



# SLCO Rental Assistance During COVID-19

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# COVID AND HOUSING STABILITY



- Pandemic has especially impacted renters
- Both public health and economic recovery have ties to housing
- SLCo has been a good steward of federal dollars
- SLCo has a strong, collaborative plan for upcoming federal dollars



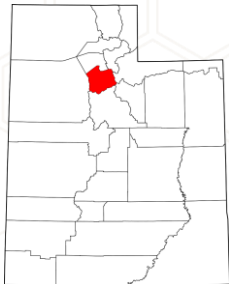
***The pandemic will continue to impact, and deepen, existing housing affordability needs in Salt Lake County. We remain committed to collaboration to address this important community need.***

# RENTERS IN SALT LAKE COUNTY



**300,567** renters in the  
State of Utah

**135,000** renters in SLCo

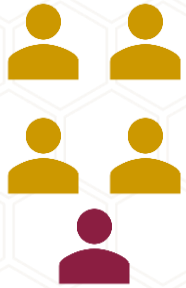


SLCo represents  
**44%**  
of all renters in Utah

- Pandemic-related instances of job loss, reduced income & health issues **increase housing instability** risk
- The Great Recession in 2008 primarily hit homeowners; pandemic has primarily hit **renters** due to unemployment in certain service-based industries

Data: Kem C. Gardner Policy Institute

# RISK FOR HOUSING STABILITY



**1 in 5** renter households have or will experience some fear of housing becoming a major crisis, due to COVID-19 job loss or becoming ill



**21,000 households** are at risk of eviction in SLCo out of **135,000 rental households**

*Data Source: Stout Risus Ross, International Consulting*



**Diverse populations** represent a higher % of households that are cost burdened

SLCo workers in these industries are at a **higher risk** for housing instability:



HOSPITALITY



RETAIL



RECREATION



TOURISM

# PUBLIC & HUMAN COST OF EVICTION

- Homelessness
- Food Insecurity
- Health Impacts
- Lost Education
- Juvenile Issues, including Foster Care
- Eviction Court Costs & Capacity

*“Costs of COVID-19 Evictions” published by National Low Income Housing Coalition and University of Arizona Innovation for Justice Center on Nov. 19, 2020 and Stout Risus Ross, International Consulting*

## REVIEW OF COVID-19

# EVICTIION MORATORIUMS

### A moratorium **does**:

- Prevent eviction for non-payment due to COVID-related causes
- *Only delays payment*

### A moratorium **does not**:

- Erase payments owed to landlords
- Prevent eviction due to other non-COVID reasons
- Prevent eviction at the natural end of a lease



Federal moratorium on evictions issued March 25- July 25, 2020



State moratorium on evictions issued in March through May 15, 2020



Providers cited **significant increase** in requests for rental assistance and filing of evictions in August 2020 as federal eviction moratorium lapsed



CDC issued Eviction Moratorium in effect Sept. 4-Dec. 31, 2020



CDC Eviction Moratorium extended to March 31, 2021



# **SNAPSHOT OF SALT LAKE COUNTY'S HOUSING STABILITY SUPPORT**

# TYPES OF FUNDING IN RENTAL ASSISTANCE

Significant funding has allowed SLCo to respond to residents' critical needs *responsibly*

The expertise of Housing & Community Development (HCD) has allowed SLCo to execute funds *efficiently and collaboratively* to address gaps in the region

## HOME Funds

- HUD Non-COVID funds
- Annual appropriation
- Grant to local gov't to fund rental assistance, housing rehabilitation, assistance to homebuyers, and new construction of housing

## ESG-CV

- Supplemental Emergency Solutions Grant thru HUD via CARES Act
- One-time allocation
- Prevent, prepare, and respond to individuals or families for homeless prevention activities to mitigate impacts of COVID
- *80% must be spent by March 31, 2022, 100% expenditure by Sept. 20, 2022*

## CDBG-CV

- Supplemental Community Development Block Grant thru HUD via CARES Act
- One-time allocation
- Prevent, prepare, and respond to COVID-19
- *80% must be spent by June 2023, 100% expenditure by June 2026*

