



SAN DIEGO
HOUSING
COMMISSION

We're About People

San Diego Housing Commission (SDHC)
COVID-19 Housing Stability Assistance Program
Additional Federal Funding and State Cash Flow Loan Program
Presentation to the SDHC Board of Commissioners
August 19, 2022

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San Diego Housing Commission



COVID-19 Housing Stability Assistance Program Additional Federal Funding and State Cash Flow Loan Program Program Overview

- February 22, 2021: San Diego City Council authorized the program and initial funding.
- March 15, 2021: Online application launched at covidassistance.sdhc.org
 - English, Spanish and Vietnamese
- The program helps pay rent and utilities for City of San Diego households with low income that experience financial hardship due to or during the ongoing COVID-19 pandemic.
- As of August 15, 2022:
 - Payments Disbursed: \$218,156,910.21
 - Households Assisted: 18,312





COVID-19 Housing Stability Assistance Program Additional Federal Funding and State Cash Flow Loan Program Program Review

- SDHC contracted with and worked closely with BASC LLC for the development and ongoing support of the online application portal.
- SDHC hired more than 100 staff specifically to work on this program.
- February 4, 2021: Sign-ups began through SDHC's website for an interest list to receive notification when the application portal would be available.
- February 25, 2021: 2-1-1 San Diego began providing customer service for interested households through the designated phone number for this program, pursuant to a contract with SDHC.
- March 14, 2021: SDHC emailed and sent text messages to 11,510 individuals who had signed up for the interest list, informing them the application would be available the next day.
- March 15, 2021: The application portal launched and SDHC began accepting applications.



COVID-19 Housing Stability Assistance Program Additional Federal Funding and State Cash Flow Loan Program Program Review - Outreach

- Outreach Kit on SDHC's website
- Presentations to landlord organizations
- Metropolitan Transit System ads (buses, trolleys, transit shelters, bus benches and billboards)
- Television and radio ads
- Community newspaper ads and newsletters
- News conferences
- Direct mail postcards to households in 10 City ZIP Codes
- Informational flyers mailed to deed-restricted affordable rental housing properties
- Informational flyers provided to Councilmembers' offices, school districts and community organizations for distribution
- SDG&E and City mailings to utility customers
- In-person application assistance events



News Conferences



Television ads – English and Spanish



Transit ads





COVID-19 Housing Stability Assistance Program Additional Federal Funding and State Cash Flow Loan Program Program Review – 2-1-1 and Community Organizations

- Contract with 2-1-1 San Diego to answer questions and help complete applications for households, including those without internet access
- Contract with 10 community-based organizations to raise awareness about the program in the communities they serve and to help individuals apply, including those who do not have internet access.
 - Assistance available in more than 20 languages
- Contract with two additional community-based organizations to raise awareness in the communities they serve
 - Asian Business Association
 - Asian Pacific Islander Initiative



COVID-19 Housing Stability Assistance Program Additional Federal Funding and State Cash Flow Loan Program Program Review – Legislative Advocacy

- March 15, 2021 – June 28, 2021: Program limits
 - Pay 80 percent of tenant’s past-due, unpaid rent from April 1, 2020 – March 31, 2021.
 - Landlord required to waive remaining 20 percent.
 - If landlord did not agree to these terms, pay 25 percent of tenant’s past-due, unpaid rent.
 - If funds remained available after past-due, unpaid rent payments had been made for qualifying households, pay 25 percent of upcoming rent for April 2021 – June 2021.
- SDHC advocated changes to state law, including allowing payment of 100 percent of past-due rent and 100 percent of upcoming rent.
 - April & May 2021: Letters to Governor Gavin Newsom and State lawmakers
 - June 2021: Meetings with State lawmakers
- June 28, 2021: Governor Gavin Newsom signed Assembly Bill (AB) 832 into law.
 - Allowed payment of 100 percent of past-due and 100 percent of upcoming rent
 - Extended statewide eviction protections



COVID-19 Housing Stability Assistance Program Additional Federal Funding and State Cash Flow Loan Program Program Review – Outcomes

