



**Emergency Solutions Grants (ESG)
Learning Opportunity:
Non-Emergency Rental Options**

April 5, 2017

**Update to Slide 35 since webinar presentation*

Speakers

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I'm Naomi Cantu, Coordinator for Homelessness Programs and Policy. I have with me Terri Richard, State Supportive Housing Coordinator, and Spencer Duran, Manager of the 811 Program. If you need program assistance, please email esg@tdhca.state.tx.us, which is monitored by several staff members so we can get back to you in a timely fashion. In addition, please ask questions during the webinar in the GoToWebinar control panel.

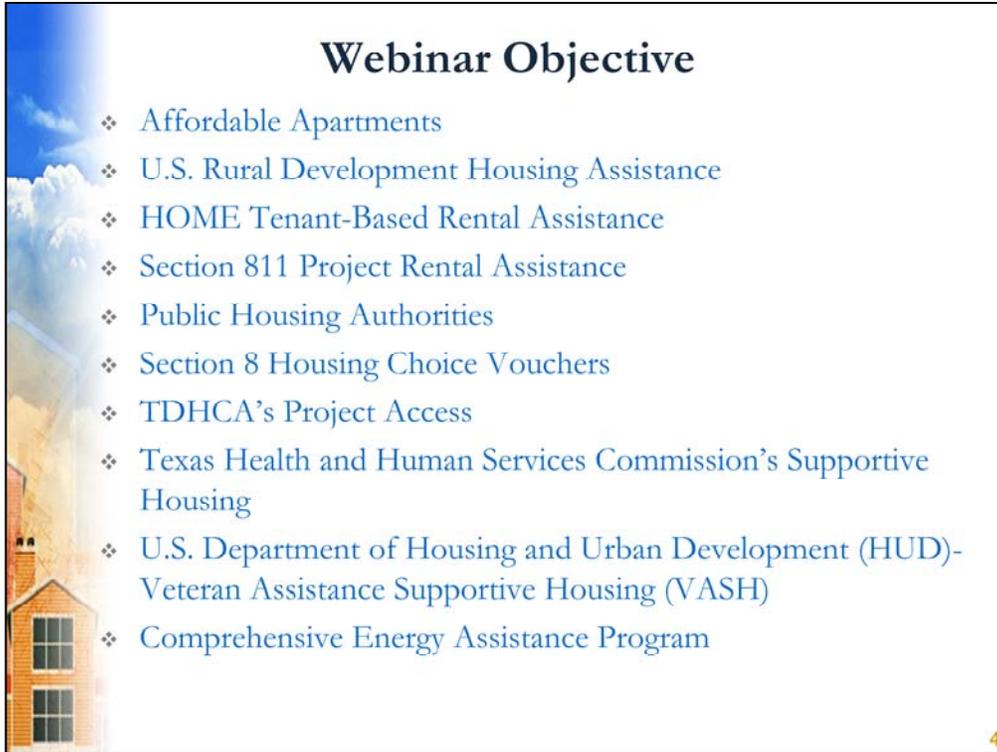


ESG Learning Opportunity Overview

- ❖ Focus on ESG-related topics
- ❖ 1st Wednesday of each month at 10:00 am
- ❖ Video: ESG Learning Opportunity on ESG and Services or Institutions
 - <http://www.tdhca.state.tx.us/home-division/esgp/video-library.htm>

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TDHCA staff introduced ESG Learning Opportunities in October 2015. The format of the learning opportunities is to provide a platform for TDHCA staff to provide technical assistance and may be expanded to facilitate peer-to-peer learning. The learning opportunities occur on the 1st Wednesday of each month at 10:00am. Terri Richard presented on the ESG Learning Opportunity on ESG and Services or Institutions, which is posted online.



