



Housing Assistance Program Administrative Policy

The assistance provided under this administrative policy is contingent upon appropriation of funds.

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HOUSING ASSISTANCE PROGRAM(HAP) OVERVIEW

The Housing Assistance Program (HAP), based on the Risk Mitigation Fund Policy adopted by City Council in 2019, aims to assist renters and homeowners alike going through emergency hardships to keep them housed and prevent those situations from worsening and leading to future displacement. In order to mitigate housing instability, HAP has two components for rental/mortgage assistance and relocation assistance for qualified low-income households facing housing instability.

- **EMERGENCY ASSISTANCE FOR HOUSING STABILIZATION-** Provides financial assistance and housing counseling services to stabilize renter and homeowner households experiencing emergency situations affecting their ability to pay rent, mortgage, and utility expenses.
- **RESIDENT RELOCATION ASSISTANCE PROGRAM(RRAP)-** This program, based on federal and state Housing Stability Services guidelines, is designed to provide relocation assistance to low-income households impacted by financial hardship and housing instability.

The HAP program follows similar eligibility and allowance criteria prescribed in the Risk Mitigation Fund Policy (Appendix A). However, financial assistance is funded by different state and federal programs and carries varying qualification guidelines. Eligibility determination will be in accordance with criteria prescribed herein.

EMERGENCY ASSISTANCE FOR HOUSING STABILIZATION PROGRAM

Renters

A. Eligible Services

- a. Rent - arrears, current, future
- b. Rent late fees and other reasonable fees necessary to prevent loss of housing
- c. CPS Energy (Electric service) – current bill total
- d. SAWS (Water service) – current bill total
- e. Internet service – current bill total
- f. Assistance will be administered directly to property management and utility companies (CPS, SAWS, internet provider) on behalf of the applicant
- g. Households will be eligible to receive up to three (3) consecutive months of rent and rent-related assistance, but the total amount of funds that will be provided to a household will be \$3,500 max for rent assistance and \$1,500 max for utility assistance. Assistance can only be provided once over a 12-month period

Table A: Renter Assistance for Housing Stabilization Allowances	
Income*	Renter Allowance**
At or below 80% AMI***	<ul style="list-style-type: none"> Up to \$3,500 for rent Up to \$1,500 for utilities

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

** Assistance per household will be up to \$3,500 max for rent-related expenses and up to \$1,500 max for utility expenses per 12-month period.

*** 81-100% AMI as defined by HUD may qualify for assistance through the Risk Mitigation Fund Policy (Appendix A).

B. General Program Requirements

- Applicant's current physical address must be within the city limits of San Antonio (living in City Council Districts 1-10)
- Household income must be at or below 80% of the Area Median Income (AMI)***
- AW-9 from the property manager or owner must be provided
- A rent ledger from the property manager or owner to include arrears balance must be provided
- Documentation of a reduction in household income, incurred significant costs, or experience of other financial hardship during or due, directly, or indirectly, to the coronavirus pandemic must be provided. A personal signed statement detailing the nature of the hardship is sufficient if household income is not verifiable due to the impact of COVID-19 (i.e., a place of employment has closed), or income has been received in cash, or the household has no qualifying income

Homeowners

A. Eligible Services

- Mortgage – arrears, current, future
- Mortgage late fees
- CPS Energy (Electric service) – current bill total
- SAWS (Water service) – current bill total
- Internet service – current bill total
- Assistance will be administered directly to mortgage lender and utility companies (CPS, SAWS, internet provider) on behalf of the applicant
- Households will be eligible to receive up to three (3) consecutive months of mortgage and mortgage-related assistance, but the total amount of funds that will be provided to a household will be \$3,500 max for mortgage assistance and \$1,500 max for utility assistance. Assistance can only be provided once over a 12-month period

Table B: Homeowner Assistance for Housing Stabilization Allowances	
Income*	Homeowner Allowance**
At or below 80% AMI***	<ul style="list-style-type: none"> • Up to \$3,500 for mortgage assistance • Up to \$1,500 for utilities

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

** Assistance per household will be up to \$3,500 max for mortgage-related expenses and up to \$1,500 max for utility expenses per household per 12-month period.

*** 81-100% AMI as defined by HUD may qualify for assistance through the Risk Mitigation Fund Policy (Appendix A).

B. General Program Requirements

- Applicant's current physical address must be within the city limits of San Antonio (living in City Council Districts 1-10)
- Household income must be at or below 80% of the Area Median Income (AMI)***
- AW-9 from Mortgage Servicer/Lender must be provided
- Only mortgages on principal residences are eligible
- Mortgage statement in the homeowner's name must be provided
- Documentation of a reduction in household income, incurred significant costs, or experience of other financial hardship during or due, directly, or indirectly, to the coronavirus pandemic must be provided. A personal signed statement detailing the nature of the hardship is sufficient if household income is not verifiable due to the impact of COVID-19 (for example, a place of employment has closed); or income has been received in cash, or the household has no qualifying income

RESIDENT RELOCATION ASSISTANCE PROGRAM (RRAP)

This program is being supported by the Housing Stability Services (HSS) program administered by the Texas Department of Housing and Community Affairs (TDHCA) and funded through the U.S. Department of Treasury.

