

AUSTIN CITY COUNCIL HOUSING AND PLANNING COMMITTEE

APRIL 13, 2020

HOUSING ASSISTANCE RESOURCE REVIEW

- Renter Protections
- Rental Assistance
- Federal Mortgage Assistance
- Federal Housing Assistance
- Local RISE Assistance



RENTER PROTECTIONS

City of Austin

- Requires a landlord to provide a 60-day notice of proposed eviction if the landlord wants to evict a tenant due to nonpayment of rent due to the disaster (Expires on July 8, 2020)
- Prohibits landlords from: 1) locking out a tenant for failure to pay rent, 2) issuing a notice to vacate, and 3) taking nonexempt property of a residential tenant
- Ensures water and electrical utilities will not be cut off due to non-payment

Texas Supreme Court and Travis County Justice of the Peace Courts

Delays certain eviction-related processes



RENTER PROTECTIONS

Federal Government (CARES Act)

- Covers public and subsidized housing as well as any housing under a federally backed mortgage that requests mortgage forbearance
- Delays eviction proceedings for 120 days (or as long as the forbearance lasts)
- Prohibits charging late fees and penalties
- Requires 30 days-notice to vacate before an eviction may be filed



- City of Austin Rent Assistance
- Emergency Rental Assistance:
 COVID-19 Impacted
- Additional Resources for Tenants
- Tenant Stabilization Program



Rental Assistance Website:



City of Austin Rent Assistance

- Deployed through Austin Public Health
- \$250,000 from Housing Trust Fund
- Serves households from 50% 200%
 Federal Poverty Level (up to \$52,400 for a 4-person household)
- Call 2-1-1 for more information





Emergency Rental Assistance for COVID- 19 Impacted Households

- \$300,000 from Housing Trust Fund
- Austin Housing Finance Corporation Contract
- Serves households up to 120% Median Family Income (MFI) (up to \$115,100 for 4-person household)
- Up to \$1,500 in one-time assistance
- Available April 2020
- Call 2-1-1 or visit website for more information: http://www.austintexas.gov/housing-resources





Other Resources for Tenants

- Tenant-Based Rental Assistance
 Program
- Travis County Family Support Services
 Division
- Catholic Charities of Central Texas
- St. Matthew's Episcopal Church
- St. Vincent de Paul, St. Austin's Catholic Church
- Austin Resource Center for the Homeless, Inc. (ARCH)
- Travis County Family Support Services
 Division
- Austin Texas Health and Human Services Department (HHSD)



Rental Assistance Website:



Tenant Stabilization Program

- \$750,000 3-Year Contract
- Spring 2020 Solicitation
- Serves households up to 60% MFI (up to \$56,760 for a 4-person household)
- Up to \$3,000 annually
- Program to include: Rental Assistance Services, Eviction-Related Services and Tenant Relocation Services





Federal Mortgage Assistance – one to four-unit housing



- Forbearance on any Federally backed mortgages:
 - Up to one year (180 days with 180day extension)
 - No interest or fees can accrue
- Foreclosure moratorium for 60 days except for vacant properties



Federal Mortgage Assistance – five or more unit housing

- Forbearance on any Federally backed mortgages for up to 90 days (30 days with two 30-day extensions)
- 120-day moratorium on tenant eviction filings and charging late fees for properties covered under the Violence Against Women Act
- Developments may not require tenants to vacate sooner than 30 days after providing notice or issue a notice to vacate until after July 10, 2020
- Requires heightened renter protections for the duration of the forbearance





FEDERAL HOUSING ASSISTANCE – CARES ACT



\$4,620,658 - Community Development Block Grants (CDBG)

Provisions Related to the CDBG Allocation

- Extends the deadline for submission of the FY19 and FY20 Consolidated Plan/Action Plan. Due date is now August 16, 2021
- Suspends the 15% cap on public services, including FY19 and FY20 CDBG funds
- 5-day public comment period
- Eliminates required in-person public hearings; allows virtual hearings
- Allows HUD to waive further program requirements (except for requirements related to fair housing, nondiscrimination, labor standards, and the environment)
- Staff has established an inter-departmental working group to review recent Council direction and provide suggestions for deployment of the funds



FEDERAL HOUSING ASSISTANCE – CARES ACT



\$2,354,866 - Emergency Solutions Grant (ESG)

Provisions Related to the ESG Allocation

- Funds can be used to provide temporary shelters (through leasing of existing property, temporary structures, or other means) to prevent, prepare for, and respond to the coronavirus
- No cap on emergency shelter activities
- Allows recipients to deviate from regular procurement standards when procuring goods and services to prevent, prepare for, and respond to the coronavirus
- The funds are not subject to the citizen participation requirements