Webinar Objective

- ❖ Affordable Apartments
- ❖ U.S. Rural Development Housing Assistance
- ❖ HOME Tenant-Based Rental Assistance
- ❖ Section 811 Project Rental Assistance
- ❖ Public Housing Authorities
- ❖ Section 8 Housing Choice Vouchers
- ❖ TDHCA's Project Access
- ❖ Texas Health and Human Services Commission's Supportive Housing
- ❖ U.S. Department of Housing and Urban Development (HUD)-Veteran Assistance Supportive Housing (VASH)
- ❖ Comprehensive Energy Assistance Program

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Today we will provide an overview and resources for non-emergency housing options

- Affordable Apartments
- United States Rural Development Housing Assistance
- HOME Tenant-Based Rental Assistance
- Section 811 Project Rental Assistance
- Public Housing Authorities
- Section 8 Housing Choice Vouchers
- TDHCA's Project Access
- Health and Human Services Commission's Supportive Housing
- U.S. Department of Housing and Urban Development (HUD)-Veteran Assistance Supportive Housing (VASH)
- Comprehensive Energy Assistance Program

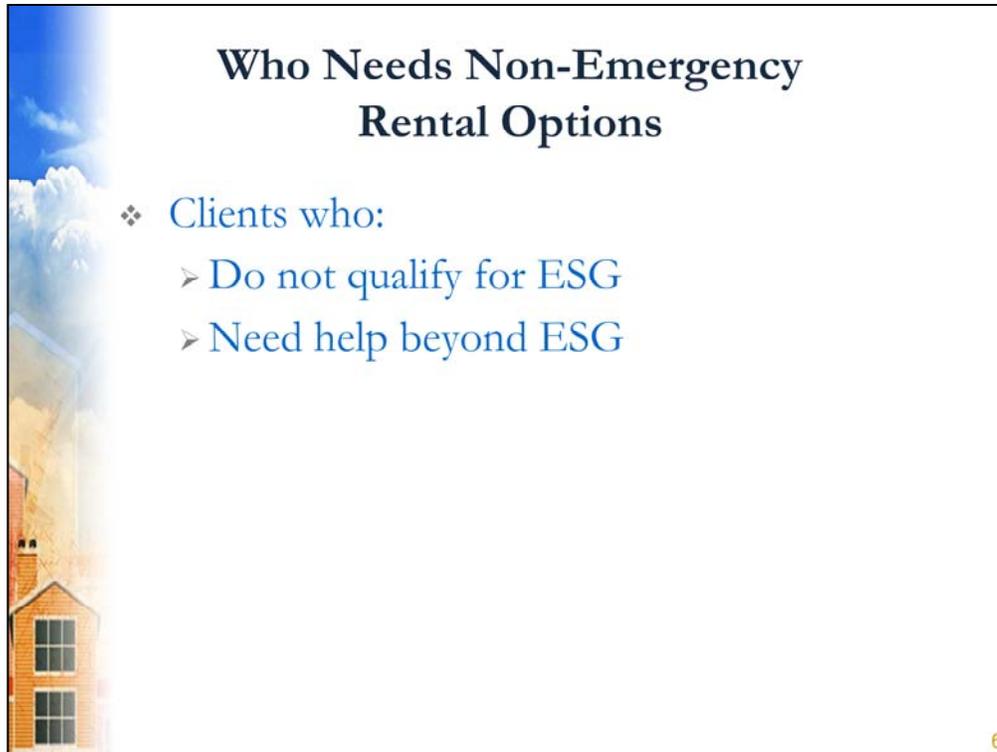


Texas Housing and Services Resource Guide

- ❖ Facilitate relationships between housing and service providers:
 - <http://www.tdhca.state.tx.us/hhscc/educational-materials.htm>

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The webinar today is based on the Texas Housing and Services Resource Guide. This resource guide was created to facilitate a relationship between housing and service providers, and can be found online.



Who Needs Non-Emergency Rental Options

- ❖ Clients who:
 - Do not qualify for ESG
 - Need help beyond ESG

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Why are we looking at other assisted housing options? We have all heard of stories in which a person does not qualify for ESG but still needs assistance. For example, the clients income may be above 30% area median income if they are applying for Homelessness Prevention, so they do not qualify. Or the client may not meet the definition of homeless or at-risk of homelessness, and it would be helpful to provide some assistance before they get to that point. In addition, there are also clients that need help beyond ESG. For example, a client receiving rental assistance may still need help with housing stability but the rental assistance is coming to an end. Or ESG may not be the best option for clients because the clients are going to need assistance that is not time limited, such as a person with a disability that impedes their ability to work.

