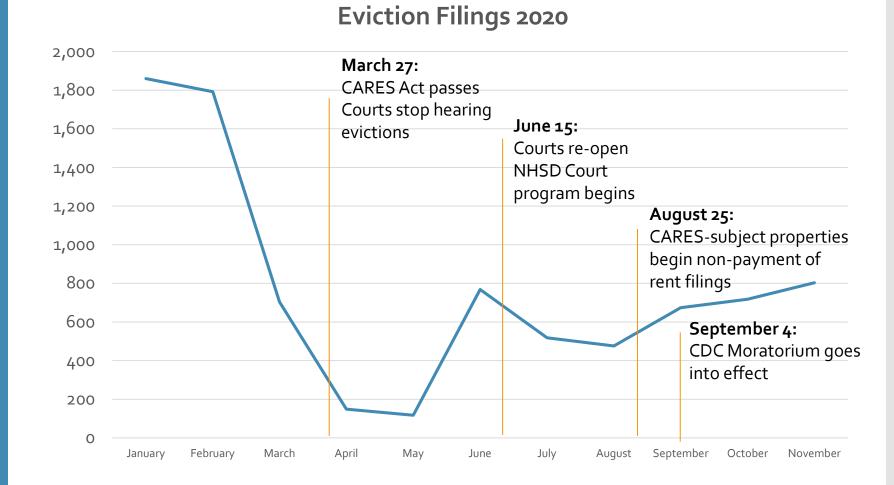
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## Eviction Filings Year-to-Date



Filing Data courtesy of Bexar County Justice of the Peace Courts

Eviction Hearing Outcomes		<ul> <li>Courts that are hearing cases are accepting declarations to reset or dismiss cases.</li> <li>City staff available at Court, declarations available</li> </ul>					
Precinc	t Status	D	Cases ismissed	Resets	Default Judgements	Judgement for Plaintiff	Jury Request
1	Pl.1: All hearings Pl. 2: All Hearings		174	138	204	204	6
2	Reduced hearing schedule		263	127	329	96	6
3	All Hearings		152	217	305	121	1
4	All Hearings		406	359	536	301	3
Total:			995	841	1,374	722	16
As Percent of Total:			25%	21%	35%	18%	<1%

• Data collected by courts staff June 15<sup>th</sup>- December 4th (N=3,948)

January 2021: What we know

- CDC Moratorium will end on January 1<sup>st</sup>
  - Cases reset until January will start to be heard
- Notice of Tenants' Rights will still be in effect
- NHSD staff will continue to use filing data to conduct outreach and attend hearings
- Courts will still include information about the City & County programs in their citations
- Per Governor's Emergency Order, Cities & Counties cannot issue their own moratoriums
  - New or extended moratoriums must come from the Governor or a Federal agency
  - Individual Justices of the Peace can also delay hearings or close their courts
- National calls for extension from organizations like National Low-Income Housing Coalition & Right to the City continue
  - Part of House-passed HEROES Act

January 2021: What we know

- Additional Federal Funding still possible as stimulus packages are discussed at the Federal Level with Housing Assistance being a key component
- NHSD will continue to have staff located at precinct courts to assist residents
- Financial and Housing Recovery Center will continue to operate through May
- NHSD is coordinating with other homeless prevention organizations including the South Alamo Regional Alliance for the Homeless to coordinate homeless prevention resource availability among agencies
- DHS is continuing to provide Utility Assistance for residents
- Coordination with Economic Development Department to continue marketing for the Workforce Training Program

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Emergency Housing Assistance Program Funding

EHAP Phase 1 Funding					
San Antonio Housing Trust	\$5,000,000				
CDBG Program Income and Savings	\$5,759,768				
CARES Act Community Development Block Grant	\$7,707,015				
Tax Increment Finance Funds	\$4,036,233				
General Fund	\$2,850,000				
Outside Contributions	\$200,000				
Total	\$25,553,016				
EHAP Phase 2 Funding					
Coronavirus Relief Funds	\$26,944,551				
Total	\$26,944,551				
EHAP Phase 3 Funding					
General Fund	\$7,227,756				
CDBG	\$5,875,000				
Coronavirus Relief Funds	\$10,000,000				
San Antonio Housing Trust	\$1,000,000				
District 3 Carryforward Funds	\$145,000				
Total	\$24,247,756				

#### Emergency Housing Assistance Program Phase 3 (Effective October 1, 2020)

AMI	Months 1 and 2					
	Rent/Mortgage	SAWS	CPS	Internet	FII Cash Grant	FII Cash Grant
<50%	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$	Up to \$300	\$500
51% - 80%	$\checkmark$					\$250

\* Resident who received assistance in Phase 1 or Phase 2 will be eligible for 1 month of cash assistance in Phase 3