



# City of San Antonio

## Agenda Memorandum

**File Number:**20-3713

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**Agenda Item Number:** 1.

**Agenda Date:** 6/15/2020

**In Control:** Culture and Neighborhood Services Committee

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**DEPARTMENT:** Neighborhood and Housing Services and Department of Human Services

**DEPARTMENT HEAD:** Verónica R. Soto, AICP and Melody Woosley

**COUNCIL DISTRICTS IMPACTED:** City Wide

### **SUBJECT:**

Housing Security Pillar Strategies

### **SUMMARY:**

Briefing and possible action on the implementation plans for various strategies included in the Housing Security pillar of the COVID-19 Recovery and Resiliency Plan.

### **BACKGROUND INFORMATION:**

City Council approved the COVID 19 Recovery and Resiliency Plan for the ongoing COVID-19 pandemic on June 4, 2020. The plan was developed around the five Guiding Principles of: 1) Public Health and Safety; 2) Equity; 3) Braided Funding; 4) Community Resilience and 5) Well-being.

The work is comprised of four pillars: Workforce Development, Housing Security, Small Business Support, and Digital Inclusion. Each of the four pillars was assigned to a City Council Committee. The Council Committee will review the implementation plans for each strategy in their assigned pillar. The Culture and Neighborhood Services Committee will review the Housing Security Pillar. The approved budget for the Housing Security Pillar is \$50.5 Million. The strategies included in this pillar include:

- Fair-housing Counseling Center and Family Resource Center will provide assistance to an estimated 10,000 residents at a budgeted amount of \$27.9 million
- Virtual and place-based financial recovery hub to serve approximately 6,500 residents in the amount of \$4 million;
- Family Independence Initiative, Up Together investment for 1,000 families in the amount of \$4 million;
- Program to connect up to 700 residents to low cost products in the amount of \$120,000;
- A door-to-door engagement initiative to help educate marginalized and vulnerable populations about

COVID-19 -related resources in the amount of \$500,000;

- Digital Referral Platform for Joint Case Management in the amount of \$1.5 million;
- Homeless shelter options with services for 500 residents in the amount of \$9.2 million; and
- Domestic Violence prevention and intervention strategies in the amount of \$3.3 million.

## ISSUE:

The Neighborhood and Housing Services Department and the Department of Human Services will present the implementation plans for the Fair Housing and Financial Recovery Center. This effort addresses five of the eight strategies in the Housing Security pillar and represents \$36.5 million of the \$50.5 million budget approved for that pillar.

1. Fair-housing Counseling Center and Family Resource Center will provide assistance to an estimated 10,000 residents at a budgeted amount of \$27.9 million.
2. Virtual and place-based financial recovery hub to serve approximately 6,500 residents in the amount of \$4 million.
3. Family Independence Initiative, Up Together investment for 1,000 families in the amount of \$4 million.
4. Program to connect up to 700 residents to low cost products in the amount of \$120,000.
5. A door-to-door engagement initiative to help educate marginalized and vulnerable populations about COVID-19 -related resources in the amount of \$500,000.

Collectively these strategies will be referred to as Housing and Financial Recovery Center. The City will open a virtual and physical Financial and Housing Recovery Center. The physical locations are at the Central Library, Neighborhood Place, and Claude Black Community Center. The centers will assist households recovering from economic impacts of COVID-19 to become financially and housing stable and more resilient going forward through the following services:

- Financial Counseling - Financial coaching including budgeting, debt management, credit report education, benefits and linking to positive products through Bank Of San Antonio, etc.
- Benefits Navigation/Enrollment - Assist with eligibility assessment and enrollment working with federal, state and local benefits providers and with community partners including unemployment assistance, TANF, health insurance, housing authority programs, Financial Independence Initiative, transportation, utility assistance, rent/mortgage assistance, etc.
- Fair Housing Counseling and Rent/Mortgage Assistance - Counseling to assist with landlord/tenant disputes, eviction procedures, foreclosure prevention, and financial rental and mortgage, and utility assistance.
- Housing Repair and Rehab Assistance - Provide access to housing programs like the minor repair program, Under 1 Roof, and owner-occupied rehab program.
- Right to Counsel Program, ProBono Legal Representation for Eviction Cases through Texas RioGrande Legal Aid and San Antonio Legal Services Associates.
- Workforce assistance - Enrollment with Family Service's occupation counselors, DHS Training for Job Success program, and NXT Level and referral to Alamo Promise, Workforce Solutions Alamo, Project

Quest, Goodwill, and other community workforce programs.

- Small Business recovery assistance - Financial Counseling for simple small business recovery assistance tied to family finances and referral to EDD, LaunchSA, and other community partners.

The Neighborhood and Housing Services Department will lead the Fair Housing component of the Recovery Center. The budget for this initiative is \$27,874,216. The City currently offers a variety of housing resources and programs to assist vulnerable residents in our community. These include emergency housing assistance, homeowner rehabilitation programs, and right to counsel support. The \$27.8 million will allow for the expansion of the emergency housing assistance program and right to counsel program as well as the staffing for the housing component of the new resource center to increase overall access to housing programs in the community. Of this amount, \$25.5 million is dedicated to the Emergency Housing Assistance Program and will support families. The remaining \$2.3 million will support the following:

- 4 housing navigators, 2 Right to Counsel navigators, and 2 customer service representatives to help staff the 3 centers. Funding also includes office and computer expenses.
- 5 housing navigators and a contract with TRLA to have 5 attorneys at each eviction court, a contract with SALSA to coordinate pro bono efforts to help with those experiencing eviction other landlord tenant issues, and office and computer expenses.
- Staff for the Emergency Housing Assistance Program and contracts with various entities to help with intake efforts and outreach in underserved areas.