## CARES Act

- SLCo received a disbursement to use for COVID-related solutions, from public health to economic recovery and rental assistance
- *Expires: Dec. 31, 2021*

## CRF

- Coronavirus Relief Fund includes Emergency Rental Assistance program (ERA)
- SLCo HCD hired a specialist to manage SLCo's ERA portion of \$29 million relief funds
- *Expires: Dec. 30, 2021*



# SALT LAKE COUNTY RENTAL ASSISTANCE

## \$750K

IN PROMPT FUNDING

Housing & Community Development (HCD) identified HOME funds to be immediately deployed for **rental assistance** from April-June 2020 *before CARES Act funding was released*

*In April 2020, SLCo began receiving reports of households needing rent assistance due to business closures and loss of income. SLCo quickly stepped up with funding and staff expertise.*



### CONVENING FUNDERS + PROVIDERS

SLCo convenes a weekly stakeholder group for COVID-19 housing coordination to:

- Maximize efficiency & effectiveness of funds
- Streamline provider and applicant processes, as well as requirements
- Identify needs and gaps



### STAKEHOLDERS SLCO COLLABORATES WITH

- State of Utah/DWS
- UCA
- Continuum of Care
- SLCo
- Local Housing Authorities
- Utah Housing Coalition

# ESG-CV & CDBG-CV RENTAL ASSISTANCE

*These funds are not limited to rental assistance but have been utilized strategically for many COVID-related needs in the community, such as building agency capacity to deliver critical services.*



ROUND 1

**\$2,238,796**

SLCo was allocated \$751,093 in HUD Emergency Solutions Grants (**ESG-CV**) and \$1.5 million in Community Development Block Grants (**CDBG-CV**) on April 2, 2020.

*Fully allocated*



ROUND 2

**\$2,381,057**

SLCo was allocated \$2.4 million in additional **ESG-CV** funds on June 9, 2020.

*Funds available to meet evolving future needs*



ROUND 3

**\$1,303,147**

SLCo was allocated additional \$1.3 million of **CDBG-CV** on Sept. 11, 2020.

*Funds available to meet evolving future needs*

## WAYS SALT LAKE COUNTY PROVIDED OTHER **HOUSING STABILITY**



**\$408,963 in Community Partners Grants awarded** to agencies that reach households in underserved communities in need of housing assistance



SLCo allocated CRF funds to **domestic violence providers** and legal services to address urgent housing needs



**SLCo provided \$1.5 million** in COVID Relief Funds (CRF) available in December 2020 to **bridge the gap in rental assistance** available through the end of the year



Widescale outreach (media, email campaigns, social media, video, ads) conducted for **Rental Assistance Program**, facilitated by UCA, and other programs, for SLCo residents

## OTHER IMPACTS

# RENTAL ASSISTANCE



## \$8.3 Million

State of Utah allocated CARES Act funds in 2020 for rental assistance in **SLCo and Tooele Counties** to be administered via Utah Community Action (UCA)



Many municipalities in SLCo have used funds to support rental assistance and other housing needs in their cities



ESG-CV funds, CDBG-CV funds, and new ERA funds can also be used for **utility assistance**, including arrears



## IMPACT OF SALT LAKE COUNTY'S

# RENTAL ASSISTANCE



**1,854 SLCo  
households  
assisted by UCA  
Rental Assistance in  
2020\***

*\*Aggregate data of all SLCo residents assisted through various programs during COVID-19 still being gathered*

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*I am a consultant to the Home Care and Hospice industry. The precaution in caring for individuals in the home setting grew scary and sensitive; this caused a significant reduction in my hours.*

*I grew concerned how I would pay my bills and even exist. I lost my car during this period as well. In early May, I reached out to UCA for rental assistance.*

*Since then, I have been very thankful for the help I have received. COVID has truly affected me financially as my clients are impacted. – SLCo Resident Helped by UCA*

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# **2021: LOOKING FORWARD**

# **SLCO HOUSING**

# **STABILITY SUPPORT**

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## 2<sup>ND</sup> STIMULUS (ERA) **RENTAL ASSISTANCE**

State of Utah and local governments with 200,000+ population have access to the State's **\$215 million**.

