



HOUSING AUTHORITY AGENDA REPORT

Meeting Date: 10/15/2020

From: Stuart Schillinger, Deputy City Manager

Subject: Use of Housing Authority Funds to assist Low-Moderate Renters/Homeowners with Payments Due to COVID-19 Related Issues.

Community Goal/Result

Community Building

Purpose

Assist residents of Brisbane who have been negatively impacted by COVID-19, which caused them to miss rental or mortgage payments.

Recommendation

Allocate \$100,000 of Housing Authority Low Income Funds for the purpose of rental and mortgage assistance.

Background

The State and the County have passed legislation that, as a practical matter, prohibit until February 2021 the eviction of residential home owners and tenants who are unable to make the mortgage or rent payments due to COVID-19 related issues, assuming, for tenants, that they pay a certain percentage of their rent between September 1, 2020 and the end of January 2021 and comply with certain notice requirements to their landlord if they are served with a notice to quit or pay rent. Nevertheless, the unpaid amounts will need to be repaid meaning that double payments will be required until the deferred rent has been repaid.

Discussion

The Housing Authority is allowed to use up to \$100,000 on an emergency basis to allow homeowners and renters to stay in their homes.

The process for determining who would be eligible will be difficult. The applicants would need to meet the income guidelines for low-moderate households within San Mateo County. They would also need to show that they had missed mortgage or rent payments due to a COVID-19 related reason.

Use of Housing Authority Funds to assist Low-Moderate Renters/Homeowners with Payments Due to COVID-19 Related Issues.

Currently, the City does not have access to this information and it would need to set up an application method if the Housing Authority wishes to pursue this type of program. If the Housing Authority wishes to set up this program, staff will report in November or December with various methods for administering the program.

For example, the County has a county-wide program to assist renters by providing funds to landlords up to a certain dollar amount if they forgive the rent owed. The Housing Authority would want to make sure any program it has does not conflict with or duplicate this program.

Other examples include the Santa Rosa which has a City program for rental assistance, which provides one-time assistance to households below 60% of the Area Median Income. The City of Vista has a program that allows for up to 3 months' rent (maximum of \$5,000). The City of Downey had a program which allows for a maximum of one-month rent for low and moderate income households. San Marcos' program was for people who had a household income of 80% of the Area Median Income and provided rental assistance for up to 6 months of rent, to a maximum of \$10,000.

There are enough other programs in order for staff to recommend what would be the best fit Brisbane and meet the guidelines for the use of Housing Authority funds for this purpose. Other cities are using Community Development Block Grant, which the City/Housing Authority does not receive directly.

Fiscal Impact

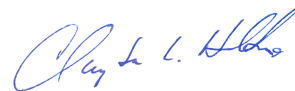
The Housing Authority's Lower Income Housing Fund has \$1,900,000. Therefore, there is enough money available if the Housing Authority wishes to allocate \$100,000 towards this purpose.

Measure of Success

Assist Brisbane residents in staying in their homes who were financially impacted by COVID-19.

Stuart Schillinger

Stuart Schillinger, Deputy City Manager



Clay Holstine, City Manager