FEDERAL HOUSING ASSISTANCE – CARES ACT



\$272,065 - Housing Opportunities for Persons with AIDS (HOPWA)

Provisions Related to the HOPWA Allocation

- Payment assistance for rent, mortgage, or utilities to prevent the homelessness of the tenant or mortgagor of a dwelling may be provided for a period of up to 24 months instead of just 21 weeks
- To protect persons who are living with HIV/AIDS, funds may be used to self-isolate, quarantine, or to provide other coronavirus infection control services for household members not living with HIV/AIDS
- Funds may also be used to provide relocation services, including providing lodging at hotels, motels, or other locations, for persons living with HIV/AIDS and household members not living with HIV/AIDS



LOCAL ASSISTANCE – RELIEF IN A STATE OF EMERGENCY FUNDING



Relief in a State of Emergency (RISE) Funding

- Improve food access;
- Provide rental or mortgage assistance;
- Provide assistance with necessary bills, such as utility bills to enable children to attend school remotely;
- Assist with medical expenses;
- Assist with the purchase of diapers and baby formula and other child-care expenses;
- Assist survivors of domestic violence;
- Case management; or
- Other direct relief services provided by community-based organizations to assist individuals and families
 in meeting basic needs, including essential hygiene, and alleviating hardships.



FEDERAL POVERTY LEVELS

Persons in Household	48 Contiguous States and D.C. Poverty Guidelines (Annual)										
	100%	133%	138%	150%	200%	250%	300%	400%			
1	\$12,760	\$16,971	\$17,609	\$19,140	\$25,520	\$31,900	\$38,280	\$51,040			
2	\$17,240	\$22,929	\$23,791	\$25,860	\$34,480	\$43,100	\$51,720	\$68,960			
3	\$21,720	\$28,888	\$29,974	\$32,580	\$43,440	\$54,300	\$65,160	\$86,880			
4	\$26,200	\$34,846	\$36,156	\$39,300	\$52,400	\$65,500	\$78,600	\$104,800			
5	\$30,680	\$40,804	\$42,338	\$46,020	\$61,360	\$76,700	\$92,040	\$122,720			
6	\$35,160	\$46,763	\$48,521	\$52,740	\$70,320	\$87,900	\$105,480	\$140,640			
7	\$39,640	\$52,721	\$54,703	\$59,460	\$79,280	\$99,100	\$118,920	\$158,560			
8	\$44,120	\$58,680	\$60,886	\$66,180	\$88,240	\$110,300	\$132,360	\$176,480			
Add \$4,480 for each person over 8											



HUD INCOME LIMITS

2019 Area Median Family Income For Travis County, Texas \$95,900 (4-person household) MSA: Austin – Round Rock, TX.

2019 HOME & CDBG Program Income Limits by Household Size Effective Date: June 28, 2019

Median Income Limit	1 Person Household	2 Person Household	3 Person Household	4 Person Household	5 Person Household	6 Person Household	7 Person Household	8 Person Household			
20%	13,250	15,150	17,050	18,900	20,450	21,950	23,450	24,950			
* 30%	19,900	22,750	25,600	28,400	30,700	32,950	35,250	37,500			
(30% MFI is defined by HUD as extremely low-income)											
40%	26,500	30,250	34,050	37,850	40,850	43,900	46,900	49,950			
* 50%	33,150	37,850	42,600	47,300	51,100	54,900	58,700	62,450			
(50% MFI is defined by HUD as very low income)											
* 60%	39,780	45,420	51,120	56,760	61,320	65,880	70,440	74,940			
65%	43,050	49,200	55,350	61,500	66,400	71,350	76,250	81,150			
70%	46,350	53,000	59,600	66,220	71,500	76,800	82,100	87,400			
* 80%	52,850	60,400	67,950	75,500	81,550	87,600	93,650	99,700			
(80% MFI is defined by HUD as low-income)											
100%	67,150	76,700	86,300	95,900	103,550	111,250	118,900	126,600			
120%	80,550	92,050	103,550	115,100	124,300	133,500	142,700	151,900			
140%	94,000	107,400	120,850	134,250	145,000	155,750	166,500	177,200			

^{*} Income limits provided by HUD.

Other income limits calculated by NHCD based on the formula used by HUD.

MFI Chart was expanded to include other percentages used by NHCD.







THANKYOU!



NHCD@AUSTINTEXAS.GOV



WWW.AUSTINTEXAS.GOV/HOUSING