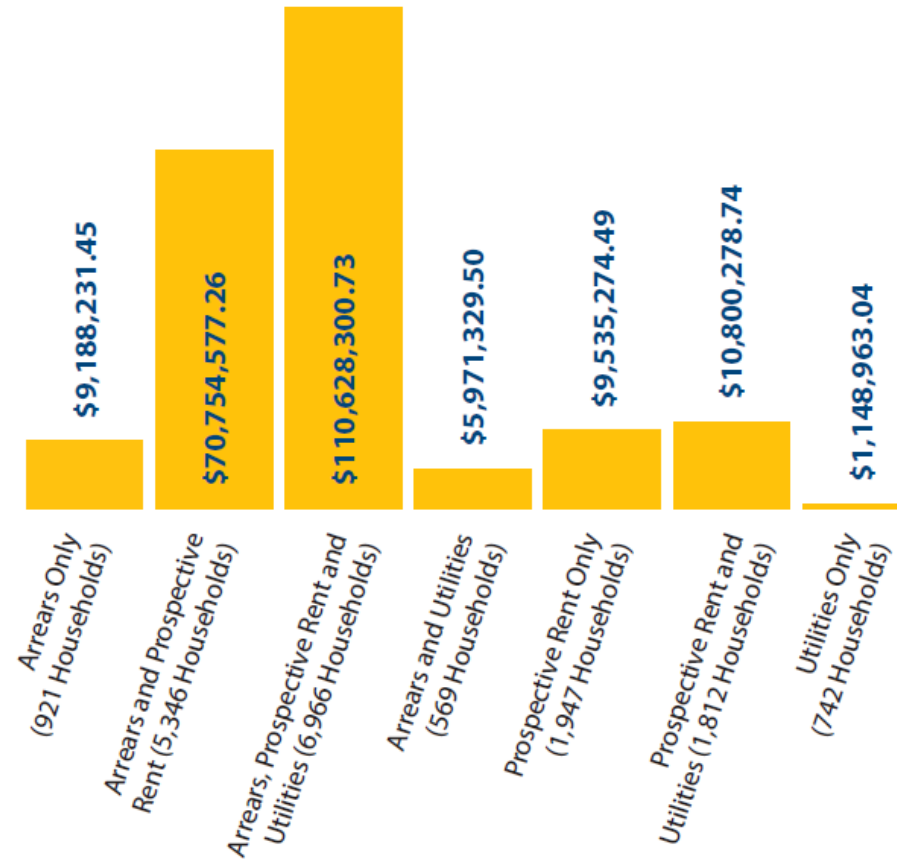
- As of August 4, 2022



COVID-19 Housing Stability Assistance Program Additional Federal Funding and State Cash Flow Loan Program Program Review – Outcomes

- As of August 4, 2022

Household Assistance Issued by Type



COVID-19 Housing Stability Assistance Program Additional Federal Funding and State Cash Flow Loan Program Program Review – Outcomes (Continued)

Households Assisted by Council District

- As of August 4, 2022

Council District	Households Assisted	Amount
1	1081	\$18,032,814.89
2	1703	\$21,979,907.74
3	3753	\$41,853,948.96
4	2194	\$23,887,037.85
5	928	\$12,473,020.51
6	1196	\$15,549,926.58
7	2059	\$28,214,729.53
8	2000	\$21,709,889.11
9	3471	\$34,315,180.04
Not in City of SD	1	\$10,500.00
Grand Total	18,386	\$218,026,955.21