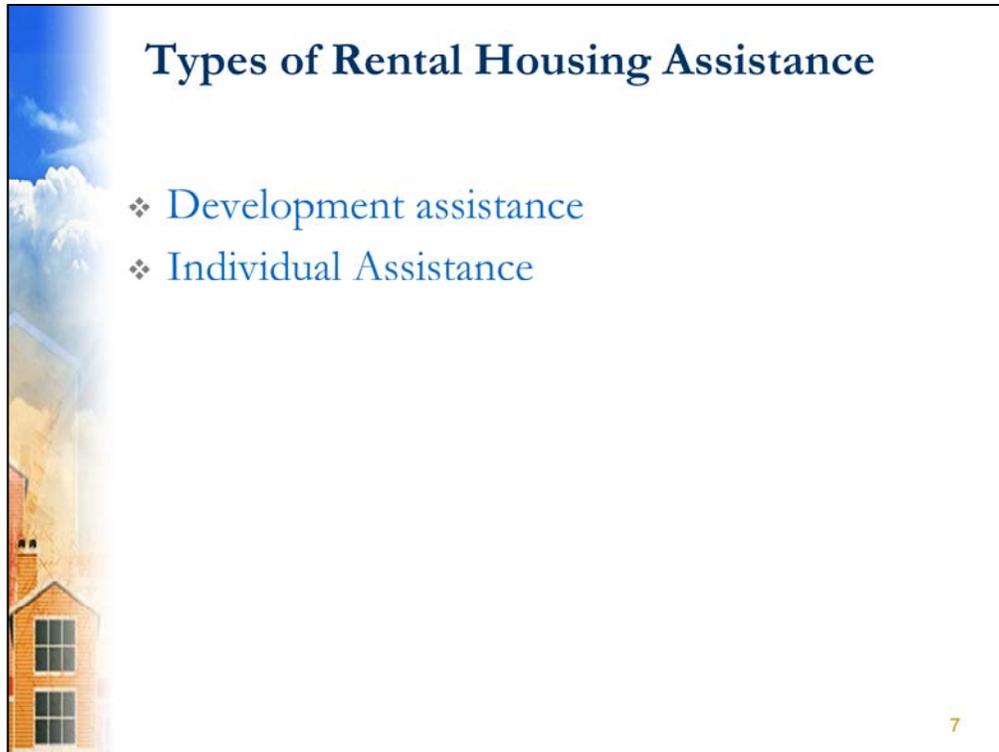
In summary, Non-emergency housing options are needed for:

Clients who do not qualify for ESG

- Income may be too high
- May not meet definitions of homeless or at-risk of homelessness

Clients who need help beyond ESG

- ESG rental assistance has ended
- ESG assistance may not stabilize the client because it is time limited



Types of Rental Housing Assistance include:

Development assistance

- Generally upfront or lump sum funding
- Income limits and rent caps based on area incomes

Individual Assistance

- Rent subsidies based on individual households income and fair market rent (FMR)
- Project based - located in specific developments
- Choice - household can choose any rental unit that is willing and up to occupancy standard



Affordable Apartments – Housing Tax Credits, Bonds, Direct Loan Programs

- ❖ Biggest programs are project development assistance
 - TDHCA Housing Tax Credits ("HTC")
 - TDHCA bonds and/or low-interest direct loans
- ❖ Program Design
 - Low debt repayment allows units with rents restrictions to be rented to qualified families

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HTCs provide a 10-year annual tax credit which is sold to investors, providing for an upfront cash subsidy to reduce or eliminate debt service on the property and therefore reduce rents.

In Texas, HTCs are extremely competitive and sought by non-profit and for-profit developers alike.

In essence, the biggest programs are Project Development Assistance.

- For Housing Tax Credits, TDHCA awards tax credits to developers who sell tax credits to investors for upfront cash equity to build the development instead loan proceeds that have to be repaid
- In addition, TDHCA provides for bonds and/or low-interest direct loans to also reduce a development's repayment burden

Project developments are designed so that low debts of the developments allow units with rent restrictions to be rented to qualified families.



Affordable Apartments – TDHCA Restrictions

- ❖ TDHCA monitors properties
- ❖ Rent limits apply
- ❖ TDHCA properties are required to accept rental assistance
- ❖ Units for persons with disabilities

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The program is not "subsidized housing" in the traditional sense that people might think of — the property is not government owned or maintained, although the state government does monitor properties that receive tax credits for program compliance.