Another component of this strategy is an ordinance that would require a landlord or property manager to provide an information sheet to a tenant when a Notice to Vacate for Non-Payment of rent is delivered. The Notice of Tenants Rights:

- Emphasizes that Notice to Vacate does not require tenant to leave the premises;
- Advises that the tenant enter into a payment plan with landlord;
- Provides information on City and Bexar County Resources; and
- Outlines the eviction process.

The proposed Notice applies beyond the COVID 19 emergency period and applies to all residential landlords and is attached. The fine for violating the ordinance is up to \$500 and may include multiple citations.

The Department of Human Services will lead the Financial Counseling component of the Recovery Center. The budget for this initiative is \$4,000,000. Clients will access services through a single phone number or online portal. An Intake Specialist will conduct an initial assessment of immediate household needs; triage urgency; and schedule an in person or virtual appointment with the appropriate financial, benefits, or housing counselor. Counselors will be cross trained to reduce need for multiple appointments and assessments. The funding for the program is broken down as follows:

- \$850k for 5 Family Support Supervisors, 1 Family Support Coordinator, 1 Contract Officer, 1 Senior Accountant, and 1 Case Aide. The funding also includes office expenses and education and marketing.

- \$1.4 million to expand out contract with Family Services to assist with the Counseling efforts.
- \$1.75 million in direct assistance for the clients to help them with financial sustainability.

Clients who seek financial counseling services may be eligible for direct assistance from the Family Independence Initiative's (FII) Up Together program. The budget for this strategy is \$4,000,000 and all \$4,000,000 will be provided to FII for direct assistance.

Through UpTogether, participants work together to strengthen existing and create new social networks, gain access to payments of unrestricted financial capital, set goals on their self-determined paths, monitor progress, and support one another in achieving economic and social mobility. Each participant will receive direct, unrestricted payments totaling approximately \$6,000 per participant over 2 years. The payment assistance contributes to the participants' ability to remain stable as they work to increase their income and on-hand savings through activities such as job training and creating or further developing a small business. In addition, FII will establish a COVID-19 Supplementary Emergency Assistance Program to serve an estimated 2,000 residents with a one-time payment of \$500 in conjunction with accessing services such as the Recovery Hub, Head Start, and other delegate agency partner programs.

Another component of the Financial Counseling Center is that it will link residents to financial products (e.g. checking accounts, savings accounts) that are certified by the Cities for Financial Empowerment BankOn initiative. In addition, the next VITA Tax Season will include expanded Refund Anticipation Loans to provide low-cost, low-interest loans for households expecting income tax refunds. The budget for this strategy is \$120,000 and all funds will be used for staffing and office expenditures.

In an effort to reach residents who have been traditionally marginalized and are likely to disproportionately be negatively impacted by COVID -19, staff has developed the Door-to-door Engagement Initiative to Help Educate Marginalized and Vulnerable Populations about COVID-19 Related Resources. The Department of Human Services, in collaboration with funded partner agencies, will utilize an equity driven approach to target door - to - door outreach to inform residents of available resources and services. Specific focused populations for services include people of color, undocumented residents, and LGBTQIA individuals, among others. The budget for this strategy is \$500,000 and the majority will fund contracts with non-profits to assist with outreach and education.

The 5 strategies total \$36.5 million and as a result of this funding, the City will accomplish the following:

- Open three Financial and Housing Recovery Centers at the Central Library, Neighborhood Place, and Claude Black Community Center.
- Complete door to door outreach to 30,000 residents in targeted zip codes.
- Reduce total household debt of clients by \$4.9 million.
- \$500,000 in low-cost refund anticipation loans to 400 tax payers.
- Assist 500 residents to open certified Bank Of bank accounts.
- Provide 6,500 residents will access financial recovery and benefits counseling.
- Provide 1,000 families with information on Recovery Centers and

- Provide 1,000 families with information on Recovery Centers and in-person in-take opportunities for housing assistance for as many families.
- Participate in at least 500 eviction court hearings.
- Provide 10,000 families housing assistance.
- Intake at least 400 residents with homeowner rehabilitation programs to preserve our affordable housing stock (minor repair, under 1 roof, etc.)
- Inform at least 200 residents on available down payment assistance
- Host at least 15 community/virtual meetings on various affordable housing topics to engage impacted communities and increase program outreach.
- Prevent at least 1,000 eviction cases from being filed and heard by diverting to rental assistance program.

Staff will return to the Council Committee on June 22, 2020 to discuss the remaining three strategies to include the implementation plan for the digital referral platform for joint case management system, homeless shelter options with services, and expansion of the domestic violence prevention and intervention strategies. These strategies total \$14,038,000. Additionally, staff will provide any follow up from the June 15, 2020 meeting.

#### **FISCAL IMPACT:**

The total budget for the housing security pillar is \$50.5 million. These strategies represent \$36.52 million of the overall budget. Funding for these strategies is available from the Corona Virus Relief Fund and previously awarded ESG and CDBG funding.

#### **RECOMMENDATION:**

Staff recommends approval of the implementation plans for the Fair-housing Counseling Center and Family Resource Center, Virtual and place-based financial recovery hub, Family Independence Initiative Up Together, program to connect residents to low cost financial products, and the door-to-door engagement initiative to help educate marginalized and vulnerable populations about COVID-19 related resources.

Staff is also recommending approval of an ordinance that would require a landlord or property manager to provide an information sheet to a tenant when a Notice to Vacate for Non-Payment of rent is delivered. This item will be considered by City Council on June 25, 2020.