

Houston Housing Collaborative

- Since 2016, the Houston Housing Collaborative unites the voices of over 120 unique organizations and individuals including housing practitioners, nonprofit organizations, builders, developers, neighborhood associations, advocacy groups, and community residents. And all deeply care about equitable, resilient, and affordable housing for all of Houston.
- Housing serves as a cornerstone of access to economic opportunity, transportation, quality education, healthcare, and many other systems responsible for a high quality of life. Housing instability resulting from issues such as high costs, displacement, or natural disasters creates stress for individuals and families that radiates into all aspects of daily life. These challenges are particularly acute for populations that are already vulnerable such as people of color, immigrants, single parents, domestic violence survivors, and very low-income residents.
- We are seeking for our region, through City of Houston and Harris County government, to create and implement a comprehensive housing plan that uses a systems approach to address Houston's housing challenges. It would articulate the strategies, goals, and priorities for resilient affordable housing and providing a concrete roadmap for the next 20 years.

Roles And Consensus Model

- ▶ **The Collaborative** - Is a group of cross-sector, executive-level leaders and community leaders and advocates from housing, education, non-profit, philanthropic, business, civic, faith-based, and community organizations that participate in the direction-setting of the Collaborative. Their primary responsibilities include removing barriers, strategic decision-making, and helping to convene partners. Meets monthly and operates on consensus basis.
- ▶ **The Coordinating Team** - Is a smaller subset of the Collaborative. This group acts as an advisory group to the Collaborative by providing guidance on key issues of the Collaborative. They are action-oriented and stewards the effort of the Collaborative.
- ▶ **The Work Groups** - Is a group of cross-sector practitioners and individuals who organize around a single community-level outcome. This group is often formed around one of the Housing Policy Priorities or in support of the larger functionality of the Collaborative. They develop an action plan with strategies to meet the goal of the priorities of the Collaborative with the end to a Comprehensive Housing Plan.
- ▶ **Staff** - Is a facilitator. Primary responsibilities include bringing key leaders together to build strong relationships within the Collaborative and advancing the goal of equitable, resilient and affordable housing for all income level who call and want Houston to their home.
- ▶ **Consensus Model** - With group consensus, everyone's ideas are heard, and we come to a decision that all members could support. This interactive process can bring about feelings of shared goals and aspirations for our community.

COVID-19

Federal Actions

- ▶ The CARES Act prohibits foreclosures on all federally-backed mortgage loans for a 60-day period beginning on March 18, 2020, and provides up to 180 days of forbearance, which may be extended for another 180 days, for the borrowers of a federally-backed mortgage loan who have experienced a financial hardship related to the COVID-19 emergency. It also provides up to 90 days of forbearance for multifamily borrowers with a federally backed multifamily mortgage loan who have experienced a financial hardship.
- ▶ Borrowers receiving forbearance may not evict or charge late fees to tenants for the duration of the forbearance period. The CARES Act also provides a 120 day temporary moratorium on eviction filings for properties assisted in any way by HUD, Fannie Mae, Freddie Mac, the rural housing voucher program, or the Violence Against Women Act of 1994.
- ▶ Resources:
 - The Consumer Financial Protection Bureau offers a [Guide to Coronavirus Mortgage Relief Options](#).
 - [NLIHC's searchable database and map](#) helps renters and their allies know if they live in properties covered by the federal moratoriums on evictions included in the CARES Act.
 - [National Housing Law Project: Renter and Homeowner Rights During COVID-19](#) provides resources for attorneys, advocates, policymakers, and others supporting renters and homeowners during the COVID-19 national public health crisis.
- ▶ Homeowners - Reduced or suspended payments for qualified homeowners affected by Covid-19 may be available. To learn more:
 - Contact your loan servicer (where you send your mortgage payment)
 - Fannie Mae: Call the Consumer Resource Center at 800-2FANNIE (232-6643), option 4 or visit <https://www.knowyouroptions.com/covid19assistance>
 - Freddie Mac: Call (972) 395-4000 or visit <https://www.freddiemac.com/about/covid-19.html>