The take-aways here are:

- ❖ TDHCA monitors the properties it has supported with funding
- ❖ Rents:
 - Not based on an individual or household's income
 - Set by TDHCA based on Area Median Income
- ❖ TDHCA properties are required to accept Federal, State, or local government rental assistance, such as a Section 8 voucher, if the person otherwise qualifies
- ❖ Units for persons with disabilities
 - Most are required to construct 5% of units for persons with mobility disabilities and 2% for persons with visual and hearing disabilities



Affordable Apartments – Owner Requirements

- ❖ Owner-determined eligibility
- ❖ Typical minimum qualification
- ❖ Waiting lists
- ❖ Not required to take in a tenant who can not afford the rent for a particular unit

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- ❖ Owner-determined eligibility
 - Income
 - Credit
 - Background check
- ❖ Typical minimum qualification:
 - 2.5 times the rent in income
- ❖ Waiting lists:
 - Many properties have waiting lists for vacant units at different income levels
- ❖ Not required to take in a tenant who can not afford the rent for a particular unit

Affordable Apartments – Sample Gross Rent Limits by Number of Bedrooms and Area Median Family Income

Example: Ulvade County

AMFI %	Number of Bedrooms					
	0	1	2	3	4	5
30	\$280	\$300	\$360	\$415	\$464	\$511
40	\$374	\$400	\$480	\$554	\$619	\$682
50	\$467	\$500	\$600	\$693	\$773	\$853
60	\$561	\$600	\$720	\$831	\$928	\$1,023

Developers choose number of units at each affordability level at application for development assistance.

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- ❖ Even at these levels of rent, some tenants may need individual rental subsidies.
- ❖ Rent plus utility allowance equals gross rent, and that amount cannot exceed the limits set for each unit.

Affordable Apartments – Locations

- ❖ Find TDHCA affordable units:
 - <http://www.tdhca.state.tx.us/texans.htm>
- ❖ Search the “Vacancy Clearinghouse” by city, county, or zip code
- ❖ Over 220,000 units statewide increasing by 6,000 to 10,000 units per year

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In the near future, TDHCA will be changing the name of the Vacancy Clearinghouse to TDHCA Property Listing.



U.S. Department of Agriculture - Housing Assistance

- ❖ Both development and project based rental assistance
- ❖ Program Design:
 - ❖ Loans to developers
 - ❖ Rent payments

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Similar to TDHCA reduced rent apts. but are funded with USDA funds.

Both development and project based rental assistance

- ❖ Program Design:
 - Provides low interest loans to developers to develop and own properties with repayment based on project income.
 - Provides rent subsidy payments to owners of some USDA-financed Rural Rental Housing or Farm Labor Housing projects on behalf of low-income tenants unable to pay their rent above 30% of the tenant's income.
 - Must take all comers and prioritize wait list by lowest income.



U.S. Department of Agriculture – Locations

- ❖ Primarily in rural, formerly rural areas
- ❖ New development activity currently limited
- ❖ Search USDA web site by town, zip code, property name, or management agency name
- https://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_state.jsp?home=YES
- ❖ Elderly properties required to accept persons with disabilities of any age

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Similar to TDHCA reduced rent apts. but are funded with USDA funds.



HOME Investment Partnerships Program - Tenant-Based Rental Assistance (TBRA)

- ❖ Administrators are units of general local governments, public housing authorities, nonprofits
 - HOME TBRA is primarily in rural areas
- ❖ Provides:
 - Security and utility deposits
 - Rental subsidies
 - Additional funds may be set-aside to extend assistance

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The HOME TBRA Program provides time-limited (up to five years, contingent on funding availability and household qualifications) rental assistance to people with disabilities. Administrators are units of general local governments, public housing authorities, and nonprofits. Local entities operate TBRA programs using funding directly from HUD, and TDHCA also has a TBRA program that funds local entities.

TDHCA's TBRA:

❖ Funds Mainly Rural Units of General Local Governments, Public Housing Authorities, and nonprofits wishing to provide the following services to individuals in their local communities

TBRA typically provides:

- Security and Utility Deposits; and
- Rental Subsidies up to 24 months while the household engages in a self-sufficiency program.
- If available, additional funds may be set-aside to provide assistance beyond 24 months for individuals certain program requirements.



HOME Investment Partnerships Program - Tenant-Based Rental Assistance (TBRA)

❖ Self Sufficiency Plan Requirement

- Clients must participate in a Self Sufficiency Plan
- Must include information about transitioning towards self sufficiency, obtaining permanent housing

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Self Sufficiency Plan Requirement

- Clients must participate in a Self Sufficiency Plan
- The self-sufficiency plan must contain information about transition of tenants towards self-sufficiency, and towards obtaining permanent housing (either assisted or unassisted) before the end of the 24 month term of assistance to the household.



