

# Department of Housing Stability

## Rental/Utility and Mortgage Assistance Programs

Safety, Housing, Education, & Homelessness Committee  
November 4, 2020

# Agenda

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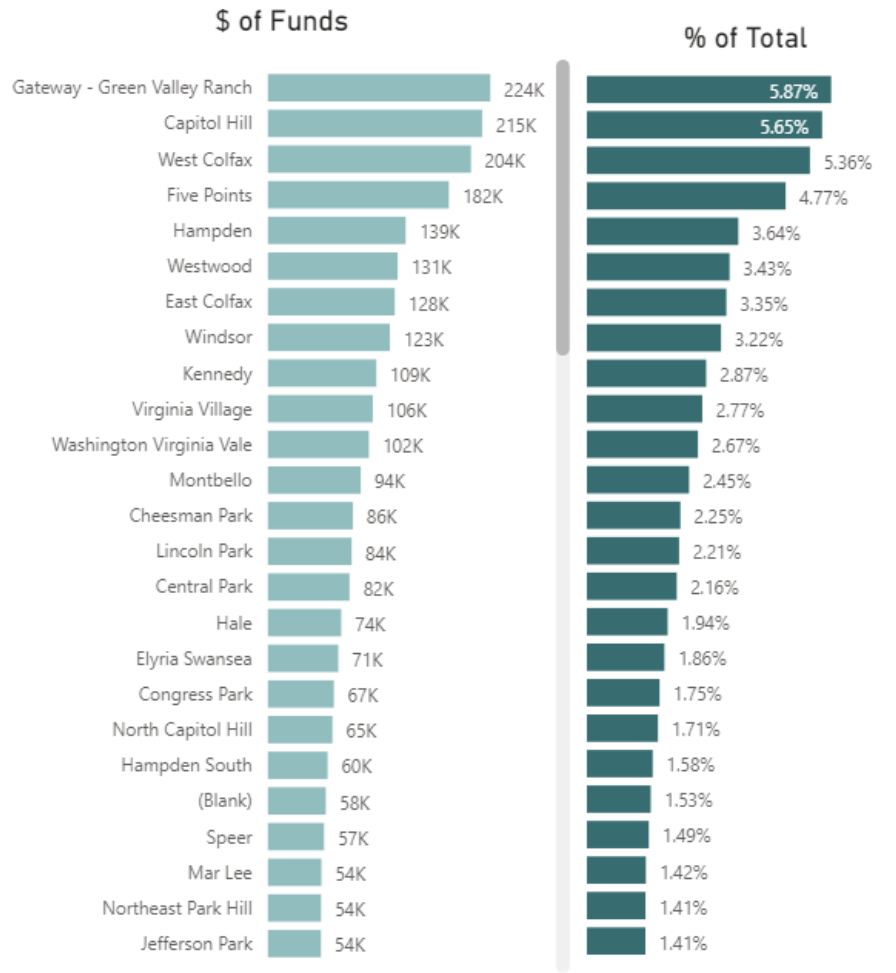
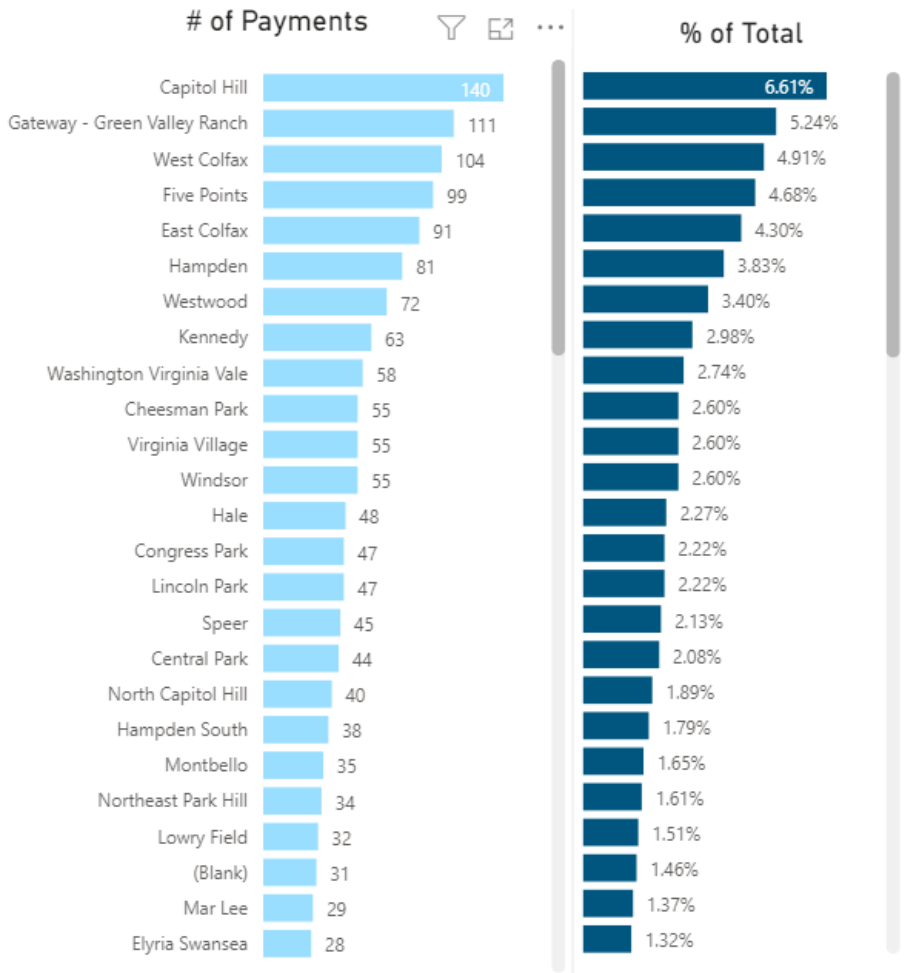
- Temporary Rental and Utility Assistance Equity Briefing
- Rent/Utility and Mortgage Assistance Program Contract Amendments
- Action Requested Today

