

St. Louis County CARES Emergency Rental Assistance Program

St. Louis Realtors Webinar

March 24, 2021



Agenda

Background

State of Missouri Program Overview

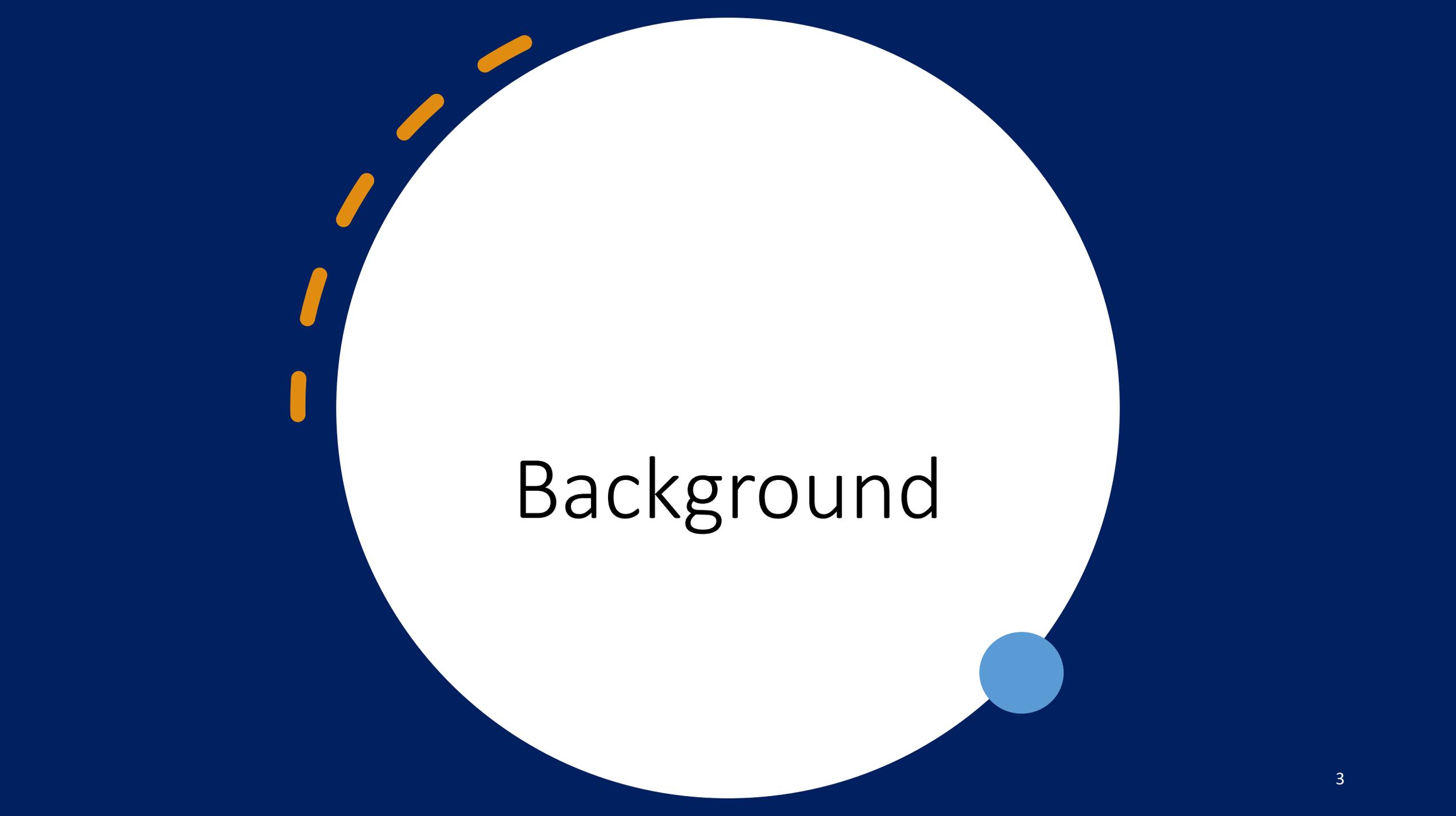
Lessons Learned - Housing Stabilization and Homelessness Prevention

