



**COVID-19 Housing Stability Task Force
Rent Assistance Working Group
Consideration and Recommendations for City and County Rental Assistance
Programs, administered by BakerRipley
August 14, 2020**

The COVID-19 Housing Stability Task Force fully supports the provision of rental assistance payments as one critical component of an integrated and comprehensive strategy to stabilize tenants in their rental housing throughout the duration of the economic crisis due to COVID-19. The Task Force previously recommended a set of 10 principles to guide Rental Assistance Programs, including recommending alignment of the City and County programs. The Task Force has applied those principles in the specific recommendations that follow to the funding that both the City and County have shown leadership and commitment in putting forward.

On the Task Force's recommendation of a combined, unified, and coordinated City of Houston - Harris County Rental Assistance Program, the Rental Assistance Working Group has made the following recommendations to better align program requirements for both the City and the County in this round of Rental Assistance. We hope these policy recommendations help guide this and future rental assistance efforts, with the goal of keeping more people housed and improving tenant and landlord access to and experience with these programs.

For Landlords:

- (a) Provide a discount on past due rent for assisted tenants. If a sufficient number of landlords do not enroll in this round, the discounted rent amount could be lowered/eliminated.
- (b) Commit to *no notice to vacate* for assisted tenants any earlier than the end of the month following the month in which rental assistance is provided. Consider establishing allowable communication strategies between tenant and landlords during this period to prevent harassment practices.
- (c) Enter in an approved (no interest-no late fees) payment plan that goes beyond the protection period for any excess debt owed by assisted tenants above the maximum assistance amount to be executed before rental assistance is paid.
- (d) Aligned maximum rent assistance amount across jurisdictions of somewhere between the \$1200-\$2112 for rent that is past due as of September 1, 2020. Consider a higher amount than the lowest amount in the range.
- (e) Offer all tenants of the property that have COVID hardship the opportunity to enter into a payment plan for past due rent on the form approved by the City and County.
 - a. A tenant who sent a COVID hardship notice would have 60 days to get into a payment plan with the landlord, renegotiate the lease, apply for rental assistance or find other ways to pay the rent due.
 - b. The Task Force notes that special efforts will be required to notify and educate tenants about this provision.

For Tenants:

- (a) Align City and County programs on income qualification. Consider total household income below 60% of Area Median Income (pre-pandemic) OR a low-income tenant currently receiving public benefits.
- (b) Among eligible tenants, consider prioritization for receiving assistance to:
 - a. Families with children under 16 years old, as long as fair housing guidelines are met
 - b. Lowest cost housing adjusted by Household size
- (c) Allocate funding to target the most vulnerable geographic areas of the community
- (d) Consider allowing previous recipients of City or County COVID-19 assistance to be eligible but lower priority.
- (e) Minimal documentation verification requirements.

- **See below a City and County Rental Assistance Program Comparison Chart with our suggested recommendations.**

Landlord Related Criteria

Landlords	City	County	HSTF Principle	Recommendation
Discounted Past Due Rent	no	10%	The Task Force recommends that a careful balance be achieved on the requirements imposed on landlords to ensure robust participation among landlords who provide housing to the targeted residents and comply with applicable federal, state, and local laws.	We recommend a discount, such as the 10%, in order to leverage public rent assistance funding. If a sufficient number of landlords do not enroll in this round, the discounted rent amount could be lowered/eliminated.
Delay Eviction	thru September 30, 2020	60 days	The Task Force recommends that landlords commit not to evict tenants who receive rental assistance for a fixed period of time not earlier than the end of the month following the month in which rental assistance is provided.	We believe both programs should embrace the recommendation that evictions not occur any earlier than the end of the month following the month in which rental assistance is provided in order to balance protections offered to tenants and support robust landlord participation.
Mediation Requirement	no	yes	The Task Force recommends that a careful balance be achieved on the requirements imposed on landlords to ensure robust participation among landlords who provide housing to the targeted residents and comply with applicable federal, state, and local laws.	We exercise caution regarding a mediation requirement due to the current lack of infrastructure to support this.
Interest free payment plan for rent due in excess of assistance	yes	no	The Task Force recommends that, to the extent that the rental assistance does not eliminate all prior debt that the assisted tenants and landlords be required to execute a payment plan to reduce the possibility of a future eviction being filed.	We recommend entering in an interest-free and no late fee, payment plan to provide additional support to assisted tenants and leverage public rental assistance payments.
Enter payment plan with ALL tenants of	yes	no	The Task Force recommends that a careful balance be achieved on the requirements imposed on landlords to ensure robust participation among landlords who	We recommend a payment plan for all tenants that have COVID hardship. This requirement

