



Rental Assistance Work Group Final Recommendations COVID-19 Harris County Housing Stability Task Force

February 5, 2021

Overview: The Rental Assistance Work Group of the Housing Stability Taskforce focused on providing recommendations to influence local direct financial assistance and rent assistance programs during the COVID-19 health and economic crisis. Rental Assistance Programs help low-income households pay rent by providing funding to cover all, or part of the gap between what the household can afford and their total rent payment. These programs intend to keep people housed and increase housing stability for both tenants and property owners or managers.

To date the workgroup has: (1) provided a set of principles any local Rental Assistance Program should follow, (2) submitted recommendations on how to better align the City of Houston and Harris County Rental Assistance programs administered by BakerRipley to distribute 60M, (3) collaborated with Texas Policy Lab in the development of a Rental Assistance Auction Concept, (4) collaborated with the Access to Justice Work Group in the development of a Tenant-Landlord Facilitation Pilot concept that has begun to be implemented, (5) provided feedback to Catholic Charities during their design and implementation distributing \$40M of direct financial assistance, and (6) Provided Recommendations for the local implementation of the COVID Recovery and Relief Fund – Supplemental Appropriation for 2021.

Based on both lessons learned from other rental assistance programs, including other cities in the State of Texas and the design and implementation of local programs in the City of Houston and Harris County, the Rental Assistance Work Group has gathered recommendations for local Rental and Direct Assistance Programs. These recommendations are listed below as part of the Task Force's overall recommendations to local government and groups working to improve housing stability for Harris County's residents.

Rental & Direct Assistance Program Design Recommendations

- 1. Align City & County Rent, Utility and Direct Assistance Programs.** The current systems of city and county assistance is confusing to landlords, tenants, community educators and media. The Task Force recommends a combined, unified, and coordinated City of Houston and Harris County Rental & Direct Assistance Programs that enhances seamless access to needed financial resources. This will avoid unnecessary confusion for landlords, tenants, community stakeholders and media.
 - Such alignment should include clear message and communication through one entry point, simple eligibility requirements, determination of target population, and considerations on funding limits and the amount of assistance.
 - Consider including a direct assistance option to complement Rent Assistance dollars. While rent assistance programs directly prevent evictions and support housing stability,

direct assistance programs uphold the household dignity in accessing these dollars by respecting their ability to choose how to use the assistance to cover their most pressing basic and urgent needs. Direct assistance dollars allow for faster distribution of assistance to a varied set of households in need.

- We applaud the City and Counties' efforts at coordination on their rental and direct assistance programs administered by BakerRipley and the emergency direct assistance programs administered by Catholic Charities. We'd like to continue to see early coordination that helps administrators simplify and demystify programs and processes for residents.

2. Simplify Eligibility Requirements and Remove Common Eligibility Barriers. Eligibility requirements have proved to be one, if not the biggest, barrier of rent assistance programs. The Task Force recommends the simplification of eligibility requirements as much as possible, including the following:

- **Allow for broader and faster use of self-certifications to prove income eligibility and COVID-19 impact.** For example, accept evidence of public benefit participation as proof of income eligibility. When proof of public benefit participation was included in the direct and rent assistance programs in the fall of 2020, the percent of applicants who chose this option as proof of eligibility ranged from 57%-81%, a substantial majority.
- **Eligibility for all programs should be accessible to households regardless of immigration status.** If there are any legal restrictions on who can be served by direct assistance funds, adopt policies allowing for mixed status households, including households with children with legal status, to apply; or raise local government or private funds to serve these clients.
- **If the landlord does not agree to enroll in the program, the tenant should be allowed to apply directly for assistance independent from their landlord.**
 - Tenants whose landlords chose not to participate should not be penalized for the lack of landlord participation by longer waits and additional documentation requirements.
 - Direct Assistance to tenants should be distributed at the same rate as landlord payments to ensure equitable distribution of funds. We are concerned that tenants may be penalized for a lack of landlord participation in the program and forced to wait for assistance after attempts at landlord outreach/compliance.
- **Tenants should not be required to prove imminent threat of eviction to be eligible for rent assistance, especially when moratoriums and halt of evictions orders are in place.** Accept multiple types of documentation as proof of housing instability. Some potential documents to consider, in addition to self-certification of hardship, may include:
 - landlord validation of late rent payment
 - late or unpaid utility bill, internet bill, or cable bill
 - health care expenses or unpaid medical bills
 - Transportation needs (loss of vehicle or unpaid car notice/loan)
 - Late or unpaid childcare services
- **Consider the use of mixed-funding sources (local, federal & private) to expand services to a wider range of tenants in need.**

3. Define priority target populations. The Task Force recommends targeting low & very low income families, rent cost-burdened households, and historically disinvested communities of color.

- Prioritize households residing in the lowest cost rental housing, and consider families with children (if allowed under fair housing guidelines) as a subset of this prioritization.
- The application selection process should be designed to ensure that funding is allocated considering historic disinvestments and racial inequities exacerbated by the current crisis and the most vulnerable residents
- Use a randomized distribution of eligible applicants (following determined priority categories of social and economic vulnerability, such as SVI census tracts) as this has achieved more equitable results than other approaches.