St. Louis County CARES Program Overview

Implementation Plan and Timeline

Resources and Additional Information

Questions



Background



Emergency Rental Assistance Program

Overview

- On December 27, 2020 Congress passed and the president signed the Consolidated Appropriations Act of 2021, which provides \$25 billion in Emergency Rental Assistance through the Coronavirus Relief Fund (CRF).
- State, county, and local governments can use these funds to assist families experiencing COVID-19-related financial hardships by providing emergency **rental** and **utility** payments and **other related services** to preserve housing stability.
 - Mortgage payments not covered under this program
- The U.S. Treasury will oversee and administer the new rental assistance program to state and local governments and will allocate funds to each state, the District of Columbia, and the U.S. territories.
 - Cities and counties with more than 200,000 residents can also request a direct allocation from the Treasury.
- Funds generally available through December 31, 2021
- The program as enacted provides significant flexibility for how jurisdictions can operate rental assistance programs provided they meet certain requirements.



Emergency Rental Assistance Program

Eligibility and Available Assistance

- Households are eligible for emergency rental assistance provided through the COVID-19 relief package if they meet the following criteria:
 - 1) one or more individuals qualified for unemployment benefits or experienced a reduction in household income, incurred significant costs, or experienced other financial hardship directly or indirectly due to the pandemic;
 - 2) the household can demonstrate a risk of homelessness or housing instability; and
 - 3) household income is below 80% of their area median income (AMI).
- Jurisdictions must give priority to applicants with household incomes below 50% of AMI or with household members who are unemployed at the time of application.
- Eligible households may receive up to 12 months of assistance, plus an additional 3 months if the County determines the extra months are needed to ensure housing stability and funds are available.
 - Payment of existing housing-related arrears that could result in eviction of an eligible household is prioritized
 - Assistance must be provided to reduce an eligible household's rental arrears before the household may receive assistance for future rent payments.



Lessons Learned:
Housing
Stabilization and
Homelessness
Prevention

Housing Stabilization and Homelessness Prevention Data

- Approximately \$7 million in CARES Act assistance provided in 2020.
- Applicants: 5132
- Average assistance per household was \$1953.64

Partner Agency Feedback

- Faster, more streamlined reimbursement payments
- Consistent, minimal documentation requirements
- Standardized program processing and reporting system
- Accommodations for non-English speaking individuals
- Self navigation feature to check application status
- More people to process and handle clients
- ***More resources***

