

# Department of Housing Stability

## Temporary Rental and Utility Assistance (TRUA)

Denver City Council  
November 23, 2020

<b>Contractor</b>	<b>Brothers Redevelopment, Inc</b>
Program Name	Temporary Rental and Utility Assistance Program (TRUA) – Amendment
Contract Amount (Funding Source)	\$2,250,000 (Affordable Housing Fund/Coronavirus Emergency Response Special Revenue Fund)
Resolution Number	20-1236
Scope/Outcomes	<ul style="list-style-type: none"> <li>• Adds \$250,000 to an existing \$2,000,000 contract for a new total of \$2,250,000</li> <li>• Extending contract from 1/1/2019-12/31/2020 to 1/1/2019-3/31/2021</li> <li>• Provides up to 6 months of rental assistance and up to 2 occurrences of utility assistance to residents who have a financial hardship</li> <li>• Will pay full amount due</li> <li>• Serves residents at or below 80% of the area median income</li> <li>• Will serve approximately 985 unduplicated households</li> </ul>

# Nationally, 1 in 4 Renters Have No or Slight Confidence They Can Pay Next Month's Rent On Time; In Colorado, Unpaid Rent Could be More than \$600M by Jan 2021

- Using the Innovation for Justice (i4J) Program's Cost of Eviction Calculator, it is estimated that emergency shelter, inpatient medical care, emergency medical care, foster care, and juvenile delinquency for evicted renters who become homeless could cost between \$724 million and \$1.7 billion in Colorado, depending on the extent to which renters can continue to pay their rent.
- National Council of State Housing Agencies project Colorado will see as much as \$469-\$666 million in unpaid rent and 140,000 eviction filings by January 2021
- "Now is the time for action to provide emergency rental assistance. A failure to do so will result in millions of renters spiraling deeper into debt and housing poverty, while public costs and public health risks of eviction-related homelessness increase."

## Sources:

- NLIHC and Innovation for Justice (i4J) Program Report, November 19, 2020 - [Costs of COVID-19 Evictions](#)
- NCSHA Report, September 25, 2020 - [Analysis of Current and Expected Rental Shortfall and Potential Eviction Filings in the U.S.](#)

## TRUA Revised Application – Effective 9/1

- Removed requirement for residents to pay a portion
- Self-attestation for hardship
- Income qualification leveraging documentation based on receiving other benefits that previously verified income
- Clearer checklist for required documents
- Translated into Spanish, Karen, Amharic, Tigrinya, French, and Burmese
- Ongoing feedback and changes

## Ongoing Work Focused on Equity

- Formalizing partnerships between community navigators and TRUA administrators
  - Trainings on submitting a complete application
  - Ongoing monthly meetings
  - NEST funding for community navigation
- Equity Plan Strategy in partnership with Office of Social Equity and Innovation (OSEI) and UC Berkeley
  - Targeted mailers to residents living in neighborhoods vulnerable to eviction and involuntary displacement
  - Testing different messaging
  - Evaluating short- and longer-term outcomes
- Ongoing work with OSEI on HOST's Equity Plan including additional strategies and improved data collection and analysis on equity and long-term outcomes across HOST's programs, policies, and investments

## Households Served by TRUA, January – October 2020

- **2,047 unduplicated households served in 2020**
  - 1028 with local funds
  - 1019 with Federal Coronavirus Relief Funds
- 996 unduplicated households served in 2019
- Average Number of Months of Assistance:
  - 2020: 3 months
  - 2019: 2 months

“As a navigator, I’m the ‘front line’ person. I gather information to create intakes and make sure people can access an application. I listen to people’s stories of crisis. I validate their feelings, while giving them hope that help is within reach, because whether they owe \$50 or \$5000, their crisis is real. I laugh with people and help them forget their troubles for a few minutes. Every so often, I hear a story that leaves a lasting impression. Like the frail voice of the 80 year old women who was two days away from eviction, or the 20 year old college student who cried in disbelief that we would help him pay his rent. Or, the mother who described to me what it was like to sleep in her car with her five kids, upon being evicted. Then there was the women who buried her husband, who had succumb to Covid19, on Sunday, and left a hysterical voice message, pleading for help with her utilities, on Monday. Sometimes I have to pause and have a cry. Then, I make the next call. I’ve been on the receiving end of “assistance”, and there is nothing worse than being kicked when you’re down. The most gratifying part of my job is the thanks I receive from people for treating them with kindness, even if I wasn’t able to help them. Although my hope is that Covid19 will be eradicated, and there will no longer be a need for TRUA, I fear that will be a long time coming. For now, funding this program is beyond necessary... it’s crucial.”