# Temporary Rental and Utility Assistance (TRUA) Equity Briefing

## TRUA Equity Briefing – Overview of Findings

- People of color are overrepresented in distribution of TRUA resources compared to Denver's general population
- TRUA resources are primarily serving households below 30% AMI
- TRUA serves more renter households with 3 or more people compared to Denver's renter households overall
- TRUA serves residents across the city, many living in areas vulnerable to involuntary displacement
- There has been a decrease in the number of applications being denied, likely due to recent application and programmatic changes

# TRUA Payments & Funds Distributed by Neighborhood – Jan-Sept 2020



## Number of Households Per Neighborhood

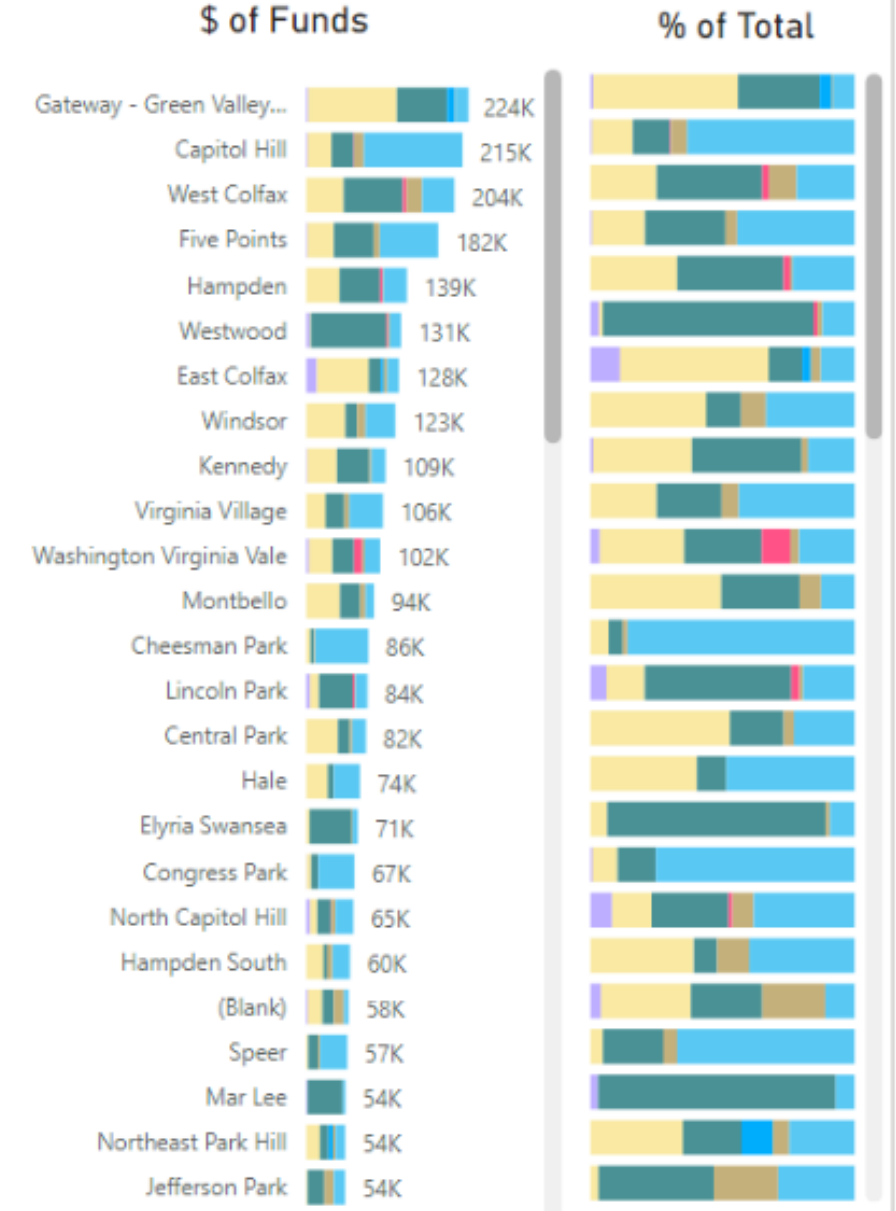
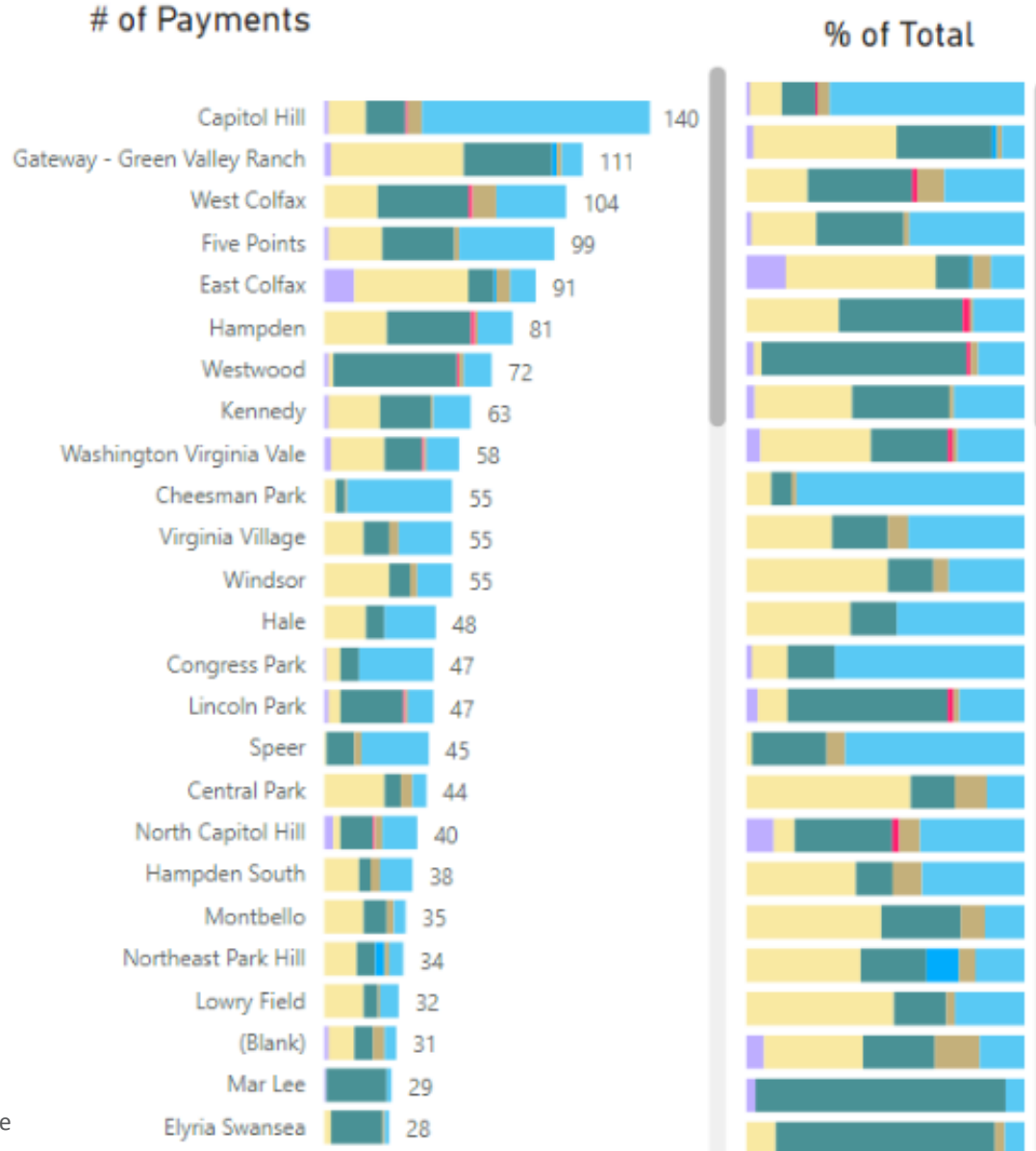
- Capitol Hill – 11,098
- Gateway – Green Valley Ranch – 11,196
- West Colfax – 3,885
- Five Points – 7,963
- East Colfax – 4,454
- Hampden – 9,594
- Westwood – 4,785
- Kennedy – 2,386
- Washington Virginia Vale – 6,757
- Cheesman Park – 5,338
- Virginia Village – 6,427
- Windsor – 7,998
- Hale – 4,128
- Congress Park – 5,893
- Lincoln Park – 2,750
- Speer – 7,358
- Central Park – 7,272