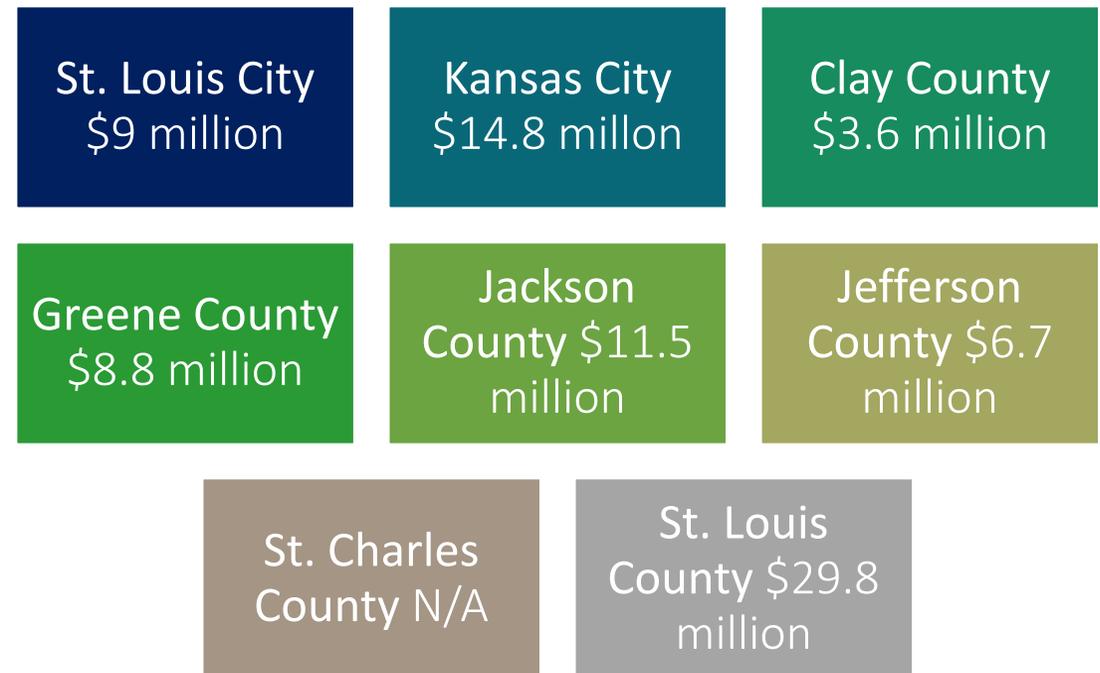


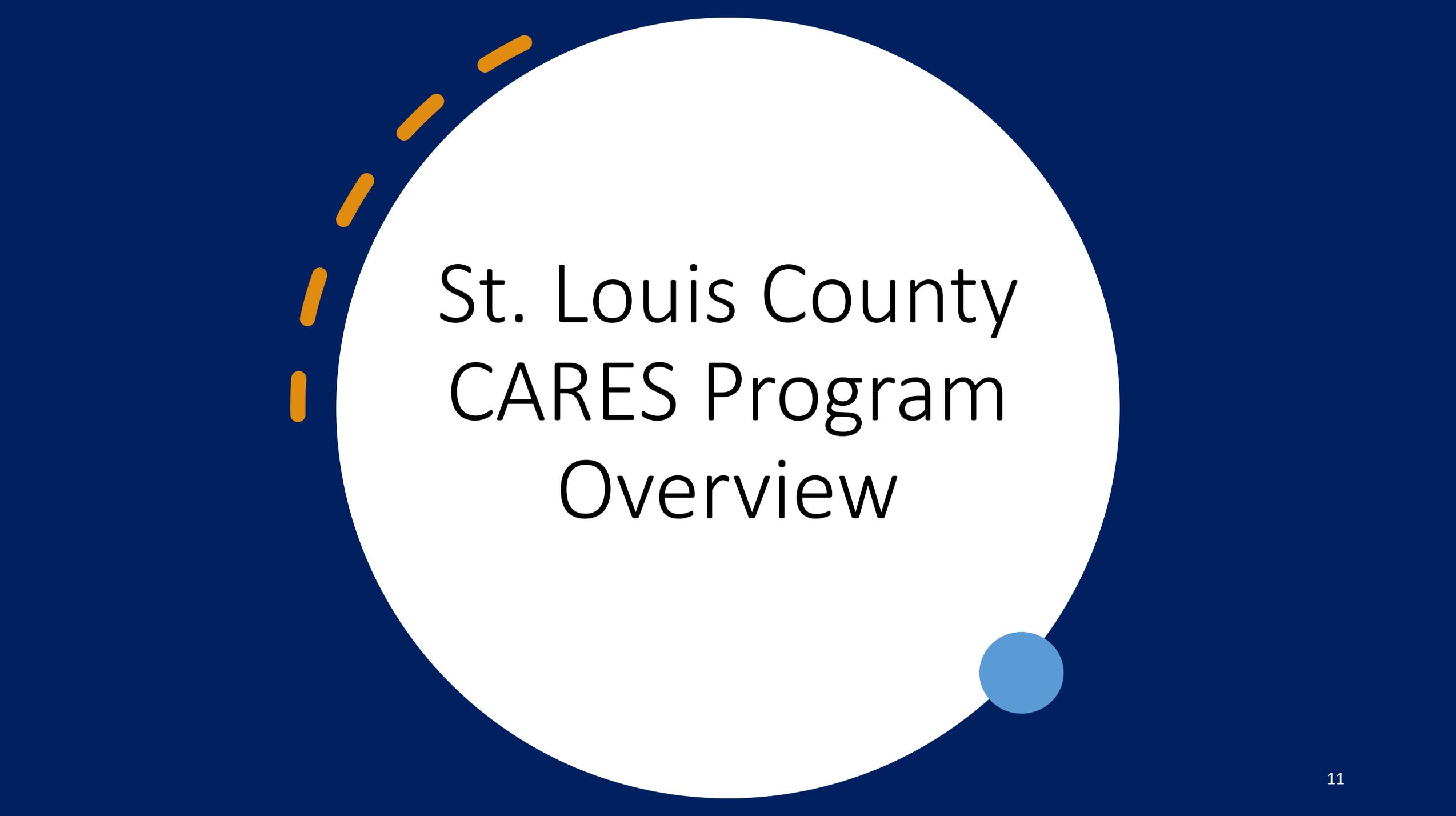
State of Missouri Program Overview

Emergency Rental Assistance Program - Missouri

- Missouri has received an allocation from the last COVID-19 package of approximately \$407 million.
- A minimum of 55% would be allocated to the state entity and a maximum of 45% could go to local jurisdictions.
- The Missouri Housing Development Corporation (MHDC) is state designee for the Emergency Rental Assistance program.
- The MHDC voted to use the State Assistance for Housing Relief (SAFHR) Program to administer the ERA funds, providing money directly to landlords or utility companies.
- Approximately \$324 million; 2.4% cap on administrative costs

Local Missouri Jurisdictions with more than 200,000 residents



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St. Louis County CARES Program Overview

Program Framework