A. Eligible Services

- Temporary lodging (up to two weeks of assistance allowed) while housing is secured
- Bus passes to attend a court hearing, visit a prospective landlord or meet with a case manager (directly associated with stabilizing the household)
- Payment of rental moving vans or hiring of movers within reasonable limits (applicant must obtain 3 quotes)
- Landlord Incentive Payments - a non-refundable fee in exchange for entering into a lease agreement of at least 6 months with a household facing a barrier to housing in accordance with the landlord incentive policy
- Financial assistance for obtaining stable housing including application fees and deposits: rental deposits; security deposits; utility deposits (utility reconnection fees)
- Security deposit should be returned to the tenant at the completion of the lease term (if the tenant stays for at least 4 months)

- g. Pet deposits (excludes monthly pet rent charges, must not exceed \$500 per pet or \$1,000 for all pets)
- h. Mobile home park fees are an allowable expense as long as they are not in place of or resembling rent. For example, an application fee to a landlord is an allowable expense. Monthly fees to the landlord would not be an allowable expense. Site preparation fees are an allowable expense. However, capital improvements and repairs are not allowable expenses.
- i. Housing counseling, benefits navigation, and referrals
- j. Assistance will be administered directly to property management, or property owner, utility companies, and other vendors on behalf of the applicant
- k. Assistance per eligible household will be up to \$3,000 max for relocation-related expenses per 12-month period (moving expenses, deposits, and fees). Rent is not an allowable expense

Table C: Resident Relocation Assistance Allowance*		
Income*	Multifamily	Mobile Home Park
At or below 80% AMI***	Up to \$3,000	Up to \$7,000

*Households with older adults or individuals with disabilities are eligible to receive an additional \$500

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

*** 81-100% AMI as defined by HUD may qualify for assistance through the Risk Mitigation Fund Policy (Appendix A).

B. Applicant Eligibility

- a. Applicant's current physical address must be within the city limits of San Antonio (living in City Council Districts 1-10)
- b. Be the primary leaseholder in a multifamily unit, mobile home, or single-family home
- c. Mobile home residents must lease a lot in a mobile home park or the home itself
- d. Assistance per eligible household will be up to \$3,000 (multi-family) or \$7,000 (mobile home) for relocation-related expenses per 12-month period. Households with older adults or individuals with disabilities are eligible to receive an additional \$500
- e. Households receiving relocation assistance must certify that they are not receiving duplicate housing stability benefits from another TDHCA funded grant
- f. Households must be experiencing homelessness or be at risk of experiencing homelessness or housing instability and have income at or below 80% (AMI) **AND** one or more members of the household must attest in writing that they have either:
 - i. Qualified for unemployment benefits, **OR**
 - ii. Due to or during the pandemic:
 - 1. Experienced a reduction in income,
 - 2. Incurred significant costs, or
 - 3. Experienced other financial hardship,
- g. **AND** one or more individuals within the household must attest:
 - i. That they are at risk of experiencing homelessness or housing instability, which may include a past due utility or rent notice or eviction notice, **OR**
 - ii. That unless household receives rental assistance, they would have to move to an unsafe/unhealthy environment like a shared living situation or emergency shelter

C. Exceptions

This grant does not apply to the following circumstances:

- a. Rent or rental arrears assistance
- b. Utility payments or utility arrears
- c. Rental insurance
- d. For relocation assistance sought due to redevelopment or a code enforcement action against the property owner:
 - i. Adwelling 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. Ahousehold that qualifies for relocation assistance under federal or state law
 - iv. Relocation that is being provided by the property owner meeting or exceeding the requirements of this policy
 - v. Adwelling unit where the landlord has provided a fixed term tenancy and notified the household prior to occupancy
 - vi. Adwelling unit operated as an emergency or temporary shelter for persons experiencing homelessness
- e. 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

APPENDIX A

HOW TO REQUEST HOUSING ASSISTANCE

To submit your Housing Assistance Program (HAP) online application, visit:

<https://dhs.mendixcloud.com/p/Kinetech/GovTech/HousingAssistance>

Please note that an email address will be required for an online application. If you are unable to access the online application, call (210) 207-5910 to schedule an appointment for additional assistance. A Notice of Award or Notice of Denial will be emailed to the address provided on the application.

Other Important Housing Assistance Program (HAP) Information

- Households may only apply for rent, mortgage, and utility assistance related to one primary property
- Funds are available on a first-come, first-serve basis. Submission of application(s) is not a reservation of funds. Funds are reserved once eligibility is established, and complete supporting documentation has been verified.
- The City in its sole discretion will determine eligible expenses and administer assistance directly to the provider.
- City staff will validate application information against the supporting documents (lease, mortgage statement, utility, and internet bills) before administering payment directly to property management, landlord, mortgage, utility companies (CPS, SAWS, internet provider), and other vendors on behalf of the applicant.
- The assistance provided under this administrative policy is contingent upon the appropriation of funds.

