

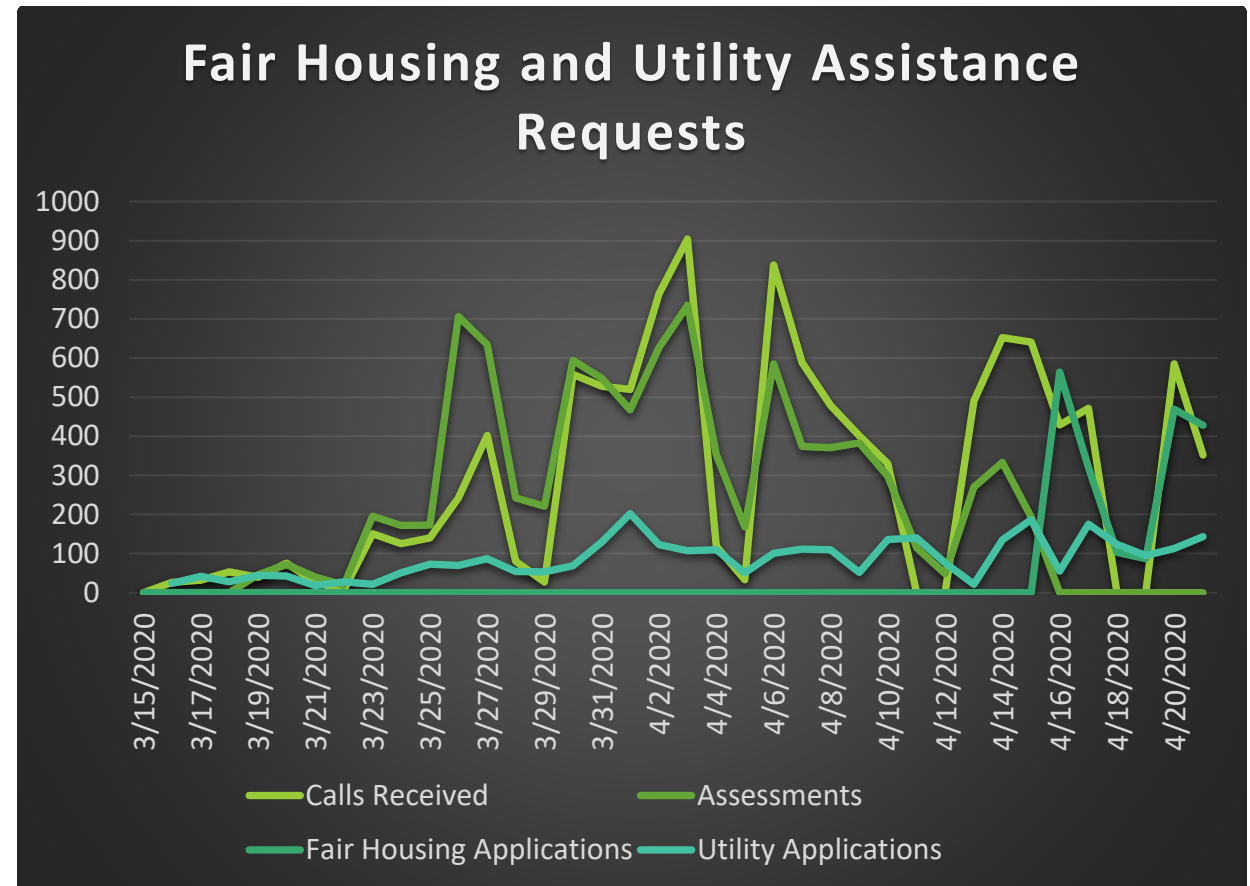
COVID-19 Update



COVID 19 EMERGENCY HOUSING ASSISTANCE PROGRAM
CITY COUNCIL SPECIAL SESSION – APRIL 23, 2020

Need for Housing Assistance

- 57 inquiries a week to over 5,300 inquiries a week
 - Increased staff from 8 to 41
 - Launched online application to process applications quickly
 - Streamlined application process
 - Inquires as to the safety of the applicant/family to include food insecurity and domestic violence
- Provides information on the unemployment filing process and the stimulus funds



Risk Mitigation Fund Policy

- Adopted in October 2018.
- Relocation assistance, emergency housing assistance, and legal support
- Current balance is \$350k.
- Must be a resident of the City and 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;
 - 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.