# Letters From TRUA Recipients

“I would like to thank you for all of your help and financial assistance towards my housing during these uncertain and difficult times. The financial aid provided by your organization has been crucial to my survival”

“I was out of a job and due to quarantine, forced to stay home, alone with no income or ability to work from home. I was late on my rent when my landlord told me about this program. Tremendous help!”

“I want to say thank you for helping out my family and I. I am happy you are able to help us out and I do not have to worry about being evicted”

“I am very thankful for this program as it really helped me keep the roof over my head”

“Thank you so much for your help. The kids were so happy. God Bless. Thank you again”

“I just wanted to take a moment to express my gratitude, and that of my wife, to your organization. Your tireless efforts and patience have meant all the difference in our survival during this increasingly trying pandemic”

“Without this program I don’t know what I would have done, being a single mom with no extra income and no extra help from people of my family”

“This is the first time in my life that I have needed to rely on public funding for my basic needs, and it is reassuring to know organizations like this exist in such moments of need”

“I appreciate all you have done for my family and I throughout this pandemic. I hope you can continue helping families in need”



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Questions?



# Appendix



# TRUA Payments Jan-Sept 2020 by Race/Ethnicity Compared to Citywide

# of Payments

% of Total

Race/Ethnicity

- Asian, Not Hisp/Lat
- Black, Not Hisp/Lat
- Hispanic or Latino, All Races
- Ntv Amer/AK Ntv, Not Hisp/...
- Ntv HI/Pac Islldr, Not Hisp/Lat
- Other/Multi-Race/No Respo...
- White, Not Hisp/Lat

Total 2117

Denver  
Population

727211

\$ of Funds

% of Total

Total \$3.8M

Denver  
Population

727,211

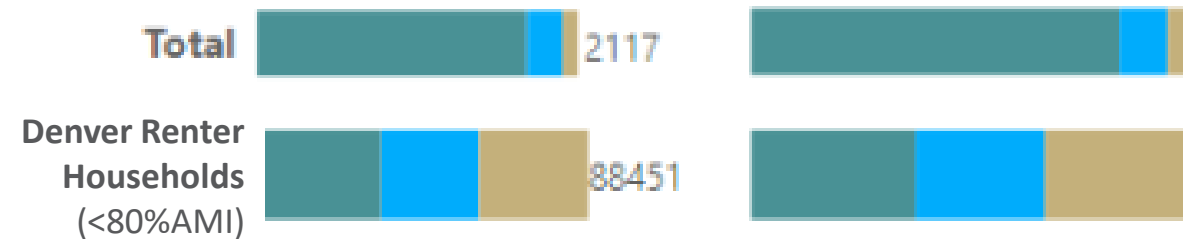
# TRUA Payments Jan-Sept 2020 by Area Median Income (AMI) Compared to Citywide