- Landlords can apply directly on behalf of tenants; tenants may apply if landlords choose not to participate
- Nan McKay and Associates are serving as a third-party administrator to work with the County to implement and administer program
- Eligible expenses include
 - Rent
 - Rental arrears
 - Utilities and home energy costs (i.e. gas, water, sewer, trash removal, fuel oil)
 - Utilities and home energy costs arrears
 - Utilities that are covered by a landlord and included in rent
- Ineligible expenses include, but are not limited to:
 - Mortgage costs and related expenses, employment training or child care, telecommunication services (telephone, cable, internet), construction or rehabilitation, credit card bills or consumer debt, car repair or transportation costs, home furnishings, renter's or homeowner's insurance



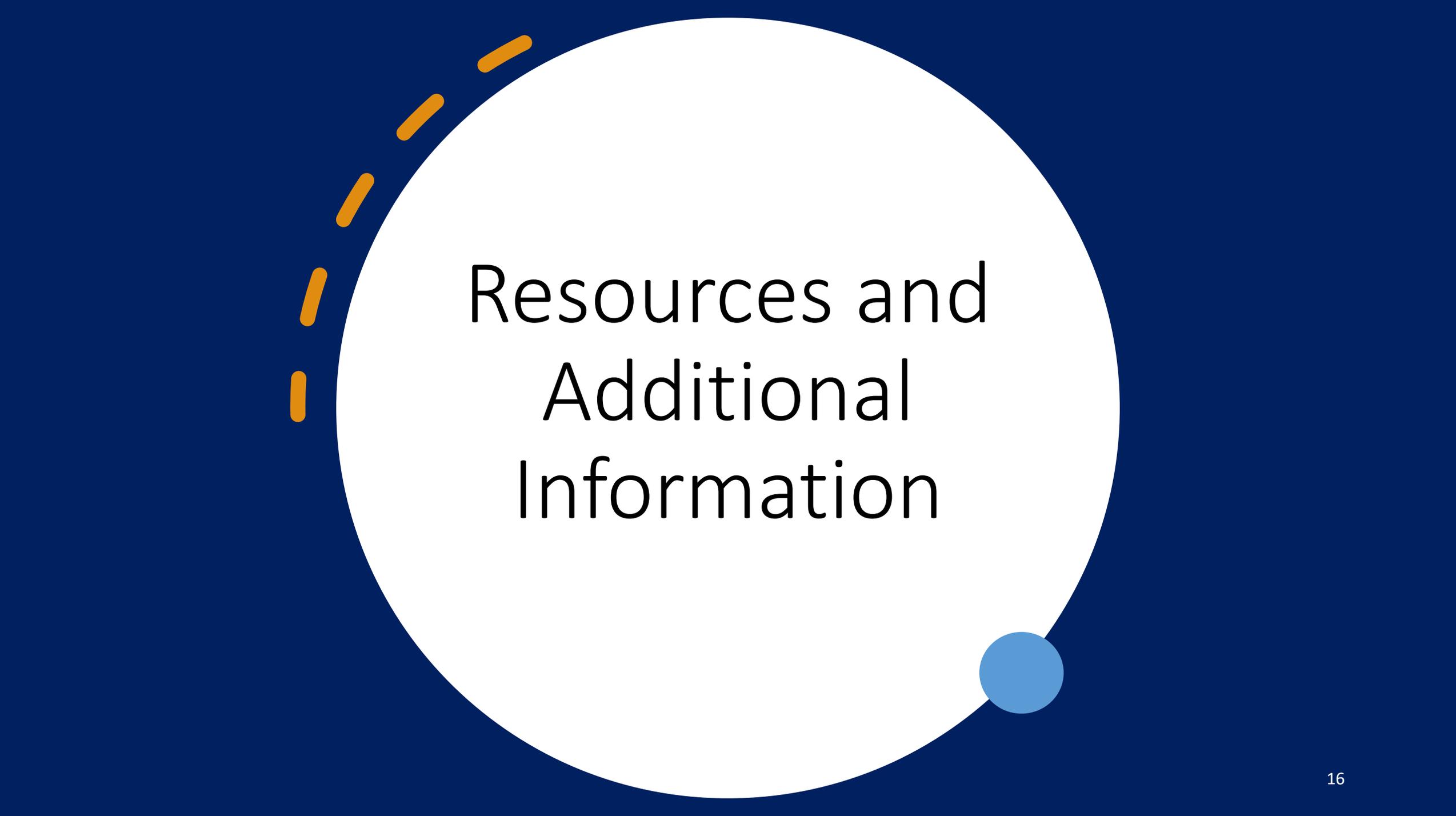
Program Implementation Plan and Timeline