Sample TBRA Self Sufficiency Plan Components

1. Provide participant's description of desired housing
2. Participant strength that supports self-sufficiency.
3. Participants' budget with total income

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Here are sample components of a self-sufficiency plan. Administrators must describe in detail the components of their Self-Sufficiency Program that will help the individual transition to permanent affordable housing by the end of the 24-month rental assistance.

Sample Components of a Self-sufficiency Plan:

1. Provide participant's description of desired housing in their own words.
2. Participant strength that support self-sufficiency.
3. A budget that identifies Participants' total income:
 - a) by source;
 - b) by subsidies; and,
 - c) complete list of expected expenses

The Plan shall be based on a comprehensive assessment ,the Adult Needs and Strengths Assessment (ANSA), that assesses multiple domains including the participants desired housing option, participant strengths, residential history and stability, physical/medical, family, employment, social functioning, intellectual and living skill, acculturation, language, behavioral health needs and risk behaviors.

Each participant is assigned a Qualified Mental Health Professional or Certified Peer Specialist to:

Engage with participants.

Partner with Participants to develop and implement the Self-Sufficiency Plan.

Provide Case management functions identified in the Plan.

Provide Independent living skills training as indication the Plan.



Tenant-Based Rental Assistance – Participating Jurisdiction Contacts

- ❖ Participating Jurisdictions (PJs):
- ❖ List of PJ HOME Programs in TX:
- https://www.tdhca.state.tx.us/home-division/docs/HUD_PJs_Full_List.pdf

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TDHCA receives HOME funding but Participating Jurisdictions also receive HOME funding.

Participating Jurisdictions:

- Some local entities called Participating Jurisdictions (PJs) also receive funding directly from HUD to administer TBRA programs.
- PJs are primarily cities and counties



Tenant-Based Rental Assistance – TDHCA HOME Program Contacts

- ❖ To find a TDHCA TBRA administrator call TDHCA's HOME program at 512-463-8921



Section 811 Project-Based Rental (PRA) – Assistance Overview

❖ Purpose:

- Provide individualized assistance in project-based rental units
- Persons with disabilities may live as independently as possible

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The Section 811 Project Rental Assistance (PRA) program provides project-based rental assistance for extremely low-income persons with disabilities linked with long term services.

The Section 811 PRA program creates the opportunity for persons with disabilities to live as independently as possible through the coordination of voluntary services and providing a choice of subsidized, integrated rental housing options.

Purpose:

- Provides individualized assistance in project-based rental units for extremely low-income persons with disabilities linked with services and supports.
- Persons with disabilities may live as independently as possible through the coordination of voluntary services and providing a choice of subsidized, integrated rental housing options.



Section 811 PRA - Assistance and Locations

- ❖ Program Design
 - Made possible through:
 - TDHCA
 - Texas Health and Human Services Commission,
 - Eligible multifamily properties
 - Local service providers/coordinators
- ❖ Locations
 - 8 Metropolitan Statistical Areas (MSAs)

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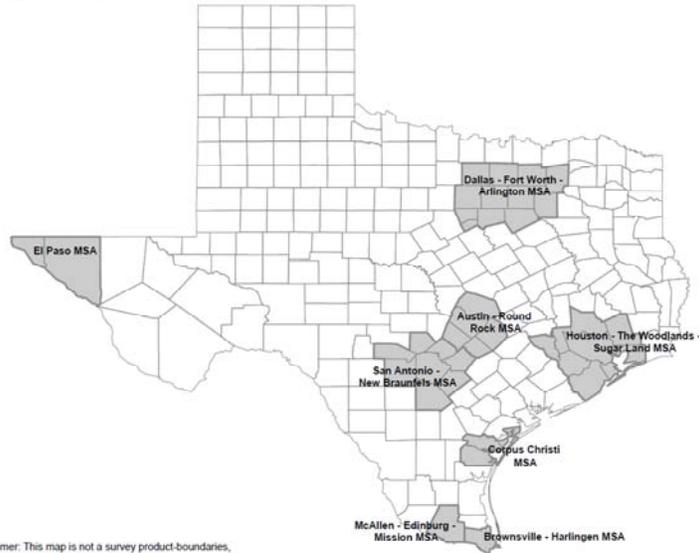
The program is made possible through a partnership between TDHCA, the Texas Health and Human Services Commission (HHSC) and eligible multifamily properties.