## Income

- 0 - 30% AMI
- 31 - 50% AMI
- 51 - 80% AMI
- No Data

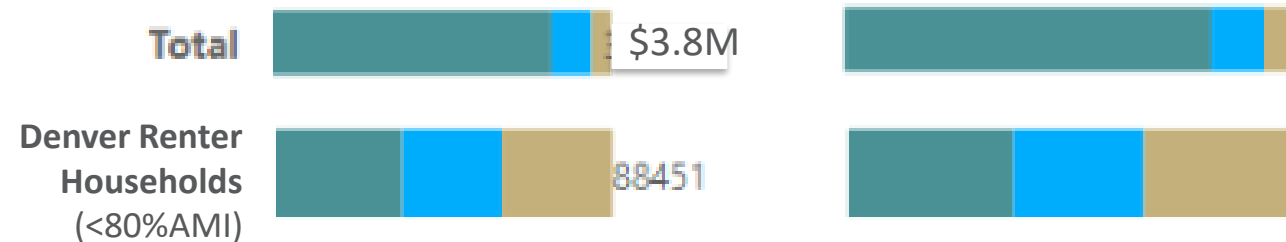
\*AMI=Area Median Income

## # of Payments



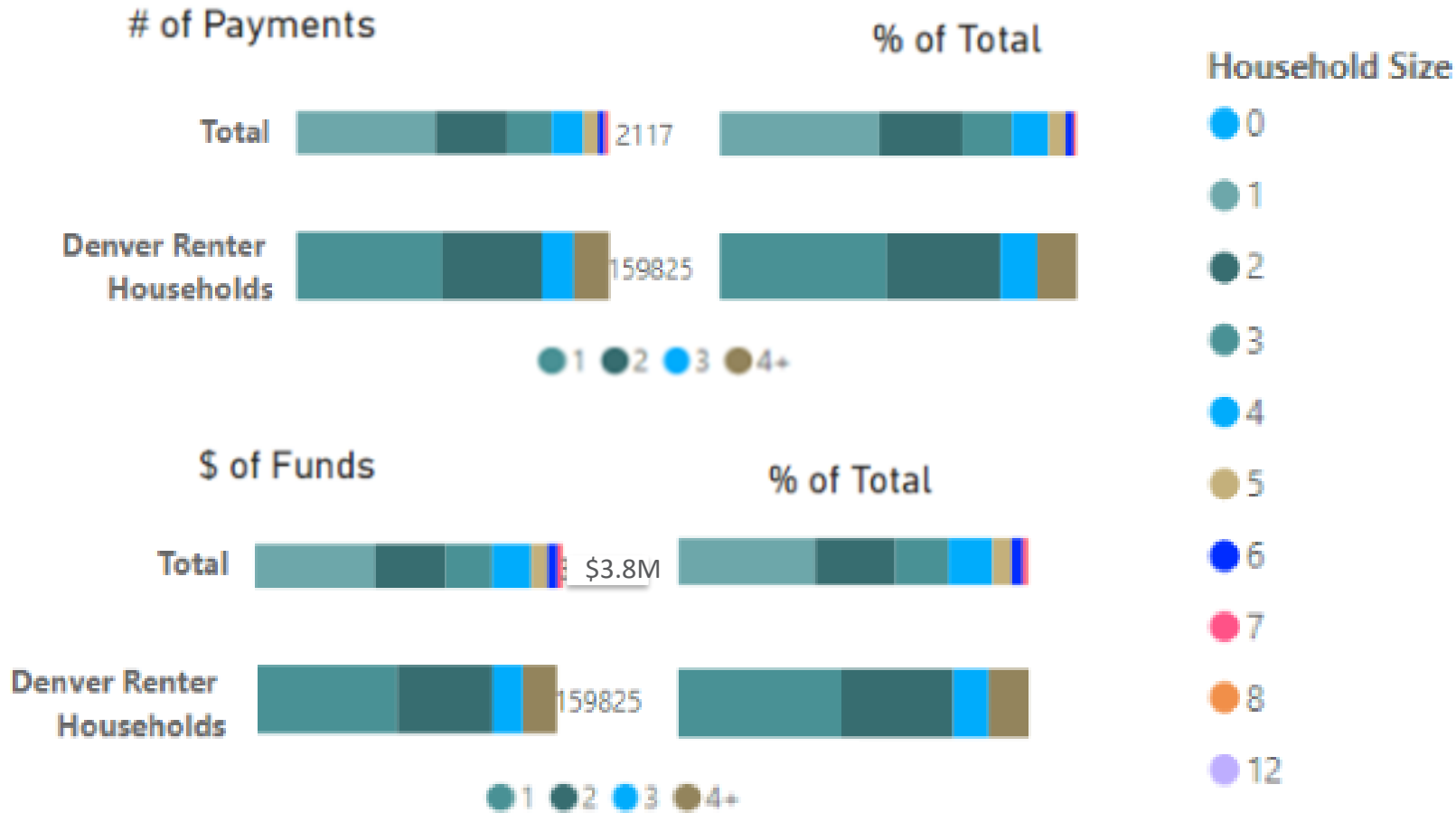
## % of Total

## \$ of Funds

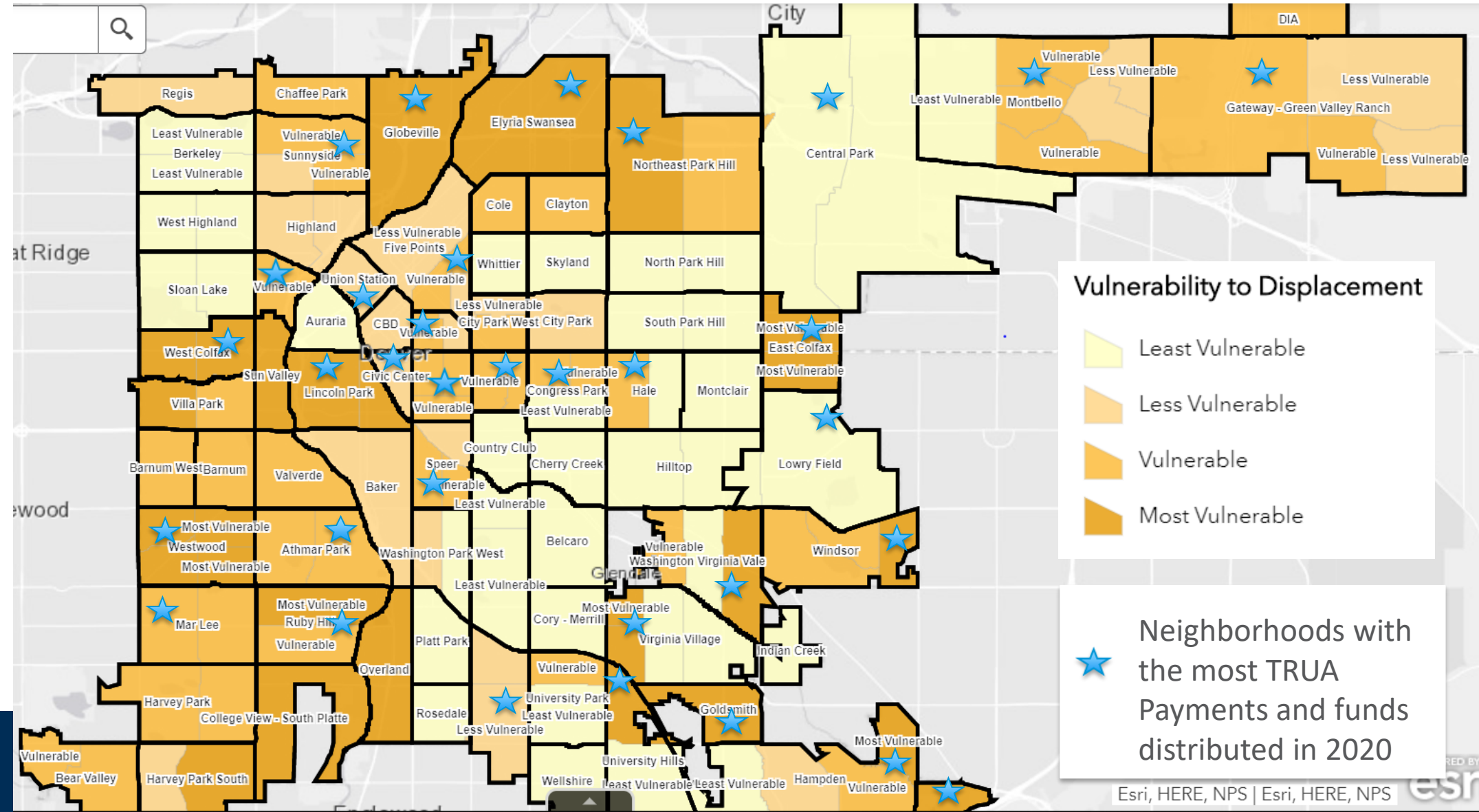


## % of Total

# TRUA Payments Jan-Sept 2020 Household Size Compared to Citywide



# TRUA Assistance- Neighborhoods Vulnerable to Involuntary Displacement



Neighborhood	# of Payments	# Renter Occupied Units	# Payments per 100 Renter Units	Total Assistance Amount	Average Assistance Amount
DIA	19	189	10.1	\$44,901	\$2,363
Globeville	26	699	3.7	\$38,792	\$1,492
Gateway - Green Valley Ranch	111	3,147	3.5	\$223,684	\$2,015
West Colfax	104	3,201	3.2	\$211,203	\$2,031
East Colfax	91	2,886	3.2	\$127,755	\$1,404
Elyria Swansea	28	973	2.9	\$73,567	\$2,627
Kennedy	63	2,482	2.5	\$109,253	\$1,734
Chaffee Park	13	550	2.4	\$17,549	\$1,350
