



# City of San Antonio

## Agenda Memorandum

**File Number:**21-1396

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**Agenda Item Number:** 3

**Agenda Date:** 2/12/2021

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

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**DEPARTMENT:**

Neighborhood & Housing Services Department

**DEPARTMENT HEAD:**

Verónica R. Soto, FAICP, Neighborhood & Housing Services Department Director

**COUNCIL DISTRICTS IMPACTED:** Citywide

**SUMMARY:**

Briefing and discussion on Emergency Housing Assistance Program Amendments

**BACKGROUND INFORMATION:**

On April 23, 2020, City Council approved the creation of the Emergency Housing Assistance Program (EHAP). The program provides eligible applicants rental or mortgage assistance, utility assistance, and cash assistance. The EHAP is administered by the Neighborhood and Housing Services Department (NHSD). As of February 8, the City has approved \$71.9 million in assistance to over 28,770 households seeking emergency rental, mortgage, and utility assistance.

The total budget for the EHAP is \$86.8 million. This includes Phases 1-3 of the EHAP. The U.S. Treasury awarded the City an additional \$46.8 million for rental assistance and staff is recommending that the entire award be used to support the EHAP. This would increase the EHAP Budget to \$133.6 million and the program would remain funded through September 2021.

As a result of the additional funding and associated guidelines, staff is recommending amendments to the EHAP. The proposed amendments reflect input from the EHAP Survey results that were presented to the Housing Commission on January 27, 2021, calls and input received at the EHAP Call Center and at community meetings like the Housing Commission and City Council where EHAP comment is provided. The most inclusive community input received was derived from the EHAP survey recently conducted.

At the request of the Housing Commission, City staff developed and distributed a survey to all EHAP applicants, participating property managers & owners, and implementation partners. The purpose of the survey was to solicit feedback on the program and its impact. The survey was drafted with input from members the Outreach Working Group and Housing Commission. Once approved by the Housing Commission, the survey was reviewed by the Culture and Neighborhood Services Committee on November 2nd.

The survey was open November 9th- December 31st, 2020. It was distributed directly to EHAP applicants, property managers and owners who had clients in the program, and implementation partners who help clients apply for assistance. Flyers promoting the survey were placed in the Financial & Housing Recovery Centers and NHSD's lobby (open by appointment only). The survey was also distributed through Council offices, the SA Speak Up website, neighborhood associations, Housing Commissioners, and members of the outreach working group.

Key findings of the survey include:

- 92% of all applicants said they would recommend the program to others. In the comments, many stated they had done so and that their family and friends had been helped as well. 99% of those who received assistance would recommend the program compared to 73% of those who did not receive assistance. 90% of property managers and owners said they would recommend the program.
- The program is helping people stay housed. 84% of the time, applicants reported receiving enough assistance to keep them housed. Of those who did not receive assistance, 10% reported having moved since the time of their application compared to 6% of those who did receive assistance. However, 79% of applicants said they were not able to afford their household payments today.
- Referrals are an area of opportunity for the program. Only 15% of respondents reported receiving a referral to another program. Spanish speakers were slightly more likely to report having received a referral.
- 61% of applicants found the application process easy, but common requests for improvement included more human contacts and greater communication about the status of the application.
- 57% of applicants received the assistance they needed or more than what they needed. Many comments included requests for additional months of housing assistance and more support for things like food and toiletries.
- 83% of applicants said the information they received about their application was easy or somewhat easy to understand. Applicants who did not receive assistance were more likely to say it was somewhat hard. Common suggestions were simpler English and more ways to check the status of an application, such as over the phone.

The survey report is attached.

## **ISSUE:**

The U.S. Treasury awarded the City \$46.8 for rental assistance and staff is recommending that the entire award be used to support the EHAP. This would increase the EHAP Budget to \$133.6 million and the program would remain funded through September 2021. As a result of the increase in funding that is limited to rental and utility assistance, staff is recommending several amendments to the EHAP. The proposed amendments reflect the survey data, staff and applicant feedback, input from the Mayor and City Council, Cultural and Neighborhood Service Council Committee, and the Housing Commission as well as feedback received by the EHAP Call Center and other community meetings.

The following eligibility criteria is utilized for EHAP applicants and will remain unchanged:

- Reside within the City of San Antonio or Bexar County
- Provide documentation of hardship due to COVID-19

- Gross household income must be at or below 80% of the AMI
- The current assistance allowed is tiered based on the applicant's AMI and is proposed to change:
  - If an applicant's AMI is at or below 50%, the applicant is eligible for 2 months of rental or mortgage assistance, utility (SAWS, CPS, Internet) assistance, and a cash grant (up to \$300). If a third month of assistance is needed, the applicant is eligible for a \$500 cash grant only.
  - If an applicant's AMI is between 51% and 80%, the applicant is eligible for 2 months of rental or mortgage assistance. If a third month of assistance is needed, the applicant is eligible for a \$250 cash grant only.

Emergency Housing Assistance Program Allowances Effective October 1, 2020 - Present (Current)						
AMI	Months 1 and 2					Month 3
	Rent/Mortgage	SAWS	CPS	Internet	Cash Grant	Cash Grant
<50%	X	X	X	X	Up to \$300	\$500
51% - 80%	X					\$250

Staff is proposing the following amendments to the EHAP:

- Extend the term of eligibility from 2 months of assistance to 6 months of assistance.
- Continue to provide rental, mortgage, and utility assistance (CPS, SAWS, and internet), but eliminate the cash grant.