COVID 19 Emergency Housing Assistance Program

- Same eligibility criteria prescribed in the Risk Mitigation Fund Policy.
- Expands eligible uses to include direct cash assistance for groceries, medicine, and fuel.
- The program will sunset on July 31, 2020.

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	

Rental, Mortgage, Utility Assistance

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

Funds for rental, mortgage, internet, and utility assistance will be paid directly to the landlord, financial institution, internet provider, and utility provider.

Direct Cash Assistance

- Cash 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.
- Family Independence Initiative will distribute the cash assistance directly to the family/individual

Family Size	Amount of Cash Assistance
1	\$150
2	\$200
3	\$250
4 or more	\$300

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	\$750,000	Program Income and Savings
Parks Extended Hours	64,000	Not necessary
Parks Summer Youth Program	208,000	Cancelled
Zarzamora Environmental	1,230,506	Funding will be replenished in FY21.
TOTAL	\$2,252,506	

*SAHT has approved \$500k and will take action on another \$500k in May. PFC will consider \$1 million request at their April 28th Board Meeting.

**4/23/20 Substantial Amendment to HUD Action Plan

COVID 19 Emergency Housing Assistance Budget

Use of Funds	Rental, Mortgage, Utility, and Internet Assistance	Direct Cash Assistance for Groceries, Fuel, and Medicine	Total	Families Assisted (approximately)
Program Administration	\$ 251,660	\$ -	\$ 251,660	NA
Support households eligible to receive federal funding	\$ 12,695,941	\$ 1,755,600	\$ 14,451,541	7,226-12,043
Support households not eligible to receive federal funding	\$ 986,233	\$ 144,400	\$ 1,130,633	565-942
Total	\$ 13,933,834	\$ 1,900,000	\$ 15,833,834	7,791- 12,985

Additional Funding and 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.
 - Received \$2,300 since Friday, April 17th
- Larger donations through businesses, corporations and philanthropic partners will be collected via email (covid19@saafdn.org).
 - Received \$100,000 from the San Antonio Area Foundation
- Additional non-federal funding will be committed to individuals that are not eligible to receive federal funding with 80% dedicated to housing assistance and 20% dedicated to direct cash assistance.

Applicant Data

- 1400 completed applications that total \$2,286,390
 - \$1,950,590 for rental, utility, and mortgage assistance (\$1,393 Average)
 - \$335,800 in direct assistance for groceries, fuel and medicine (\$240 Average)
 - 471 landlords in the vendor system
- 67% have an income that is less than 10% of the AMI (\$5,040 - \$7,200)
- Gender
 - Male Applicants – 430 or 31%
 - Female Applicants – 968 or 69%
- Age of Applicants
 - 138 or 9.9% between 18-25
 - 518 or 37.0% between 26 -35
 - 445 or 31.8% between 36- 45
 - 207 or 14.8% between 46 – 55
 - 92 or 6.6% between 56 – 75

Outreach and Marketing

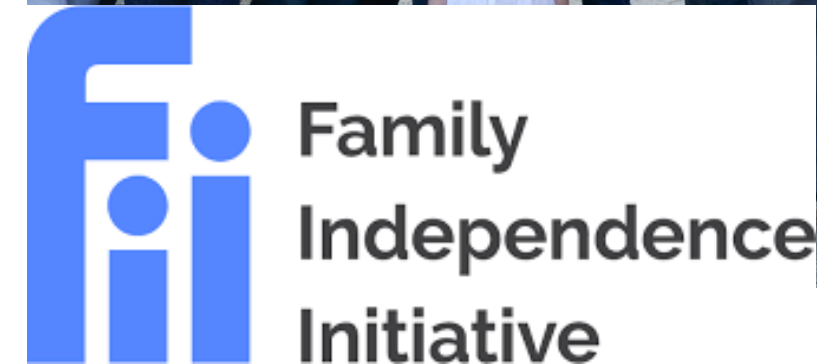
- Application and Policy are available in both English and Spanish
- The Community Health Prevention team will distribute flyers
- Partnership Organizations will assist in marketing and outreach
 - COPS/Metro
 - San Antonio Apartment Association
 - Community Housing Development Organizations
- Targeted outreach in partnership with each council office
- Targeted media ads