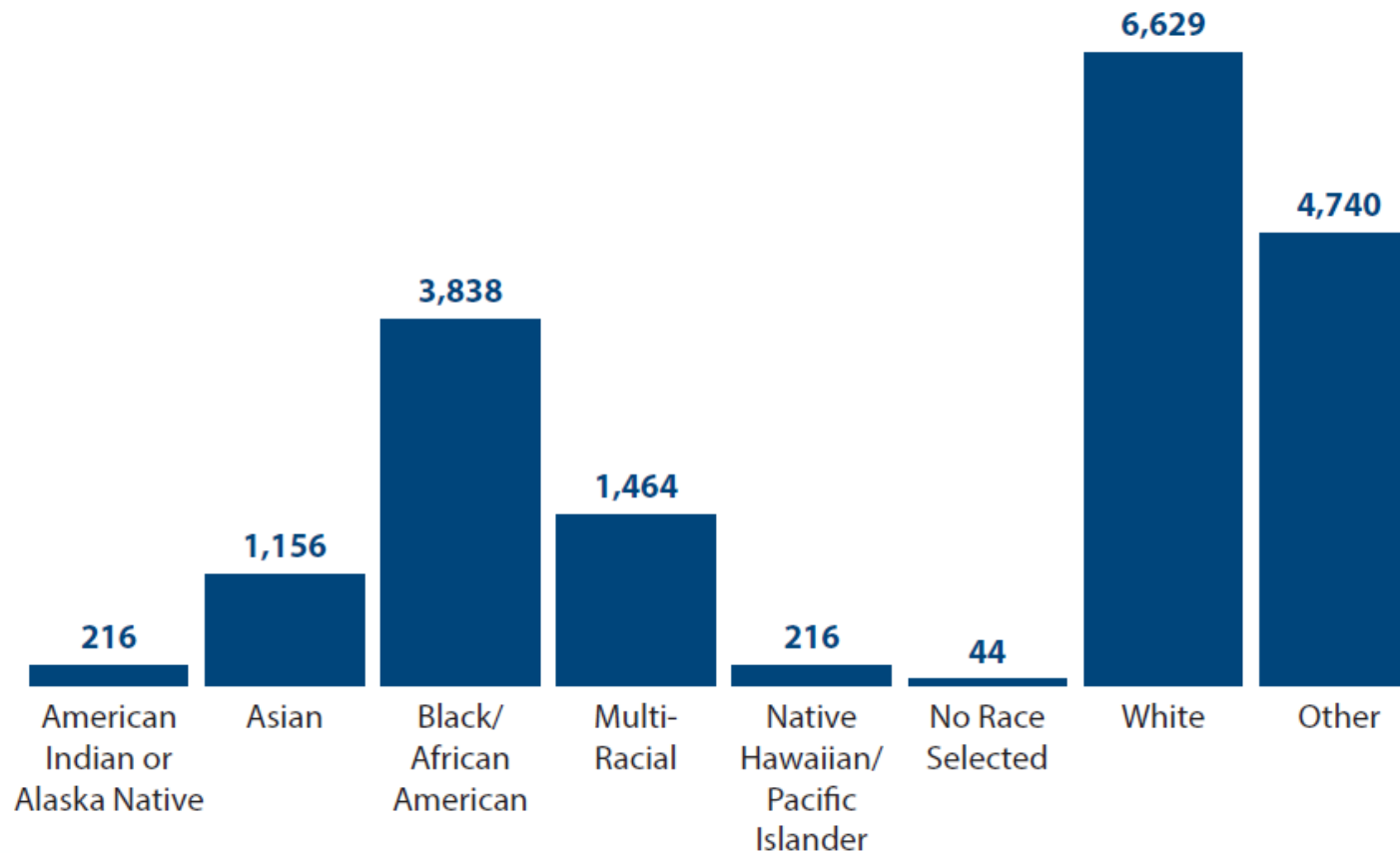
Data as of August 4, 2022. Total includes households that received an additional assistance payment after relocating to a residence in a different ZIP Code and are counted in both ZIP Codes in these data.



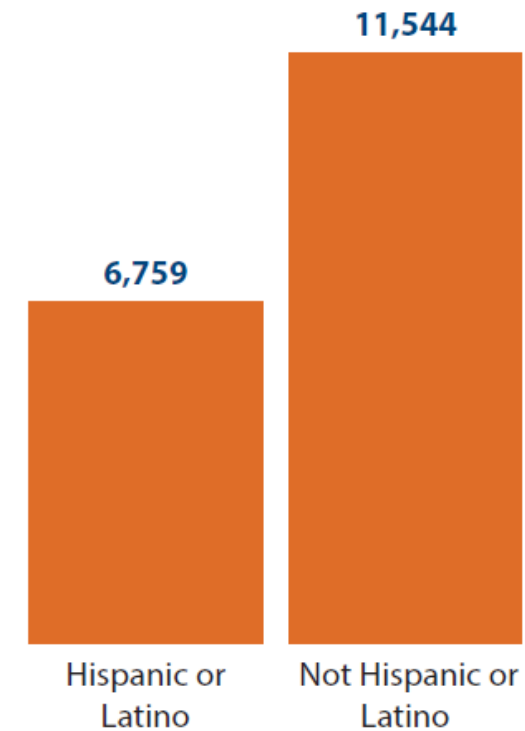
COVID-19 Housing Stability Assistance Program Additional Federal Funding and State Cash Flow Loan Program Program Review – Outcomes (Continued)