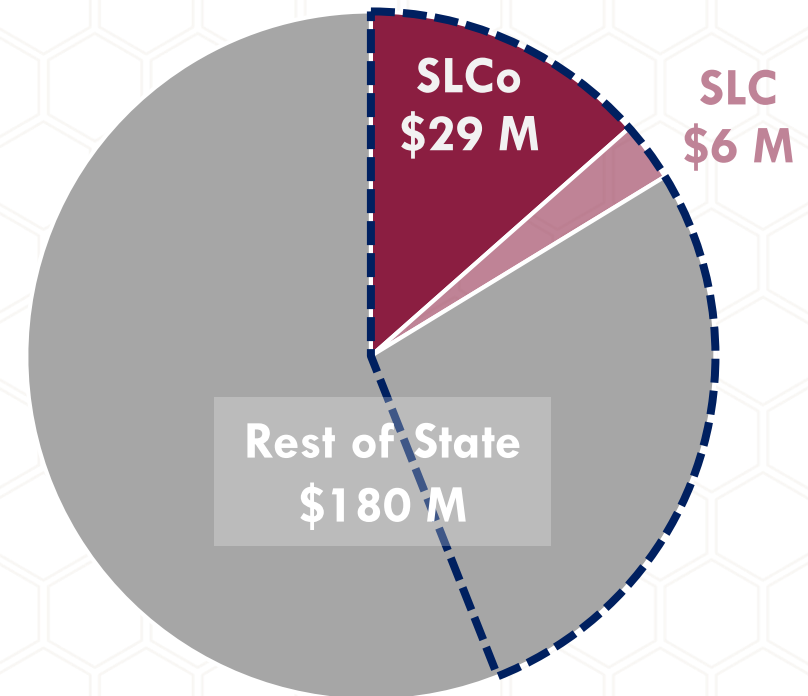
Funds can be used for:

- Rent (current and arrears back to March 13, 2020)
- Utilities, including electric, gas, sewer, water, trash removal, energy costs (current and arrears)
- Housing-stability services

**SLCo's ERA allocation is \$29,035,500**

*(Received Jan. 22, 2021)*

Utah's Distribution of  
\$215M in Rental Assistance



It's anticipated that the State of Utah will provide additional funding from its allocation to SLCo renters

**44% of UT  
rental units  
in SLCo**

## 2<sup>ND</sup> STIMULUS (ERA) **RENTAL ASSISTANCE**

ERA Act prioritizes\*  
households **at 50%**  
of area median  
income



In SLCo,  
family of 1 is  
\$30,800 and family  
of 4 is \$43,950

And not to  
exceed 80% of  
area median  
income



In SLCo,  
family of 1 is \$49,250  
and family of 4 is  
\$70,300

In SLCo  
**49,000**  
households  
fall within  
**50% AMI**  
and below

Data Source: KCGPI

\*Also prioritized are those whose health has been impacted by COVID-19

## 2<sup>ND</sup> STIMULUS (ERA) RENTAL ASSISTANCE



SLCo, State, SLC, and UCA have been meeting regularly since December 2020 to develop an improved delivery system for rental assistance with new funds



Consensus on technology, workflows, and **customer service standards**



**Single, statewide applicant portal**

- Simplified process
- Solid data
- Supportive case management & advocacy



County Request For Applications (RFA) to engage community partners for **outreach to underserved communities**

## SLCO LOOKING FORWARD **RENTAL ASSISTANCE**

Salt Lake County's *housing affordability crisis* will continue to morph during the pandemic, but it won't resolve with just pandemic-based interventions.

We must simultaneously *move forward with long-term housing solutions*. We do this in a holistic approach, knowing that our community's health and economic opportunities are tethered to housing stability.



# Questions?

*A special thank you to our Housing Recovery Working Group*