\*(Blank) are those not able to be mapped by neighborhood

\*See appendix for full list

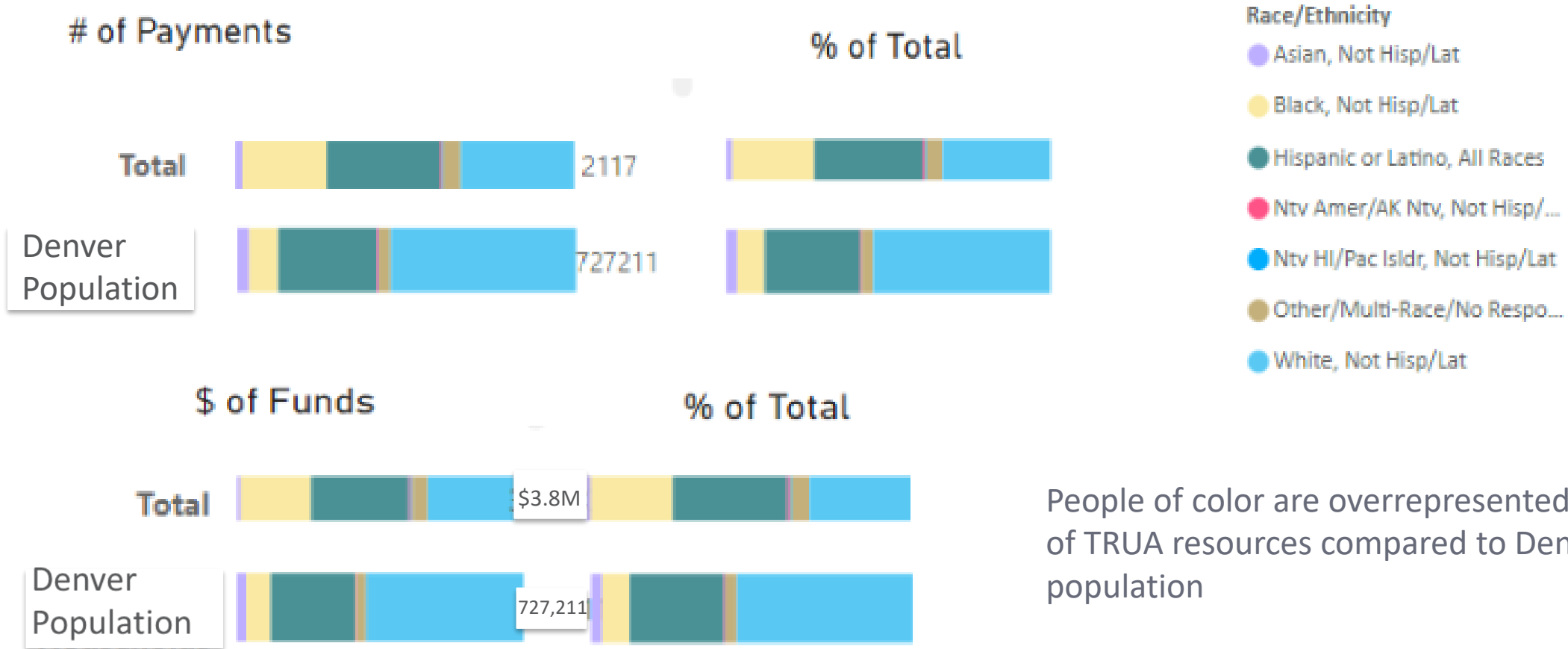
# TRUA Payments Jan-Sept 2020 – Race/Ethnicity by Neighborhood