- As of August 4, 2022

Households Assisted by Race



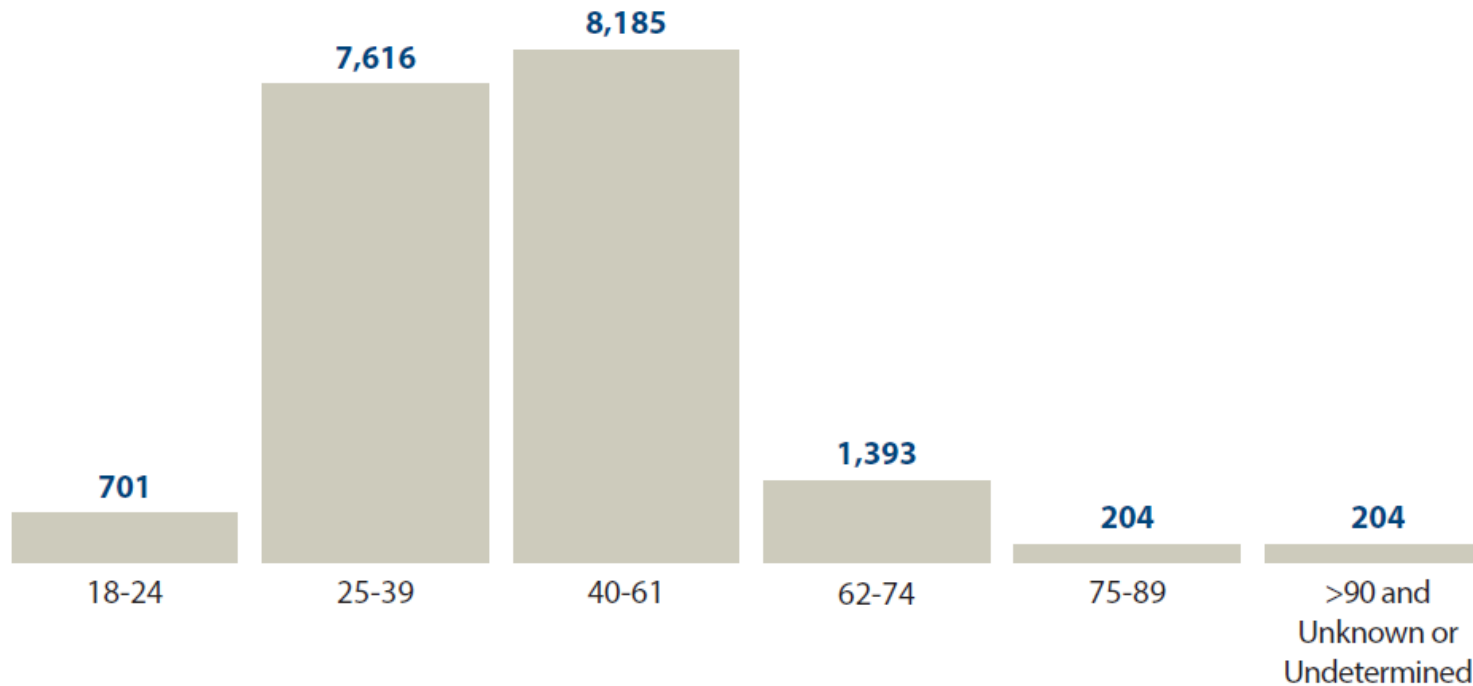
Households Assisted by Ethnicity



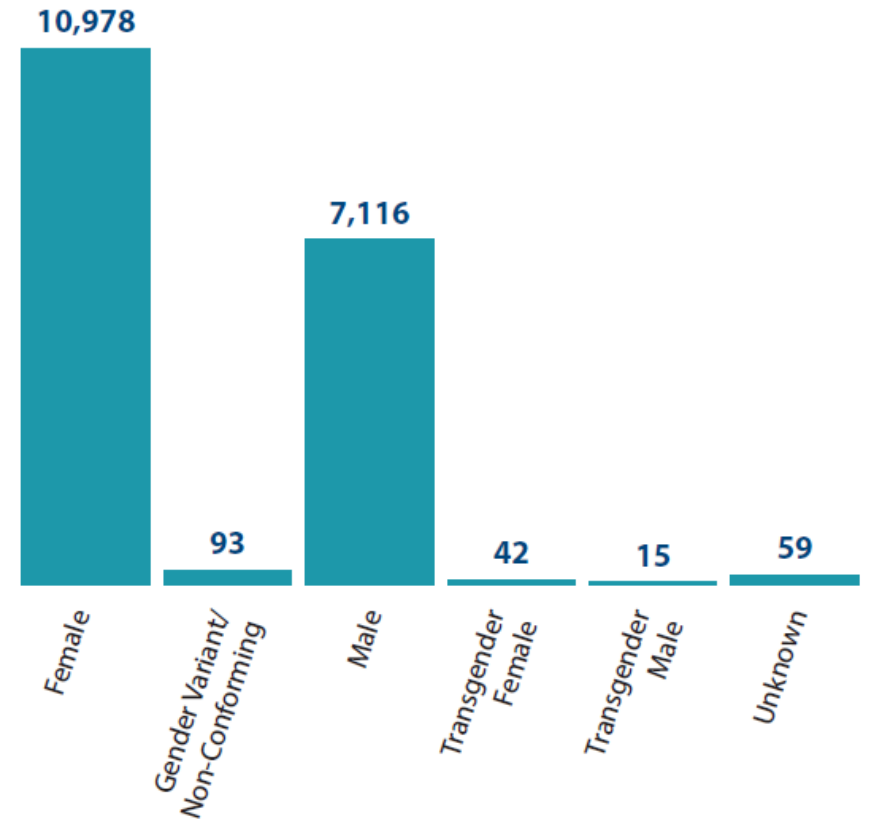
COVID-19 Housing Stability Assistance Program Additional Federal Funding and State Cash Flow Loan Program Program Review – Outcomes (Continued)

- As of August 4, 2022

Households Assisted by Age



Households Assisted by Gender





COVID-19 Housing Stability Assistance Program

Additional Federal Funding and State Cash Flow Loan Program

California Senate Bill (SB) 115

- April 19, 2022: City Council authorized the City of San Diego to apply for, accept, expend and transfer to SDHC funding from the State cash flow loan program.
- State Senate Bill (SB) 115 created the cash flow loan program.
 - Allows the State to provide funds in the form of a forgivable loan to support HSAP and similar programs statewide.
 - Requires funds to be expended for applications received no later than March 31, 2022, that request help with rent and utilities due during or before March 2022.
 - If U.S. Department of the Treasury approves, loan would be repaid with additional federal funds or State would forgive the balance of the loan.
- In alignment with the provisions of SB 115, SDHC closed the application for the COVID-19 Housing Stability Assistance Program on March 31, 2022.
- Staff continued to review and verify eligibility of applications submitted by 11:59 p.m. March 31.





COVID-19 Housing Stability Assistance Program Additional Federal Funding and State Cash Flow Loan Program Payments