The program is available only in specific metropolitan areas: Austin-Round Rock-San Marcos, Brownsville-Harlingen, Dallas-Fort Worth-Arlington, El Paso, Houston-Sugar Land-Baytown, McAllen-Edinburg-Mission, and San Antonio-New Braunfels, and Corpus Christi.

- ❖ Program Design:
 - The program is made possible through a partnership between TDHCA, the Texas Health and Human Commission, eligible multifamily properties, and local service providers/coordinators.
- ❖ Locations
 - 8 Metropolitan Statistical Areas (MSAs): Austin-Round Rock-San Marcos, Brownsville-Harlingen, Dallas-Fort Worth-Arlington, El Paso, Houston-Sugar Land-Baytown, McAllen-Edinburg-Mission, and San Antonio-New Braunfels, and Corpus Christi.

Section 811 PRA - Locations

State of Texas Section 811 Service Area: 2016



Disclaimer: This map is not a survey product-boundaries, distances and scale are approximate only.



Section 811 PRA – Target Populations

1. Persons with disabilities exiting institutions
2. Persons with serious mental illness
3. Youth or young adults with disabilities exiting Department of Family Protective Services' foster care.

* Certain eligibility requirements apply

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The Section 811 PRA targets three populations:

1. Persons with disabilities exiting institutions (e.g., nursing facilities and Intermediate Care Facilities for Individuals with Intellectual Disabilities or Related Conditions [ICF/IIDs]) who are eligible to receive long-term services and supports through a Health and Human Services Commission (formerly Department of Aging and Disability Services) waiver or STAR+PLUS;
2. Persons with serious mental illness who receive services through the Health and Human Services Commission (formerly Department of State Health Services) and
3. Youth or young adults with disabilities exiting Department of Family Protective Services' foster care.



Section 811 PRA – Referrals

- ❖ Relocation contractors list available
 - contact:
 - Bill Cranor
 - TDHCA
 - Bill.Cranor@tdhca.state.tx.us
 - 512-936-7804

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The Section 811 PRA Program utilizes a closed referral system. To obtain a list of referral agents in your area, please contact Bill Cranor.



Public Housing Authorities (PHA) - Overview

- ❖ PHA activities:
 - Own, manage housing units
 - Administer Section 8 Housing Choice Vouchers
 - Do all of the above
- ❖ More than 400 PHAs in Texas.



Public Housing Authorities - Assistance and Contacts

- ❖ Find local PHAs at:
 - <http://www.hud.gov/offices/pih/pha/contacts/states/tx.cfm>
- ❖ Visit TDHCA's Help for Texans
 - <http://www.tdhca.state.tx.us/texans.htm>



Section 8 Housing Choice Vouchers

- ❖ Administration and Funding:
 - Administered by PHAs
 - Funded by HUD
- ❖ Program Design:
 - Rent paid by household
 - Total rent paid to owner

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Funding and Administration:

- PHAs receive federal funds from HUD for program.
- Administered by PHAs.

Program Design:

- Rent paid by household based on percentage of each household's income
- Total rent paid to owner based on uniform fair market rent established by HUD for each community



Section 8 Housing Choice Vouchers

- ❖ Household responsibilities:
 - Find a suitable housing unit
 - Owner must agree to rent under program
- ❖ Unit qualifications:
 - Must meet health and safety minimum standards

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Household responsibilities:

- A household that is issued a housing voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program.

Unit qualifications:

- Rental units must meet minimum standards of health and safety, as determined by the PHA.

TDHCA Project Access

❖ Program Design:

- TDHCA manages few Section 8 Housing Choice Vouchers
- Assist low-income persons with disabilities transition from institutions into community

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The Project Access Program uses Section 8 Housing Choice Vouchers administered by TDHCA to assist low-income persons with disabilities in transitioning from institutions into the community by providing access to affordable housing.

Program Design:

- TDHCA manages a small number of Section 8 Housing Choice Vouchers for otherwise unserved areas of the state.
- The Project Access Program uses TDHCA's Section 8 Housing Choice Vouchers to assist low-income persons with disabilities transition from institutions into the community.