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



\*(Blank) are those not able to be mapped by neighborhood

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



People of color are overrepresented in distribution of TRUA resources compared to Denver's general population

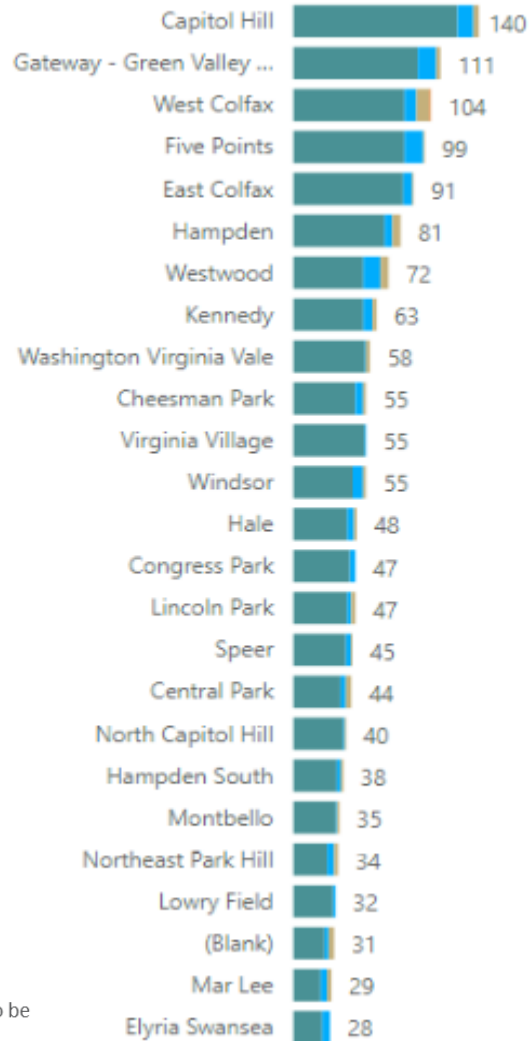
# TRUA Payments Jan-Sept 2020 – Income by Neighborhood