COVID-19 Federal Actions

Small Business Assistance

- ▶ Resources from the [Small Business Administration](#) (SBA) provides the following loans and resources:
 - [Paycheck Protection Program](#) - An SBA loan that helps businesses keep their workforce employed during the Coronavirus crisis. View the [SBA fact sheet](#) and the [NLHC Fact Sheet](#). They reopened on April 27 and funds are expected to run out quickly.
 - [PRIME-2020-01](#) - Grant opportunity for microenterprise development organizations.
 - [Economic Injury Disaster Loan Emergency Advance](#) - Loan advances of up to \$10,000 for businesses that are currently experiencing a temporary loss of revenue. This loan advance will not have to be repaid.
 - [SBA Bridge Loans](#) - Small businesses who currently have a business relationship with an SBA Express Lender can access up to \$25,000 quickly.
 - [SBA Debt Relief](#) - The SBA will automatically pay the principal, interest, and fees of current 7(a), 504, and microloans for a period of six months. The SBA will also automatically pay the principal, interest, and fees for new 7(a), 504, and microloans issued prior to September 27, 2020.
 - [Economic Injury Disaster Loan Program](#) - The SBA provides low-interest disaster loans to help businesses and homeowners recover from declared disasters.
 - [Coronavirus Small Business Guidance & Loan Resources](#) webpage provides information about what is currently available.
- ▶ [Forbes Small Business Relief Tracker](#) provides regularly-updated information about funding, grants, and resources offered to small businesses from federal, state and local government agencies, private companies, and nonprofit organizations.

COVID-19

Federal Actions - What's Next

- ▶ The next Coronavirus spending package is considering:
 - **Emergency Solutions Grants (ESG): At least \$11.5 billion.** Congress provided \$4 billion in ESG funds in the CARES Act; [additional funds are needed to respond to coronavirus](#) among people experiencing homelessness. People who are homeless and contract coronavirus are twice as likely to be hospitalized, two to four times as likely to require critical care, and two to three times as likely to die than others in the general public.
 - **A national, uniform moratorium on evictions and foreclosures.** In the CARES Act, Congress instituted a temporary moratorium on new filings for foreclosures and evictions due to nonpayment for renters and homeowners in all federally subsidized housing, including Low Income Housing Tax Credit (LIHTC) properties and people living in properties with a federally-backed mortgage from providers including Fannie Mae, Freddie Mac, and the Federal Housing Administration (FHA). Several [states and localities have also instituted their own eviction and foreclosure moratoriums](#).
 - **Emergency rental assistance and eviction prevention: \$100 billion.** A moratorium on evictions, on its own, is not enough. Congress must also provide tens of billions of dollars in rental assistance to avoid creating a financial cliff for renters will fall off of when eviction moratoria are lifted and back-rent is owed, and to ensure the continued viability of our country's essential affordable housing infrastructure.

COVID-19

Federal Actions - What's Next

- ▶ The next Coronavirus spending package is considering:
 - **HOME Investments Partnership Program:** [\\$48 billion](#), subject to additional flexibilities for states and localities, to target emergency rental assistance and other funding to affordable multifamily owners to meet operating costs directly related to the pandemic and meet the full array of short and long-term affordable housing needs including preservation.
 - Housing counselors are uniquely positioned to play an important role in helping families address challenges and restore their housing stability as well as move towards financial wellness. Congress should commit to [\\$150 million](#) in immediate emergency funding for HUD approved housing counseling agencies.
- ▶ Any infrastructure package should include resources to increase the supply of affordable housing for families with the lowest incomes to maximize the impact on long-term economic growth. Investing in affordable housing infrastructure—through new construction and preservation—will address the underlying cause of the housing crisis: the lack of affordable homes for people with extremely low incomes.
- ▶ Congress should include housing investments in any infrastructure package, including \$70 billion to repair public housing and \$5 billion for the [national Housing Trust Fund](#), as included in Representative Maxine Waters's (D-CA) "[Housing Is Infrastructure Act](#)" (H.R. 5187).