- May 12, 2022 – June 28, 2022: SDHC suspended making assistance payments because all of the funding previously available to help San Diegans through HSAP had been fully expended to help households with low income.
- June 29, 2022: SDHC resumed assistance payments after receiving \$29.9 million that the State awarded to the City through the cash flow loan program.
- SDHC anticipates that all remaining assistance payments will be made by the end of August 2022, with exceptions due to appeals.
- The State cash flow loan program requires the City to continue to apply for reallocations of federal emergency rental assistance (ERA) funds from the U.S. Department of the Treasury for HSAP.





COVID-19 Housing Stability Assistance Program

Additional Federal Funding and State Cash Flow Loan Program

Reallocated Federal Funds

- July 18, 2022: U.S. Department of the Treasury informed the City of San Diego and SDHC that \$5,019,573.68 from reallocated federal ERA1 funds has been awarded to support HSAP.
- City and SDHC have asked the U.S. Department of the Treasury to authorize the use of these funds to repay a portion of the State's cash flow loan funds.
 - If Treasury authorizes and the Housing Authority approves, the funds would be used to repay the State's cash flow loan fund balance.
 - If Treasury does not authorize the use of funds for this purpose, the funds will be returned to the Treasury.
 - All remaining eligible households already will have received assistance from HSAP by the end of August 2022.
 - HSAP would have no obligations to be paid with the reallocated federal funds.
 - The reallocated federal funds expire December 29, 2022.