## Income

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

\*AMI=Area Median Income

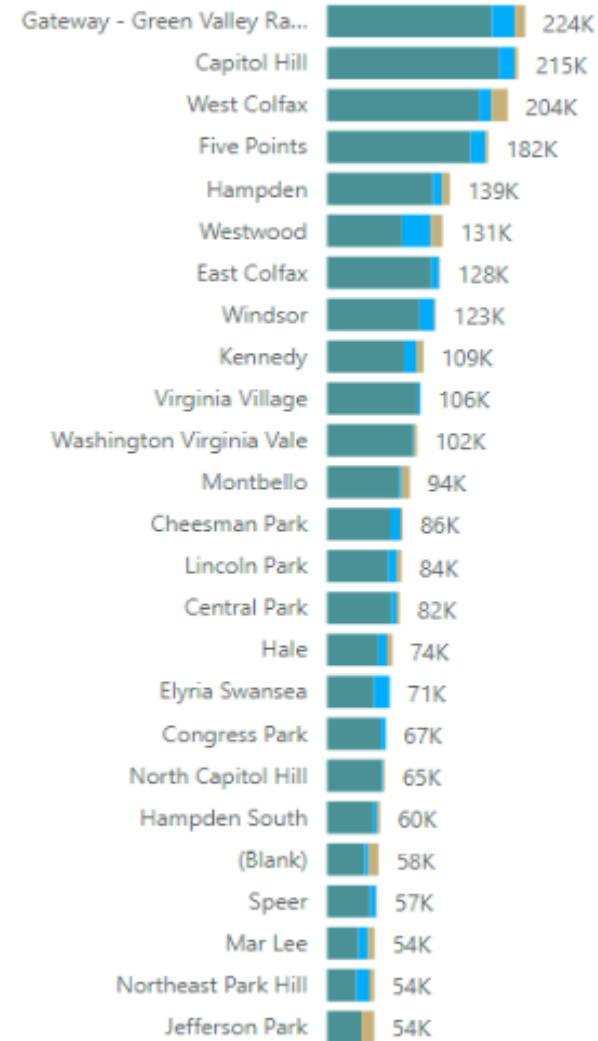
## # of Payments



## % of Total



## \$ of Funds



## % of Total



\*(Blank) are those not able to be mapped by neighborhood



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

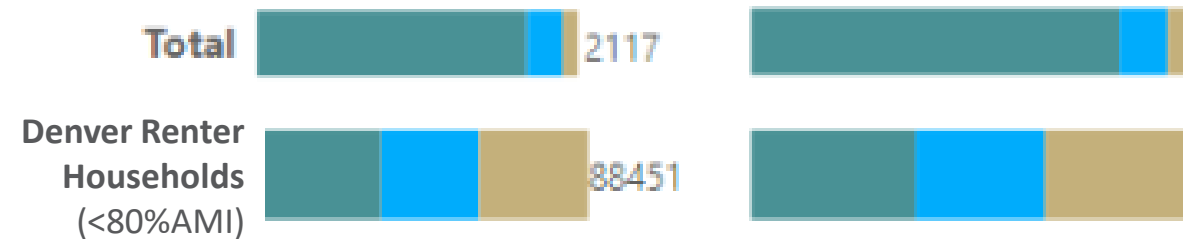
## Income

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

\*AMI=Area Median Income

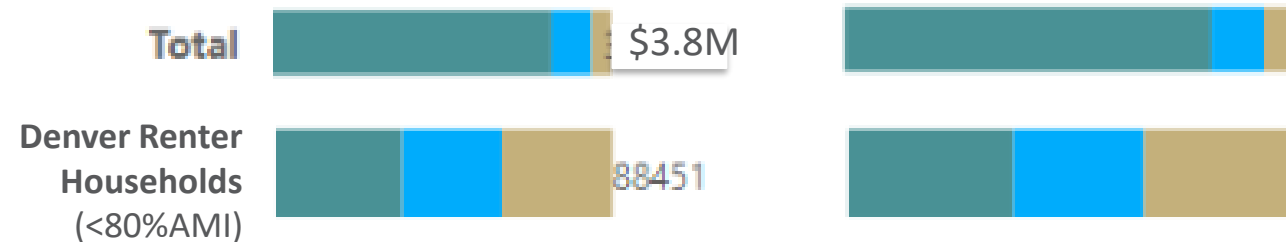
TRUA resources are primarily serving households below 30% AMI

## # of Payments



## % of Total

## \$ of Funds



## % of Total

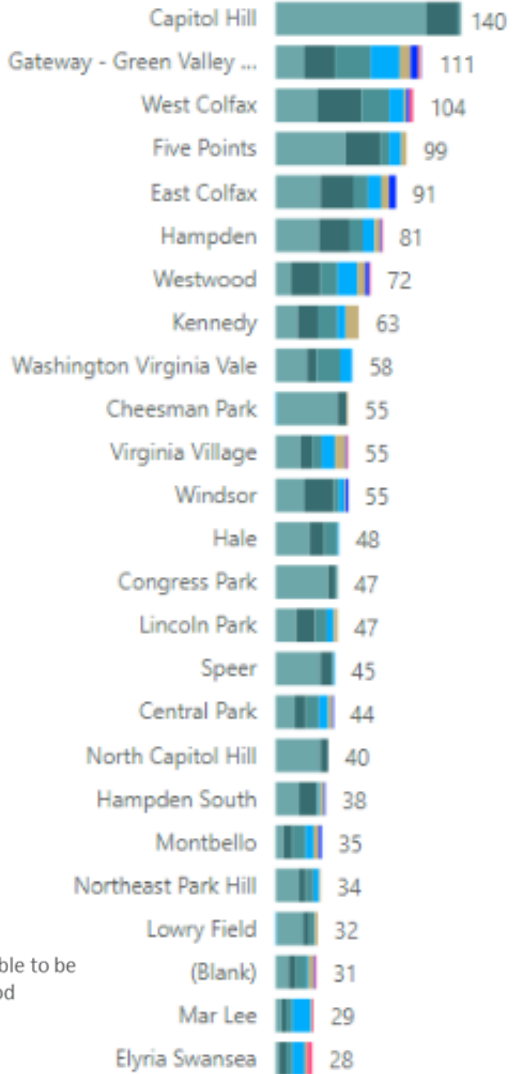
\*(Blank) are those not able to be mapped by neighborhood