Proposed Assistance Allowance is tiered based on the applicant's AMI:

- If an applicant's AMI is at or below 50%, the applicant is eligible for up to 6 months of rental or mortgage assistance and the current bill amount for utility bill (SAWS, CPS, Internet) assistance.
- If an applicant's AMI is between 51% and 80%, the applicant is eligible for up to 6 months rental or mortgage assistance, but no utility assistance.

Emergency Housing Assistance Program Allowances (Proposed)				
AMI	Up to 6 months			
	Rent/Mortgage <sup>1</sup>	SAWS	CPS	Internet
<50%	X	X	X	X
51% - 80%	X			

1. Subject to fund availability.

Residents are eligible for a total of 6 months of assistance; prior assistance will be counted towards 6-month total.

In addition to the proposed amendments to increase EHAP program allowances, the EHAP survey results pointed to the need to improve referral services for residents seeking food, childcare, job training, transportation, and other federal benefit enrollment. Neighborhood and Housing Services and the Department of Human Services (DHS) currently staff the Financial and Housing Recovery Center at the Central Library. The Center employs several Benefits Navigators that work with individuals and families and provide them the necessary referrals to meet their specific needs. The EHAP application will be amended to include a section on referral services. If an applicant shares that they need other services in addition to rental, mortgage, or utility

assistance, they will receive a phone call from a Benefits Navigator who will then perform the assessment and connect them to the necessary services. Additionally, any applicant that calls the current EHAP call center line 210-207-5910 will be asked at the conclusion of their call if they need other services that are not rental, mortgage, or utility assistance. DHS and NHSD will add additional Benefits Navigators to address the increase in demand.

NHSD also proposes to develop an application assistance program for those families that lack access to a computer or need assistance gathering the necessary documentation for program eligibility. Residents that call the EHAP call center for application assistance will be assigned an application assistant for completing the online application who will be their point of contact throughout the process.

The proposed amendments were presented to the Housing Commission on January 27th for their feedback and staff will facilitate another public comment opportunity on February 9th and will present a recommendation to City Council on February 18th. The majority of the Housing Commissioners complimented staff on the analysis and expressed support for staff's recommendations. The Housing Commission approved to advance the recommendations to the Culture and Neighborhood Services Committee and directed staff to share the feedback provided by the Housing Commission with the Council Committee. The majority of the comments focused on the following:

**The referral system process must be embedded in the online application process and call center. The process must be seamless and staffed appropriately.** Staff assured the Commission that the process will be seamless, and that an additional five Benefits Navigators will be hired and more will be hired if necessary. The Benefits Navigators will perform an assessment on each client and identify and connect them to the resources they may need. Examples include workforce training, food, childcare, pet care supplies, transportation, SNAP enrollment, and others.

**Cash assistance remains a need for families.** Staff explained the rationale for eliminating the cash assistance program: (1) Direct cash assistance is not eligible under the federal guidelines for the recently awarded \$46.8 million in U.S. Treasury funding and the remaining general funds must be dedicated to those families not eligible to receive federal funding and mortgage assistance; (2) The Family Independence Initiative (Fii) recently informed the City they will not authorize another extension to operate the cash assistance program as they are returning to their primary mission to facilitate financial independence through financial counseling and mentorship; (3) The cash assistance program is a short term solution and the proposed referral system will connect individuals to long term benefits that will help with food security, job training, childcare, and other services they may need. But if through an assessment it is determined that cash assistance is the only tool available to help meet a specific need, a gift card can be provided.

**The analysis of the survey data is ongoing.** Staff performed the quantitative analysis of the survey that graphically showed the responses to each of the quantitative questions. Then staff took a sample of the comments to the open-ended questions. The analysis was consolidated in a draft report that was presented to the Housing Commission for their feedback. Staff reiterated that the analysis is ongoing and requested feedback or suggestions on further analysis.

## **ALTERNATIVES:**

If City Council does not approve the proposed EHAP amendments, the program assistance allowances will remain unchanged and residents will be eligible for up to two (2) months of rental and mortgage assistance and NHSD will be required to identify an alternative method for distribution of direct cash assistance, as the current contractor can no longer support additional increases to the EHAP budget for direct cash assistance.

If City Council does not approve the implementation and development of an improved referral and application assistance program, rent, mortgage, utility assistance, food, childcare, job training, transportation, and other

Federal Benefits enrollment may be delayed for residents.

**FISCAL IMPACT:**

The U.S. Treasury awarded the City \$46.8 for rental assistance and staff is recommending that the entire award be used to support the EHAP. This would increase the EHAP Budget to \$133.6 million and the program would remain funded through September 2021. There is no impact to the City's General Fund.

**RECOMMENDATION:**

Staff recommends the approval of the following Emergency Housing Assistance Program Amendments:

- Extend the term of eligibility from two (2) months of assistance to six (6) months of assistance.
- Continue to provide rental, mortgage, and utility assistance (CPS, SAWS, and internet), and eliminate the cash grant.
- Improve referral services for residents seeking food, childcare, job training, transportation, and other federal benefit enrollment.
- Develop an application assistance program for households that lack access to technology or need assistance gathering the necessary documentation for program eligibility.