TDHCA Project Access – Assistance and Referrals

- ❖ Eligible persons/households:
 - Transitioning from:
 - Nursing facilities
 - Intermediate Care Facilities for Individuals with Intellectual Disabilities (ICF/IIDs)
 - State psychiatric hospitals
- ❖ Referrals:
 - HHSC's Relocation Contractors

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Eligible persons/households:

- Transitioning from nursing facilities, Intermediate Care Facilities for Individuals with Intellectual Disabilities (ICF/IIDs), and state psychiatric hospitals.

Referrals are often made through HHSC's Relocation Contractors.



Health and Human Services Commission - Supportive Housing

- ❖ Eligible clients:
 - Those in Local Mental Health Authority (LMHA) service package
- ❖ Program Design:
 - Support services
 - Rental assistance
- ❖ Location:
 - 18 LMHAs have requested SH funding
<http://www.dshs.state.tx.us/mhservices-search/>

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New program. Short term and long-term rental assistance can be provided to obtain and maintain housing.

Eligible clients:

- Persons/households in a service package at the Local Mental Health Authority (LMHA).

Program Design:

- The LMHAs provide both support services and rental assistance when funds are available to do so.

Location:

- Of the 39 LMHAs, 18 have requested SH funding



U.S. Dept. of Housing and Urban Development – Veterans Affairs Supportive Housing (HUD-VASH)

❖ Program Design:

- Local PHA provides Housing Choice Voucher
- Veterans Affairs Medical Centers provide case management, stabilization services
- Veteran must participate in VA case management
- PHA may project-base HUD-VASH

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The HUD-VASH program combines Section 8 Voucher rental assistance for homeless veterans with case management and clinical services provided by the Department of Veterans' Affairs (VA). A local PHA administers the assistance.

Program Design:

- Local Public Housing Authorities (PHA) provide the Housing Choice Voucher
- Veterans Affairs Medical Centers (VAMC) provide case management & stabilization services
- Veteran must participate in VA case management
- PHAs may project-base HUD-VASH subject to HUD/VA approval



HUD-VASH – Eligibility

- ❖ Persons Served
 - Chronically homeless veterans
 - Homeless veterans with dependent(s) or single veterans
 - Homeless veterans with disabilities
 - Must meet VA health care eligibility
- ❖ Veteran applies for VASH acceptance

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Persons Served

- Chronically homeless veterans
- Homeless veterans with dependent(s) or single veterans
- Homeless veterans with disabilities – mental health, addiction disorders & other medical conditions
- Must meet VA health care eligibility

Veteran applicant applies to VA's VASH program for acceptance

HUD-VASH - Locations

❖ To determine if your PHA has HUD-VASH vouchers:

➤ <http://portal.hud.gov/hudportal/documents/huddoc?id=HUD-VASHsites08-16.xlsx>

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HUD and VA have awarded over 87000 VASH vouchers to local public housing authorities as part of its national goals to end homelessness among veterans by 2015.

Texas has been awarded 5801 VASH vouchers managed by 33 public housing authorities. Go to the link to learn where VASH vouchers are located throughout TX.



Support for Housing: Comprehensive Energy Assistance Program*

- ❖ Utility assistance program
 - Payments for gas, electric, and propane
 - In certain circumstances, payments for reconnection fees and deposits

- ❖ TDHCA Help for Texans Website:
 - <http://www.tdhca.state.tx.us/texans.htm>

*Slide updated since webinar on 4/5/2017.

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Utility assistance program designed to assist low income households in meeting their immediate energy needs and to encourage consumers to control energy costs for years to come through energy education.

Questions?



Contact Information

TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS

221 E. 11th Street, Austin, TX 78701

P.O. Box 13941, Austin, TX 78711-3941

ESG: <http://www.tdhca.state.tx.us/home-division/esgp/>

Program Assistance: esg@tdhca.state.tx.us



ESG Learning Opportunity – Non-Emergency Rental Options.

Question during webinar: How can a new 501c3 become a vendor to provide public Assistance services with your Agency?

Answer: There are different requirements based on which program the organization is applying. For information about the Texas Department of Housing and Community Affairs (TDHCA) funding opportunities for organization, please visit TDHCA's Notices of Funding Availability (NOFA) website at <http://www.tdhca.state.tx.us/nofa.htm>.