# TRUA Payments Jan-Sept 2020 - Household Size by Neighborhood

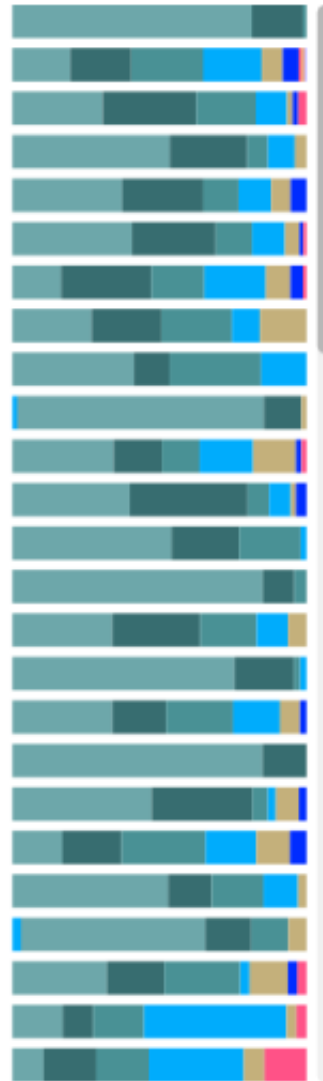
## Household Size

- 0
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 12

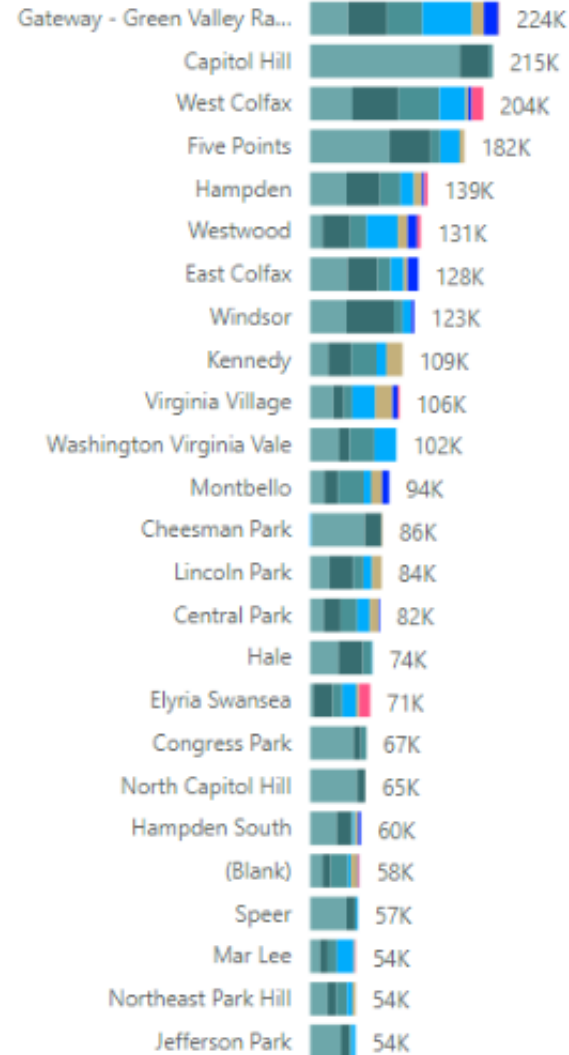
## # of Payments



## % of Total



## \$ of Funds

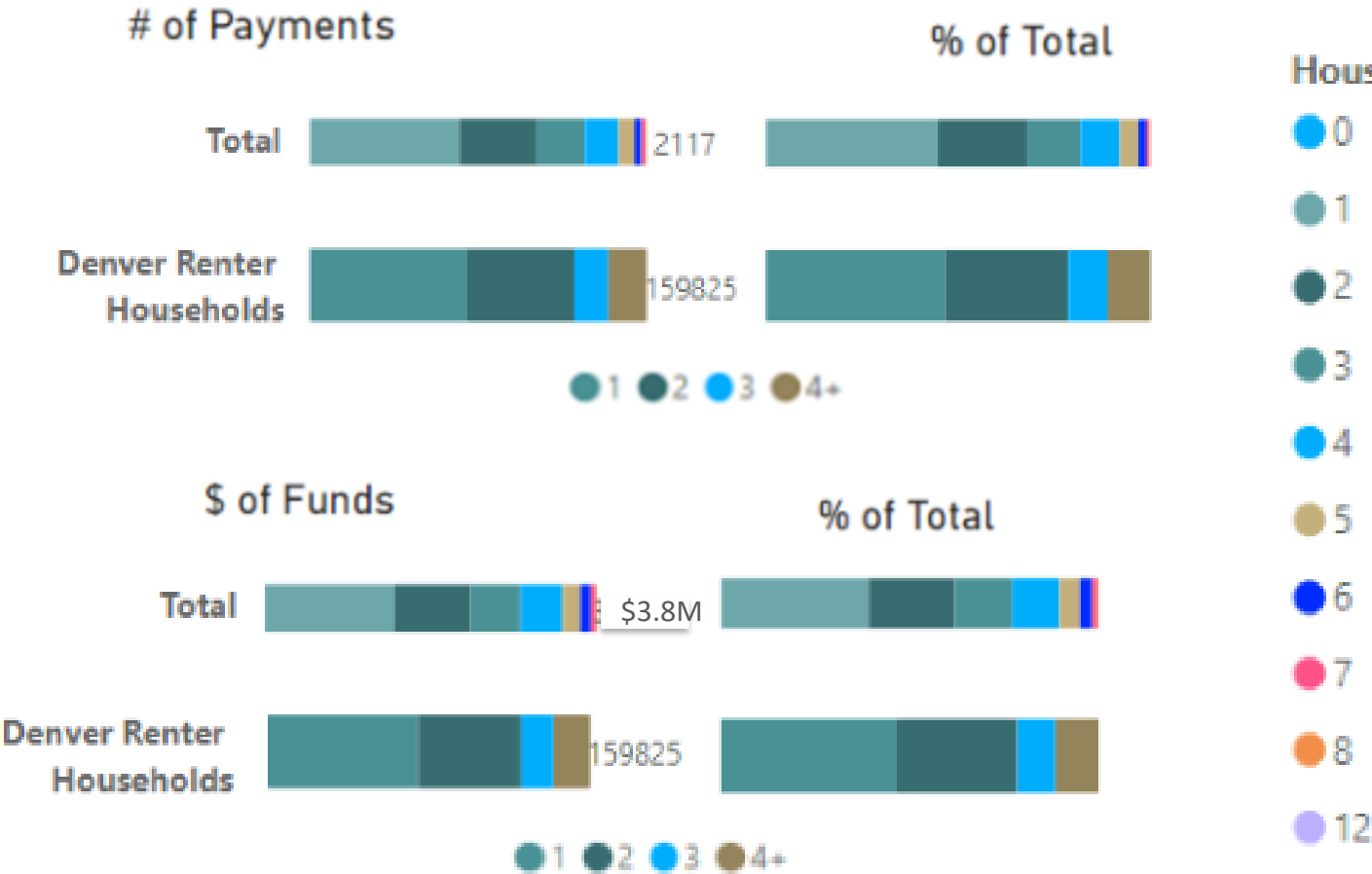


## % of Total



\*(Blank) are those not able to be mapped by neighborhood

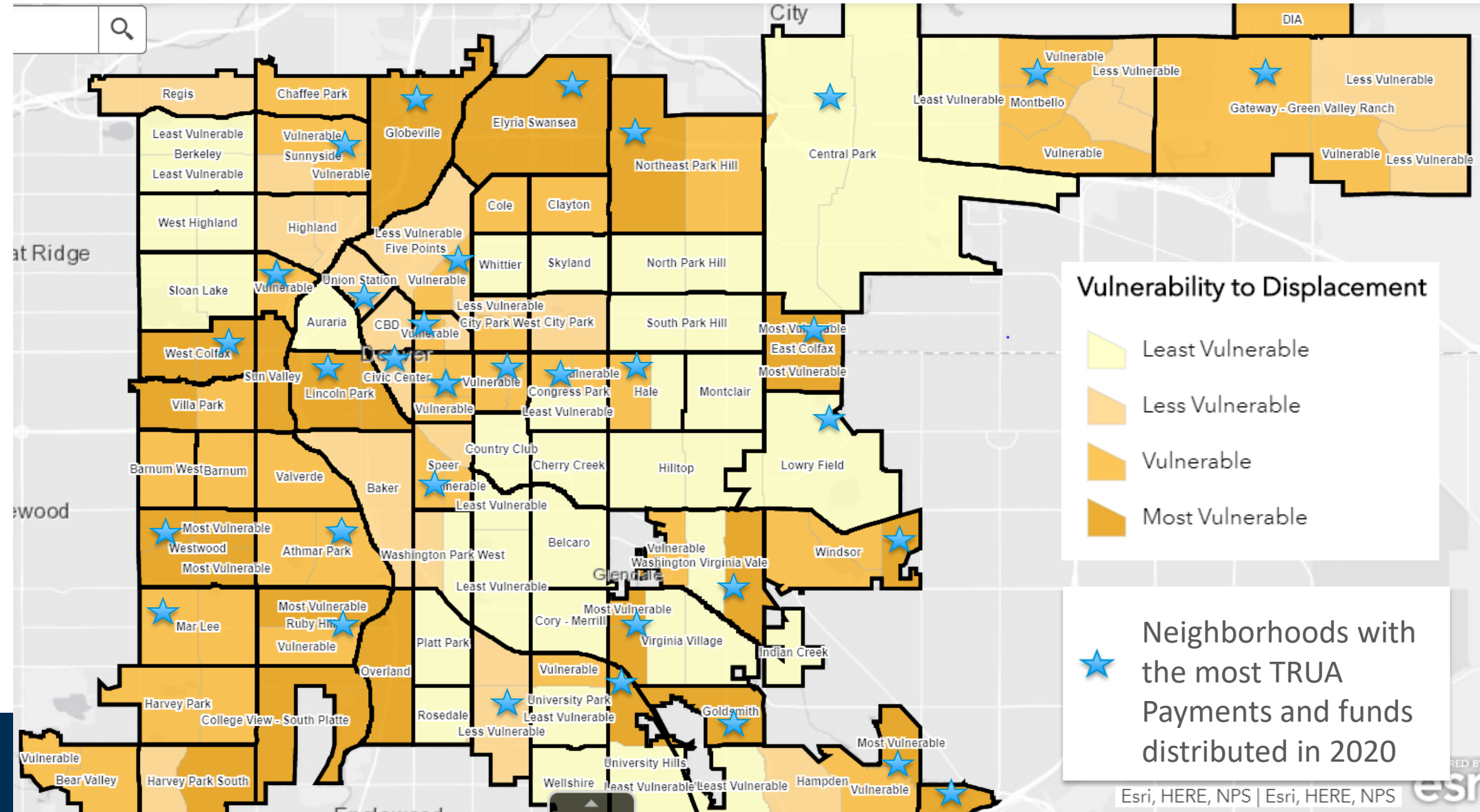
# TRUA Payments Jan-Sept 2020 Household Size Compared to Citywide



TRUA serves more renter households with 3 or more people compared to Denver’s renter households overall

\*(Blank) are those not able to be mapped by neighborhood

# TRUA Assistance- Neighborhoods Vulnerable to Involuntary Displacement



## TRUA Applications Received vs Denied - Citywide

2020 Month	Complete Applications Received	Applications Denied Due to Ineligibility	Percent Denied
January	167	64	38%
February	163	55	34%
March	192	89	46%
April	245	100	41%
May	437	118	27%
June	405	47	12%
July	907	88	10%
August	811	142	18%
September	722	45	6%

### Processing Times:

- Average: 2 weeks
- Minimum: 1 week
- Maximum: 5 weeks

There has been a decrease in the number of applications being denied, likely due to recent application and programmatic changes

# Rent/Utility and Mortgage Assistance Contract Amendments

## 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”

## Nationally, nearly 1 in 6 Renters are Not Caught Up on Rent; In Colorado, Unpaid Rent Could be More than \$600M by Jan 2021

- The Center on Budget and Policy Priorities (CBPP) found that nearly one in six renters are not caught up on rent
- In a September report by the National Council of State Housing Agencies, Colorado was projected to see as much as \$469-\$666 million in unpaid rent and 140,000 eviction filings by January 2021

Sources:

