

COVID-19 EMERGENCY HOUSING ASSISTANCE PROGRAM

PROGRAM PURPOSE

The City's Risk Mitigation Fund provides eligible applicants rental, housing, and mortgage assistance in the event of a hardship that is due to unemployment or a reduction in wages. In response to COVID 19, staff is recommending the creation of the COVID 19 Emergency Housing Assistance Program to help those residents impacted by COVID 19. The Program will follow the same eligibility and allowance criteria prescribed in the Risk Mitigation Fund Policy that was adopted by City Council. The only difference is that the allowable uses for the funds will be expanded to include groceries, fuel, and expenses related to internet access. The program will sunset on July 31, 2020.

ELIGIBILITY

Applicants must meet all of the following criteria:

- Be a current resident of the City of San Antonio;
- Be the primary lease or mortgage holder in a multifamily unit, mobile home, or single-family home within the city limits of San Antonio;
- May only apply for rent, mortgage, and utility assistance related to one primary property;
- 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. The documentation may be in the form of an employment termination letter, proof of unemployment application, or letter from an employer certifying a reduction of hours. Please refer to Table C.

FINANCIAL ASSISTANCE

The City will conduct an assessment through an application process to determine the exact amount of financial assistance available to each household. The City in its sole discretion will determine eligible expenses and administer assistance directly to the provider/property owner/ financial institution rent, mortgage, utility and internet assistance.

Table A: COVID 19 Emergency Housing Assistance Program Allowances by AMI

Rental, Mortgage, Utility, and Internet Assistance		
Income*	Renters	Homeowners
80% AMI (\$57,600 for a family of four)	<ul style="list-style-type: none">• Up to \$3,500 for rent and; 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 (\$57,600.01 - \$72,000 for a family of four)	<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

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

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Renters

- a. Assistance will be administered directly to property management on behalf of the applicant
- b. Households will be eligible to receive up to three (3) months of rent and rent-related assistance. Assistance can only be provided once over a 12 month period. After the first month of assistance, if a proof of hardship persists, the household can receive up to two monthly rent payments, subject to an assessment conducted by Fair Housing staff
- c. A household is eligible to receive:
 - i. Up to \$3,500 for rent-related expenses per household per 12 month period
 - ii. Up to \$1,500 for utility expenses per household per 12 month period
- d. Utility assistance covers electricity, water bills, and internet only, and payment will be deposited directly to the utility companies (CPS, SAWS, internet provider)
- e. Fair housing counseling referrals include those to social and financial service agencies offering relevant services, counseling and resources

Homeowners

- a. Assistance per household will be up to \$1,500 in utilities and \$3,500 per household per 12 month period
- b. Only mortgages on primary residences are eligible
- c. Utility assistance covers electricity, water bills, and internet only, and payment will be deposited directly to the utility companies (CPS, SAWS, internet provider)
- d. Fair housing counseling referrals include those to social and financial service agencies offering relevant services, counseling and resources
 - i. Referrals to the City's available home repair programs for households with structurally unsafe housing conditions will also be provided

In addition to the financial assistance for rent, mortgage, and utilities all applicants will receive direct assistance for groceries and fuel. The amount of the assistance is based on household size and will be capped at \$300.

Table B: COVID 19 Emergency Direct Assistance Allowance

Groceries and Fuel Assistance	
Household Size	Amount
1	\$ 150
2	\$ 200
3	\$ 250
4 or more	\$ 300

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Table C: Criteria for Proof of Hardship for COVID 19 Emergency Housing Assistance Program

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	

PROGRAM BUDGET

The budget for the COVID 19 Emergency Housing Assistance Program is \$15,833,834. This amount will include funds provided to the City of San Antonio by the San Antonio Housing Trust Foundation and Public Finance Corporation. Private donations will be solicited through a partnership with the San Antonio Housing Trust and the San Antonio Area Foundation. Smaller donations can be made online or by texting HousingHelpSA to 41444. Larger donations through businesses, corporations and philanthropic partners will be collected via email (covid19@saafdn.org).

Table D: COVID 19 Emergency Housing Assistance Program Budget

COVID 19 Emergency Housing Assistance Program	
Funding Source	Amount
Affordable Housing Budget - Non CDBG	\$536,233
SAHT Foundation and PFC	\$2,000,000
Risk Mitigation Fund Balance	\$350,000
CDBG Program Income and Savings (4-16-20 Council Action)	\$750,000
CDBG Program Income and Savings (4-23-20 Council Action)	\$4,490,586
CARES Act CDBG (4-23-20 Council Action)	\$7,707,015
Total	\$15,833,834

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Table E: COVID 19 Emergency Housing Assistance Program Uses

COVID 19 Emergency Housing Assistance Program	
Use	Amount
Direct payment to Rental, Mortgage, Utility and Internet Assistance	\$12,947,601
Direct assistance to residents for groceries, fuel, and other	\$2,886,233
	\$15,833,834