4. Simplify Application Processes. We support investments to make programs ACCESSIBLE to residents, leveraging best practices from previous disasters and disaster funds.

Priority investments should focus on Access & Outreach and include:

- A single application portal for disaster funds that includes both City and County programs that is mobile, user friendly, with low documentation burden, and that communicates clear expectations about the process. This should be built in a way that builds infrastructure for the City and County to respond to future disasters.
- Alternative and accessible modes of application to individuals with impairments and those who don't have access to technology (such as access to the internet or equipment).
- Set aside funds and human resources for multilingual assistance in navigating and completing the application, given gaps in technology access.
- Partnering with/leverage community-based organizations (such as nonprofit organizations, advocacy groups, faith-based institutions, etc) to conduct outreach to vulnerable communities activities and support them financially to do so.
- Prompt and efficient disbursement of funds to applicants, both tenants and landlords.

5. Communicate effectively with all stakeholders. Effective communication strategies include:

- The marketing of programs over radio and local media, community networks, high traffic advertising spaces, in areas where healthcare and other emergency assistance is offered, and on the housing courts.
- The use of the SMS-texting system to announce emergency rent assistance.
- The translation of all outreach material in multiple languages representative of the region's demographics.

6. Determine the amount, length and distribution requirements of assistance with both immediate needs and long-term housing stability in mind. The Task Force supports the flexible use of Rent Assistance dollars to cover for rent arrears, utilities, and moving costs.

- The Task Force recommends Rent Assistance dollars to cover past due rent and at MINIMUM one month of future rent, with considerations for additional months of future rent.

- Consider flexible types of payment for participating households, for example provide assistance through gift cards to those unbanked or underbanked.
- If the rent assistance amount does not eliminate all prior debt, the assisted tenants and landlords should be required to execute a payment plan (of a minimum of a 90 days or the length of the lease term) to reduce the possibility of a future eviction being filed.
- Landlords should commit to not evict or lift any eviction filing for tenants who receive rental assistance for a fixed period of time (e.g. landlords who receive assistance would agree to hold or lift any eviction filing for the tenants that received assistance for the longer of either the end of the month following the month in which rental assistance is provided OR any local or federal moratorium order). Landlords should also commit to comply with all local and state relevant policies and protections.
- Couple the assistance with referrals to additional resources, including available housing counseling or case management services.

7. Commit to a rigorous, independent evaluation of the rental assistance programs to determine the impact and outcomes achieved.

- The results of this evaluation should be made widely available to the public and be used to inform improvements in future rental and direct assistance program efforts.
- Host roundtables where the stakeholders review the results of the independent evaluation with public sector representatives, service providers, and recipients.

Rental & Direct Assistance Long-term, System-wide Recommendations

1. Build Local Capacity of Rent, Utility and Direct Assistance Efforts beyond emergencies and post-disaster contexts.

- Build upon existing/ongoing rent and direct assistance infrastructure (governmental and non-governmental) to ensure an effective and coordinated implementation strategy that supports household's through-out the housing instability cycle.
 - This includes the coordination of social, financial, legal and housing supports to leverage rent and direct assistance funds.
 - Build the capacity of neighborhood-based programs, local CBOs, and local governmental departments that provide these direct services.

2. Develop and deploy innovative (and varied) methods and systems to distribute rent and direct financial assistance. Multiple methods of assistance distribution allow local jurisdictions to serve a greater number of households in need by negotiating reduced rent arrears, reduced future rent or entering a lease amendment.

- Use pilot projects to test new systems and provide a proof of concept before significant public investments are committed. Examples the Task Force has discussed that relate to financial assistance include:
 - Tenant-Landlord Facilitated Conversations: Pilot project to introduce facilitated conversations between landlords and tenants, led by community based organizations (CBOs) before tenants have fallen behind on their rent and to negotiate rent payments.

- Rent Assistance Landlord Auction Concept (in collaboration with Texas Policy Lab):
A program proposal to provide payments to landlords whose tenants owe past rent via a reverse auction.¹

- 3. Create and implement enforcement systems that allow program administrators to ensure compliance with program payment terms and enhance program evaluation.** This will allow program administrators to identify those who did not comply with eviction protections and deny them future assistance.

Respectfully submitted,



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¹ In exchange for these assistance, landlords would agree to forego the due rent payments. The program is organized as a (reverse) auction, in which landlords submit bids for tenants who owe rent. A bid is the value of the payment that a landlord would be willing to receive in exchange for all due rent for a specific tenant. Organizing the program as an auction reduces the necessary payment to settle the tenants' account, thereby allowing the available funds to be used to reduce the risk of eviction for a larger number of tenants.

COVID-19 Harris County Housing Stability Task Force Members List

The above recommendations passed with the support of 97% of Task Force Members.

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