-CBPP Report, October 15, 2020 - [Tracking the COVID-19 Recession's Effects on Food, Housing, and Employment Hardships](#)

-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 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 – September 2020

- **1,796 unduplicated households served in 2020;** 987 with local funds and 809 with CRF funds
- 996 unduplicated households served in 2019
- Average Number of Months of Assistance:
  - 2020: 3 months
  - 2019: 2 months
- Average Amount of Rental Assistance
  - 2020: \$1,400
  - 2019: \$1,100

Contractor	Brothers Redevelopment, Inc
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>

<b>Contractor</b>	<b>Northeast Denver Housing Center Inc.</b>
Program Name	Temporary Rental and Utility Assistance Program (TRUA) – Amendment
Contract Amount (Funding Source)	\$3,050,000 (Affordable Housing Fund/Coronavirus Emergency Response Special Revenue Fund)
Resolution Number	20-1237
Scope/Outcomes	<ul style="list-style-type: none"> <li>• Adds \$750,000 to an existing \$2,300,000 contract for a new total of \$3,050,000</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 pay full amount due</li> <li>• Will serve approximately 1,280 unduplicated households</li> </ul>

<b>Contractor</b>	<b>Northeast Denver Housing Center Inc.</b>
Program Name	Coronavirus Emergency Rental and Utility Assistance Program
Contract Amount (Funding Source)	\$3,200,000 (Coronavirus Relief Funds)
Resolution Number	20-1235
Scope/Outcomes	<ul style="list-style-type: none"> <li>• Adds \$1,200,000 to an existing \$2,000,000 contract for a new total of \$3,200,000</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 due to the impacts of the COVID-19 public health emergency</li> <li>• Serves residents at or below 80% of the area median income</li> <li>• Will serve approximately 720 unduplicated households</li> </ul>