COVID-19 Local Actions State of TX and Harris County

- ▶ The Texas Supreme Court extended the moratorium on eviction procedures until May 18, offering a few more weeks of relief to renters.
- ▶ Governor Greg Abbott announced Friday that \$11.3 million in HOME rental assistance will be easier to access for Texans in need during the COVID-19 crisis.
- ▶ CARES Act HUD Funding - Harris County:

Proposed Project Funding Categories	Funding Amount
FEMA 25% Match for Homeless Medical Isolation and Recovery Center/ Shelter Activities	\$2,669,474.00
Temporary Sheltering/Emergency Shelters to Allow for Social Distancing	\$1,000,000.00

Proposed Project Funding Categories	Funding Amount
Supplemental Funding to Existing Texans Feeding Texans Home Delivered Meal Providers	\$1,200,000.00
Emergency Rental/Mortgage/Utility Assistance Program	\$4,335,648.00
Homeless Sheltered and Unsheltered Services, Supplies, Sanitation and Hygiene Needs	\$500,000.00
Emergency Food Bank Inventory, Staffing and Distribution Needs	\$600,000.00

- ▶ \$15 million Relief Fund that will provide support for rent, food, medical care, childcare and other expenses. The relief fund will follow the distribution model created for the Hurricane Harvey Recovery Fund and will be managed by the Greater Houston Community Foundation and United Way, which has the capacity to administer and coordinate the distribution of the relief fund to all residents through its existing network of nonprofit safety providers.

COVID-19 Local Actions City of Houston

- ▶ HCDD published an [amendment](#) to move \$8M of unallocated HOME entitlement from the multifamily program into Tenant Based Rental Assistance. Houston Housing Authority would administer the direct rental and utility assistance to approximately 1000 clients unable to pay rent and utilities due to loss of income as a result of COVID-19.
- ▶ The Mayor’s COVID-19 Recovery Task Force is working on a final budget and approach to use all resources for the CARES Act and any additional resources available.
- ▶ CARES Act HUD Funding:

Community Development Block Grant - CV		
Public Services	\$10,968,993	75.5%
Housing Services	\$650,000	4.5%
Planning and Administration	\$2,904,748	20.0%
Total	\$14,523,741	100.0%
Housing Opportunities for Persons with AIDS Grant - CV		
Supportive Services	\$261,018	17.4%
Project or Tenant-based Rental Assistance	\$200,000	13.3%
Short-Term, Rent, Mortgage & Utility Assistance	\$800,000	53.3%
Grantee Administration	\$90,072	6.0%
Sponsor Administration	\$150,121	10.0%
Total	\$1,501,211	100.0%
Emergency Solutions Grant - CV		
Street Outreach	\$127,297	1.8%
Homeless Management Information System (HMIS)	\$100,000	1.4%
Emergency Shelter	\$4,000,000	55.2%
Homeless Prevention	\$2,000,000	27.6%
Rapid Re-Housing	\$300,000	4.1%
Administration	\$725,255	10.0%
Total	\$7,252,552	100.0%

Take Action

- ▶ Find Your Members of Congress: <https://www.govtrack.us/>
- ▶ HUD waiver of only having a 5 day comment period impact, means community members and advocates need to do closer tracking
https://houstontx.gov/housing/public_legal_notices.html
- ▶ Don't prioritize speed over targeting
- ▶ Targeting priority for those communities and populations that don't have the resiliency to "bounce back" as quickly as others
- ▶ How are local dollars going to be administered through the lens of those who are on the front lines of seeing who are most impacted
ex: Cities and Housing Authorities, the digital divide
- ▶ Join the Houston Housing Collaborative's List-serv by emailing:
Lori.Harris@houstonhousingcollaborative.org

ONWARD!

► Contact Information:

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