RISK MITIGATION FUND POLICY OVERVIEW

In 2018, City Council accepted the Mayor's Housing Policy's Task Force Housing Policy Framework, which set forth several policy recommendations to combat the City's affordable housing challenges. One of the Task Force's recommendations was for the City to establish a policy to mitigate displacement of vulnerable populations. The Risk Mitigation Fund was created by City Council as a first step in mitigating displacement. This Policy, adopted by City Council in 2019, 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 Risk Mitigation Policy aims to assist those families and individuals facing displacement from their rental unit due to redevelopment or an increase in rent by providing effective and supportive relocation assistance. The policy also looks to assist renters and homeowners going through emergency life situations in order to keep them housed and prevent those situations from worsening and leading to future displacement. To view the Risk Mitigation Policy, please visit:

<https://www.sanantonio.gov/Portals/0/Files/NHSD/RiskMitigation/RM-Policy.pdf>

COMMUNITY RESOURCES GUIDE

<https://www.sanantonio.gov/Portals/0/Files/NHSD/Programs/FairHousing/EHAP-Alt-Resources-EN.pdf>

HOUSING ASSISTANCE PROGRAM (HAP) PAYMENT RECOVERY PROCEDURE

1. Approved applicants may expect payment within 45 days from the date of approval.
 - a. For renters, payment will be administered directly to property management/landlord on behalf of the applicant.
 - b. For homeowners, payment will be administered directly to the mortgage company on behalf of the applicant.
2. Applicants approved for utility assistance may expect payment within 45 days from the date of approval.
 - a. Utility assistance covers electricity, water, and Internet bills only, and payment will be administered directly to the utility companies (CPS, SAWS, Internet).

REQUESTING PAYMENT RECOVERY AFTER 45 DAYS (RENT/MORTGAGE/UTILITIES)

1. Verify payment status with Vendor, i.e., property management/landlord/mortgage company/utility companies (CPS, SAWS, and Internet). If payment is not received after 45 days, proceed to:
 - a. Contact HAP call center (210-207-5910), request payment research and provide date of approval.
 - b. Payment Recovery staff will respond within 72 hours.

APPENDIX C

HOUSING ASSISTANCE PROGRAM (HAP) GRIEVANCE PROCEDURE

Applicants may notify Neighborhood and Housing Services Department of any grievances they may have with the HAP program as follows:

- a. All grievance notices must be provided in writing by the original applicant
- b. All grievance notices must be clearly marked “HAP GRIEVANCE”
- c. All grievance notices shall be addressed to the “Administrator”
- d. Hardcopy grievance notices may be mailed or hand delivered* to:
City of San Antonio
Neighborhood and Housing Services Department
Attention: Administrator
1400 S. Flores
San Antonio, Texas 78204
- e. Electronic grievance notices may be e-mailed to: NHSDFairHousingDivision@sanantonio.gov
- f. Electronic grievance notices may be submitted online through:
<https://www.sanantonio.gov/NHSD/About/Contact?sendto=NHSD>

Grievances submitted in accordance with these instructions will receive a response within 15 business days. If the Applicant is not satisfied with the decision under the service grievance procedure, the Applicant may appeal the decision in writing to the NHSD Department Director (or designee) within ten (10) calendar days of notification of an adverse decision. Applicants may notify NHSD of the appeal as follows:

- a. All grievance notices must be provided in writing by the original applicant
- b. All grievance notices must be clearly marked “HAP GRIEVANCE APPEAL”
- c. All grievance notices shall be addressed to the “Director”
- d. Hardcopy grievance notices may be mailed or hand delivered* to:
City of San Antonio
Neighborhood and Housing Services Department
Attention: Director
1400 S. Flores
San Antonio, Texas 78204
- e. Electronic grievance notices may be e-mailed to:
NHSDFairHousingDivision@sanantonio.gov
- f. Electronic grievance notices may be submitted online
through: <https://www.sanantonio.gov/NHSD/About/Contact?sendto=NHSD>

Grievances submitted in accordance with these instructions will receive a response within 15 business days. The decision of the NHSD Director or the Director’s designee, is final.

**Office hours are from 8:00 a.m. until 4:45 p.m. Monday through Friday.*

GLOSSARY OF TERMS

Area Median Income (AMI): The midpoint of a region's income distribution- half of the families in a region earn more than the median and half earn less than the median.

City Limits: Residence must be located within the city limits of City Council Districts 1-10 in San Antonio.

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

Eviction: is the civil process by which a landlord may legally remove a tenant from their rental property. Eviction may occur when the tenant stops paying rent, when the terms of the rental agreement are breached, or in other situations permitted by law.

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

Individual with disabilities: 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.

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.

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

Older adults: People 62 years of age or older.

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.

Rent Arrears: Financial and legal term for an overdue rent payment (i.e., when a tenant owes unpaid rent to the landlord, the rent account is said to be in rental arrears until the renter makes the missed rent and brings the account current).

Temporary Lodging: A short-term accommodation at hotel or motel where individual or family can stay while actively seeking permanent housing.