COVID-19 Housing Stability Assistance Program Additional Federal Funding and State Cash Flow Loan Program Program Close-out

- Community-Based Organizations: Contracts end August 31, 2022
- Customer Service Telephone Hotline: Remains active and available through December 31, 2022
- Online Application Portal: Remains available through 2024 for landlords, tenants and the Superior Court to obtain records regarding applications for assistance and receipts for payments issued.
- Eviction Prevention Program (EPP): Tenants who need help preventing housing displacement, including those who did not qualify for assistance from HSAP, should contact EPP by phone at 1-877 LEGAL AID (1-877-534-2524); TTY at 1-800-735-2929; or email at info@lassd.org.
- Housing Stability Fund Program: The program can help approximately 200 households by paying up to \$500 per month for up to 24 months for qualifying households in the City of San Diego or assisting with expenses such as security deposits, past-due rent, utilities, application fees or furniture, depending on the family's need.





COVID-19 Housing Stability Assistance Program Additional Federal Funding and State Cash Flow Loan Program Staff Recommendations

That the SDHC Board of Commissioners (Board) recommend that the Housing Authority of the City of San Diego and San Diego City Council take the following actions:

Housing Authority

- 1) Authorize SDHC to amend its Fiscal Year 2023 budget in the amount of \$5,019,573.68 in federal Emergency Rental Assistance Program (ERA1) funds, which the U.S. Department of the Treasury allocated directly to the City of San Diego, to be administered by SDHC to support the COVID-19 Housing Stability Assistance Program (HSAP), in accordance with federal and state funding requirements.
- 2) Authorize SDHC to accept and expend \$5,019,573.68 federal ERA1 funds to repay a portion of the State of California Rental Assistance (SRA) Program Emergency Rental Assistance Short-Term Cash Flow Loan Funds pursuant to State Senate Bill 115, contingent on the U.S. Department of the Treasury authorizing the use of ERA1 funds for this purpose.





COVID-19 Housing Stability Assistance Program Additional Federal Funding and State Cash Flow Loan Program Staff Recommendations (Continued)

Housing Authority (Continued)

- 3) Authorize SDHC's President & CEO, or designee, to modify the COVID-19 Housing Stability Assistance Program, if necessary, but only if and to the extent that such changes comply with the terms of the executed amended Memorandum of Understanding (MOU) between SDHC and the City of San Diego for the oversight and administration of the COVID-19 Housing Stability Assistance Program and are necessary to fulfill federal and state funding requirements. SDHC staff will notify the Housing Authority and the City Attorney's Office about any subsequent amendments or modifications to the COVID-19 Housing Stability Assistance Program and other required documents, including amendments to any documents.

- 4) Authorize SDHC's President & CEO, or designee, to execute all necessary documents and instruments that are necessary and/or appropriate to implement these approvals, in a form and format approved by General Counsel, and to take such actions necessary and/or appropriate to implement these approvals, provided that a copy of the documents, signed as to form by General Counsel, are submitted to each Housing Commissioner.





COVID-19 Housing Stability Assistance Program Additional Federal Funding and State Cash Flow Loan Program Staff Recommendations (Continued)

City Council

- 1) Authorize the City of San Diego's Chief Financial Officer, or designee, to accept, appropriate and transfer to SDHC for the COVID-19 Housing Stability Assistance Program, an amount not to exceed \$5,019,573.68 in federal ERA1 funds, allocated by the U.S. Department of the Treasury directly to the City of San Diego, to repay a portion of the State of California's Rental Assistance (SRA) Program Emergency Rental Assistance Short-Term Cash Flow Loan Funds pursuant to State Senate Bill 115, contingent upon the funds being secured from the U.S. Department of the Treasury and contingent on the U.S. Department of the Treasury authorizing the use of the ERA1 funds for this purpose.





COVID-19 Housing Stability Assistance Program Additional Federal Funding and State Cash Flow Loan Program

Questions & Comments