Contractor	Colorado Housing Assistance Corporation (CHAC)
Program Name	Coronavirus Temporary Mortgage Assistance Program
Contract Amount (Funding Source)	\$200,000 (Coronavirus Relief Funds)
Resolution Number	20-1234
Scope/Outcomes	<ul style="list-style-type: none"> <li>• Decreases \$800,000 from a \$1,000,000 contract for a new total of \$200,000</li> <li>• This contract is being reduced due to lack of spenddown and because Coronavirus Relief Funds must be spent by December 30, 2020</li> <li>• The demand for this program has not been what was anticipated due to most servicers/lenders offering forbearance plans</li> <li>• Provides up to 3 months of mortgage assistance to residents who have a financial hardship due to the impacts of the COVID-19 public health emergency</li> <li>• Serves residents at or below 80% of the area median income</li> <li>• Will serve approximately 35 unduplicated households; 26 households served July-September</li> </ul>

Contractor	<b>Brothers Redevelopment Inc.</b>
Program Name	Coronavirus Emergency Rental and Utility Assistance Program
Contract Amount (Funding Source)	\$2,300,000 (Coronavirus Relief Funds)
Resolution Number	TBD
Scope/Outcomes	<ul style="list-style-type: none"> <li>• Adds \$300,000 to an existing \$2,000,000 contract for a new total of \$2,300,000</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 due to the impacts of the COVID-19 public health emergency</li> <li>• Serves residents at or below 80% of the area median income</li> <li>• Will serve approximately 500 unduplicated households</li> </ul>



## Action Requested Today

**Staff requests your support for the following resolution numbers:**

- 20-1236 – Brothers Redevelopment, Inc – Temporary Rental and Utility Assistance Program (TRUA) Amendment
- 20-1237 - Northeast Denver Housing Center Inc. - Temporary Rental and Utility Assistance Program (TRUA) Amendment
- 20-1235 – Northeast Denver Housing Center Inc.- Coronavirus Emergency Rental and Utility Assistance Program
- 20-1234 - Colorado Housing Assistance Corporation (CHAC) – Coronavirus Temporary Mortgage Assistance Program

## Upcoming Request on Consent

- Brothers Redevelopment, Inc - Coronavirus Emergency Rental and Utility Assistance Program

# Appendix



## 2020 Denver Area Median Income (AMI)

% AMI	HOUSEHOLD SIZE					
	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons
<b>30%</b>	\$21,000	\$24,000	\$27,000	\$30,000	\$32,400	\$35,160
<b>50%</b>	\$35,000	\$40,000	\$45,000	\$50,000	\$54,000	\$58,000
<b>60%</b>	\$42,000	\$48,000	\$54,000	\$60,000	\$64,800	\$69,600
<b>80%</b>	\$54,950	\$62,800	\$70,650	\$78,500	\$84,800	\$91,100
<b>90%</b>	\$63,000	\$72,000	\$81,000	\$90,000	\$97,200	\$104,400
<b>95%</b>	\$66,500	\$76,000	\$85,500	\$95,000	\$102,600	\$110,200
<b>100%</b>	\$70,000	\$80,000	\$90,000	\$100,000	\$108,000	\$116,000
<b>110%</b>	\$77,000	\$88,000	\$99,000	\$110,000	\$118,800	\$127,600
<b>115%</b>	\$80,500	\$92,000	\$103,500	\$115,000	\$124,200	\$133,400
<b>120%</b>	\$84,000	\$96,000	\$108,000	\$120,000	\$129,600	\$139,200



# Number of Households by Neighborhood

Gateway - Green Valley Ranch	11196
Capitol Hill	11098
Hampden	9594
Montbello	8914
Windsor	7998
Five Points	7963
Hampden South	7713
Speer	7358
Central Park	7272
Washington Virginia Vale	6757
Virginia Village	6427
Congress Park	5893
Marston	5572
Cheeseman Park	5338
Westwood	4785
Highland	4769
East Colfax	4454
Berkeley	4338
Harvey Park	4299
Cherry Creek	4265
West Highland	4262
Mar Lee	4176
North Park Hill	4139
Hale	4128
Sunnyside	4101
North Capitol Hill	4090
Lowry Field	3979

Union Station	3946
Hilltop	3923
West Colfax	3885
Sloan Lake	3742
South Park Hill	3725
Bear Valley	3723
Washington Park West	3676
University Park	3622
Ruby Hill	3618
University	3511
Northeast Park Hill	3359
Washington Park	3351
Fort Logan	3292
Harvey Park South	3272
Athmar Park	3125
Villa Park	3104
Southmoor Park	2947
Baker	2919
Montclair	2816
Lincoln Park	2750
Goldsmith	2744
University Hills	2740
Platt Park	2680
City Park West	2666
Central Business District	2512
Kennedy	2386
College View South Platte	2348

Belcaro	2236
Whittier	2235
Indian Creek	1985
Barnum	1925
Cory Merrill	1867
City Park	1831
Elyria Swansea	1824
Barnum West	1795
Cole	1744
Jefferson Park	1744
Regis	1649
Clayton	1635
Overland	1625
Chaffee Park	1602
Skyland	1421
Wellshire	1408
Country Club	1341
Valverde	1306
Civic Center	1299
Rosedale	1298
Globeville	1134
DIA	600
Sun Valley	459
Auraria	39

## Zip Code Distribution – Rent/Utility Assistance

Brothers Redevelopment: 80227, 80219, 80221, 80211, 80210, 80212, 80209, 80223, 80236, 80202, 80216, 80110, 80204, 80235, 80123.

NDHC: 80203, 80205, 80206, 80207, 80218, 80238, 80239, 80247, 80249  
80010, 80014, 80220, 80222, 80224, 80230, 80231, 80237, 80246