Lincoln Park	47	2,044	2.3	\$90,223	\$1,920
Westwood	72	3,244	2.2	\$135,849	\$1,887
Civic Center	23	1,057	2.2	\$43,158	\$1,876
Hale	48	2,305	2.1	\$74,013	\$1,542
North Park Hill	9	434	2.1	\$19,887	\$2,210
Valverde	12	590	2.0	\$20,807	\$1,734
Central Park	44	2,303	1.9	\$83,893	\$1,907
Lowry Field	32	1,783	1.8	\$48,411	\$1,513
South Park Hill	12	689	1.7	\$16,340	\$1,362
Athmar Park	23	1,383	1.7	\$45,573	\$1,981
Northeast Park Hill	34	2,049	1.7	\$55,409	\$1,630
Mar Lee	29	1,778	1.6	\$56,004	\$1,931
Capitol Hill	140	8,958	1.6	\$215,445	\$1,539
Cheesman Park	55	3,638	1.5	\$85,685	\$1,558
Five Points	99	6,608	1.5	\$191,334	\$1,933
Hampden	81	5,534	1.5	\$138,707	\$1,712
Virginia Village	55	3,765	1.5	\$105,699	\$1,922
Congress Park	47	3,350	1.4	\$66,604	\$1,417
<b>Total</b>	<b>2117</b>	<b>147,824</b>	<b>1.4</b>	<b>\$3,915,199</b>	<b>\$1,849</b>

## TRUA Payments Jan-Sept 2020 Weighted by Number of Renters