property that have COVID hardship			provide housing to the targeted residents and comply with applicable federal, state, and local laws.	operationalizes the Grace Period ordinance provisions on a limited basis that only applies to landlords receiving rental assistance. The Task Force notes that special efforts will be required to notify and educate tenants about this provision.
Maximum rental assistance amount	\$2112	\$1200		Standardize for both program, the Task Force recommends aligning the two amounts to be equitable for all City of Houston and Harris County residents. Consider a higher amount than the lowest amount of \$1,200.

Tenant Related Criteria

Tenants	City	County	HSTF Principle	Recommendation
Income Verification	<80%AMI total income prior to April 2020	<50 AMI (current)	The Task Force recommends prioritizing rental assistance to the most vulnerable population, particularly very low income households with children under age 13 residing in the lowest-cost housing.	We recommend considering pre-COVID income across programs for the sake of resident experience. Given the huge need, we recommend being income targeted. Consider maximum income of 60% of City Area Median Income, as adjusted for household size in order to reach the most vulnerable renters.
Alternative form of Eligibility	Currently enrolled in Public Benefit Programs	NA	We recommend that the application and selection process be designed and implemented to ensure that funding is allocated in a manner to achieve equity and access among the most vulnerable	We recommend allowing tenants to be eligible based on receipt of Public Benefits in order to streamline the process for tenants, landlords, and administration.

			residents irrespective of immigration status and with special concern for residents who are not English-speaking and face technology barriers.	
Eligible if received prior COVID-19 related assistance	Yes	No	The Task Force recommends that the application process be designed and implemented to ensure a good user experience for both tenants and landlords and prioritize landlords that have worked with tenants in the crisis.	We recommend that previously-assisted tenants meeting income or public assistance requirements be eligible, but receive lower priority than residents that have not received any assistance in order to be able to assist more people.
Documentation Burden	Low	High <i>Current Pay stubs from employer with current wages</i> <i>If self-employed, current financials or self-attestation</i> <i>If unemployed, current TWC unemployment check or statement/termination letter from employer</i>	The Task Force recommends that the application process be designed and implemented to ensure a good user experience for both tenants and landlords and prioritize landlords that have worked with tenants in the crisis.	We recommend establishing a low burden of documentation.

Selection and Prioritization of Tenant Recipients

ISSUE	CITY	COUNTY	HSTF Principle	Recommendation
Rent adjusted for Household Size	Yes	No	The Task Force recommends prioritizing rental assistance to the most vulnerable population, particularly very low income households with children under age 13 residing in the lowest-cost housing.	We recommend prioritizing lowest income households with children who experience the heaviest housing cost burden as long as no fair housing guidelines are violated.
Families with Children <13 years old	N/A	N/A		
Lottery	No	Yes	The Task Force recommends that the application and selection process be designed and implemented to ensure that funding is allocated in a manner to achieve equity and access among the most vulnerable residents irrespective of immigration status and with special concern for residents who are not English-speaking and face technology barriers.	We would like to see a seamless user experience in a unified program. We are concerned that the differences in program design and prioritization may create unnecessary confusion and stress.
Allocation by Region	No	Yes		