Program Implementation Timeline

- **March 29, 2021: Call Center Launch**
 - (314) 806-0910
 - Hours of Operation: Monday – Friday 8am - 5pm CST
- **April 5, 2021: Online Application Launch**
 - www.stlouisco.onlinepha.com or www.stlcorona.com

Program Implementation

- Prioritization
 - CARES Act Applicants awaiting assistance
- Partner/Stakeholder Interface
 - State of Missouri (MHDC)
 - County Courts
 - Nonprofits
 - County Public Works
 - Workforce Development



Resources and Additional Information

Resources and Additional Information

- NLIHC Emergency Rental Assistance Database
- <https://nlihc.org/rental-assistance>
- Housing Initiative at Penn, NYU Furman Center, and NLIHC Report: “COVID-19 Emergency Rental Assistance: Analysis of a National Survey of Programs”
- https://nlihc.org/sites/default/files/HIP_NLIHC_Furman_Brief_FINAL.pdf
- Housing Initiative at Penn Report: “Residential Rental Property Owner Perspectives and Practices in Philadelphia: Evaluating Challenges during the COVID-19 Pandemic”
- https://www.housinginitiative.org/uploads/1/3/2/9/132946414/hip_rf_brief_final.pdf
- NLIHC Report: “Best Practices for State and Local Emergency Rental Assistance Programs”
- <https://nlihc.org/sites/default/files/Best-Practices-for-State-and-Local-Emergency-Rental-Assistance-Programs.pdf>
- NACO Webinar: “ COVID-19 Rental Assistance: A Playbook for Program Implementation”
- https://www.naco.org/sites/default/files/event_attachments/COVID-19%20Rental%20Assistance%20Slide%20Deck_Part2.pdf
- NACO Webinar: “COVID-19 Rental Assistance: A Playbook for Immediate Deadlines and Program Implementation”
- https://www.naco.org/sites/default/files/event_attachments/COVID-19%20Rental%20Assistance%20Slide%20Deck.pdf
- National Low Income Housing Coalition Webinar: “Emergency Rental Assistance Programs: Looking Back and Moving Forward”
- https://nlihc.org/sites/default/files/ERAP_Lookingback_Movingforward_012821FINAL.pdf



Questions