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

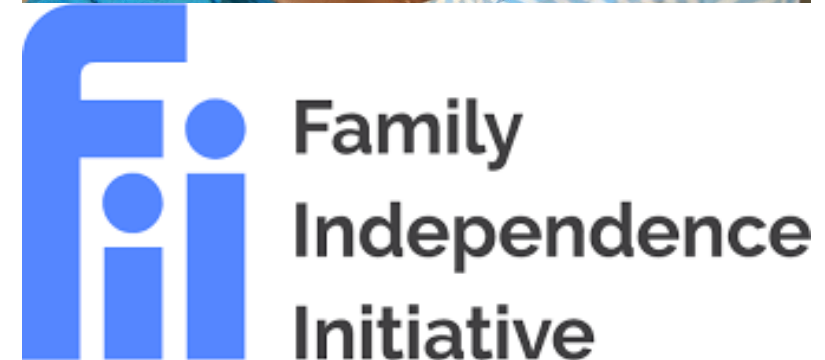
Family Independence Initiative (FII) – UP Together

- Up Together Initiative - \$1 M Investment
 - Began implementation in San Antonio in Fall 2019
 - H.E. Butt Foundation, San Antonio Area Foundation, McGuire Family Foundation, Methodist Healthcare Ministries, and City of San Antonio, Department of Human Services (DHS)
- Direct cash assistance of \$3,200 disbursed to local participants over 24 month period
 - Non-profit partners and DHS identify qualifying participants
 - FII provides direct cash transfers, training, participant technology, and peer support groups to share resources



Family Independence Initiative – COVID 19 Response

- Direct Assistance Fund - \$3 Million with potential for additional future investment from donations
 - City of San Antonio - \$1.9 M (from \$15.8 M pool)
 - FII National and Local Community Funders - \$1.1M
- NHSD funding agreement with FII will allow for direct cash assistance
 - City of San Antonio and nonprofit partners will identify families in need of assistance
 - Participants receive one-time cash assistance through the program ranging from \$150 to \$500



Recommendation

- COVID 19 Emergency Housing Assistance Program with an initial budget of \$15,833,834.
- \$2 million from the SAHT Foundation and PFC and other contributions or private donations.
- FY2020 Affordable Housing budget to reflect the reductions and reallocations that are necessary as a result of COVID 19.
- Approve a funding agreement with Family Independence Initiative that will facilitate direct cash assistance to recipients of the COVID 19 Emergency Housing Assistance Program and immediate leverage \$1.1 million with a total goal of \$1.9 million in leverage funds.

Direct Assistance to the Community

Emergency Housing Assistance Program	\$15,833,834
FII Leverage Goal	\$1,900,000
Total	\$17,733,834

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Funding Alternatives

- City Initiated Tax Increment Reinvestment Zone Funds (\$2.6 million)
 - Houston Street (\$400k), Midtown (\$1 million), North East Corridor (\$200K), Inner City (\$1 million)

*Requires approval from their respective Board of Directors and subsequently the approval of City Council.
- San Antonio Housing Trust Public Facilities Corporation and Finance Corporation (\$3.05 million)
 - Requires approval from their respective Boards (Council Districts 1, 3, 4, 5, and 9)

*The \$15.8 million budget reflects \$1 million in funding from the San Antonio Housing Trust Finance Corporation.
- Parking Enterprise Fund (\$2.5 million)
 - FY2020 Parking Enterprise Fund budgeted \$7.5 million for the development of parking facility(ies).
 - \$2.5 million of the \$7.5 million allocation to offset a \$7 million dollar payment to VIA funded in the General Fund. This will allow for \$2.5 million in the General Fund to be allocated to the COVID-19 Emergency Housing Assistance Program.

Funding Alternatives

Direct Assistance to the Community

Emergency Housing Assistance Program	\$15,833,834
FII Leverage Goal	\$1,900,000
Funding Alternatives	\$8,150,000
Total Direct Assistance to Community	\$25,883,834

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