

City of Anaheim
201 S. Anaheim Blvd., Anaheim, CA 92805
Housing & Community Development Commission
TELECONFERENCE

<http://www.anaheim.net/185/Housing-Community-Development-Commission>

April 22, 2020

5:00 P.M.

SPECIAL NOTICE DURING COVID-19 PANDEMIC

On March 4, 2020, Governor Newsom proclaimed a State of Emergency in California as a result of the threat of COVID-19. On March 17, 2020, Governor Newsom issued Executive Order N-29-20 (superseding the Brown Act-related provisions of Executive Order N-25-20 issued on March 12, 2020), which allows a local legislative body to hold public meetings via teleconferencing and to make public meetings accessible telephonically or otherwise electronically to all members of the public seeking to observe and to address the local legislative body. Pursuant to Executive Order N-29-20, please be advised that Housing & Community Development Commission members will participate in this meeting remotely.

PUBLIC PARTICIPATION: Pursuant to Executive Order N-29-20 and given the current health concerns, members of the public can access the meeting live on-line, with audio and limited video, at <http://www.anaheim.net/185/Housing-Community-Development-Commission>. In addition, members of the public can submit comments electronically for the Anaheim Housing and Community Development Commission consideration by sending them to AHInfo@anaheim.net. To ensure distribution to the Anaheim Housing and Community Development Commission prior to consideration of the agenda, please submit comments prior to 3:00 P.M. the day of the meeting. Those comments, as well as any comments received after 3:00 P.M., will be distributed to the Anaheim Housing and Community Development Commission members and will be made part of the official public record.

AGENDA

- I. CALL TO ORDER**
- II. PUBLIC COMMENTS**
- III. APPROVAL OF MINUTES**

1) April 15, 2020

IV. ACTION ITEMS

1) FY 2019-2020 ANNUAL ACTION PLAN AMENDMENT TO INCORPORATE SUPPLEMENTAL HUD FUNDING – Grace Stepter

(Revised 4/21/2020)

- Staff Report
- Microenterprise Business Loan Program Policies and Procedures
- CDBG Emergency Rental Assistance Policies and Procedures

(Revised 4/22/2020)

- Amendment HUD Budget

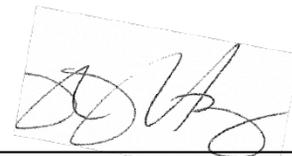
V. INFORMATIONAL ITEMS

~~1) Affordable Housing Update – Andy Nogal~~

VI. COMMISSIONERS REPORTS AND COMMENTS

VII. STAFF COMMENTS

VIII. ADJOURNMENT



NADIA MARTINEZ, SR. SECRETARY

POSTING STATEMENT: By Friday, April 17, 2020 by 5:00 p.m., a true and correct copy of this agenda was posted in the lobby of Anaheim West Tower, 201 S. Anaheim Blvd and online at the Agenda Center at www.anaheimhousingprograms.com.

***REVISED POSTING STATEMENT: By Tuesday, April 21, 2020 by 5:00 p.m., a true and correct copy of this agenda was posted in the lobby of Anaheim West Tower, 201 S. Anaheim Blvd and online at the Agenda Center at www.anaheimhousingprograms.com.

***REVISED POSTING STATEMENT: By Wednesday, April 22, 2020 by 5:00 p.m., a true and correct copy of this agenda was posted in the lobby of Anaheim West Tower, 201 S. Anaheim Blvd and online at the Agenda Center at www.anaheimhousingprograms.com.

ACCESSIBILITY: If requested, the agenda and backup materials will be made available in appropriate alternative formats to persons with a disability, as required by Section 202 of the Americans with Disabilities Act of 1990 (42 U.S.C. Sec. 12132), and the federal rules and regulations adopted in implementation thereof. Any person who requires a disability-related modification or accommodation, in order to observe and/or offer public comment may request such reasonable modification, accommodation, aid, or service by contacting the Community and Economic Development Department at 714-765-4300 ext. 4891 or via email to AHInfo@anaheim.net no later than 8:00 AM on the day of the scheduled meeting.

Any writings or documents provided to a majority of the Anaheim Housing and Community Development Commission regarding any item on this agenda (other than writings legally exempt from public disclosure) will be made available for public inspection by contacting the Community Development Department located at 201 S. Anaheim Blvd., Suite 1003, during regular business hours.

April 15, 2020
Draft Minutes
ANAHEIM HOUSING & COMMUNITY DEVELOPMENT COMMISSION MEETING
AND PUBLIC HEARING
[Teleconference](#)

PRESENT: Norma Kurtz, Claudia Perez, Linda Adair, Susan Anderson-Gohl, Amelia Castro, Rajni Chawla, Adalgisa Tamayo, Tim Houchen

ABSENT: John Gatti

PUBLIC: None

STAFF:	Deputy Director	Grace Stepter
	Community Investment Manager	Andy Nogal
	Project Manager	Albert Ramirez
	Analyst	Mika Takayasu
	Management Assistant	Michelle Gallardo
	Senior Secretary	Nadia Martinez

I. CALL TO ORDER:

Chairperson Kurtz called the meeting to order at 5:05 p.m.

II. PUBLIC COMMENTS:

None.

III. APPROVAL OF MINUTES:

Commissioner Castro motioned to approve the minutes for the meeting on February 19, 2020 as drafted. Commissioner Adair seconded the motion. Motion carried (6-0-2). Commissioner Tamayo abstained.

IV. ACTION ITEMS:

V. INFORMATIONAL ITEMS:

Grace Stepter provided a general update on how the City is responding to COVID-19 with regard to office closures and temporary measures put in place to continue providing housing services to City residents. The Commission was advised that the goal is to ensure continuity of services while ensuring staff's safety. She further informed the Commission that while offices are closed to the public, staff is continuing to work onsite and remotely to adhere to social distancing orders.

Ms. Stepter informed the Commission that the Section 8 Rental Assistance Program has been impacted in several areas, but continues to provide the same level of service:

- Interim Re-examinations are being prioritized due to change and loss of income.
- Inspections have ceased temporarily, but participants are able to self-certify.
- Permission to waive some administrative processes while telecommuting have been submitted to the Department of Housing and Urban Development.
- Implementation of virtual meetings and document approvals.

Ms. Stepter also advised the Commission that the Affordable Housing Development and Grants Management teams are also telecommuting and rotating shifts onsite while City Hall is closed to the public.

She informed the Commission that as part of the Coronavirus Aid, Relief, and Economic Security Act the City received additional funding:

- CDBG – CV 2.5 million dollars
- ESG – CV 1.2 million dollars
- HOPWA – \$368,235

She stated that programs for use of the funds in the areas of rental assistance; homeless services; Senior Safety Net; small business assistance programs; are being developed. The formal action item will be considered by the Housing and Community Development Commission on April 22, 2020.

Ms. Stepter informed the Commission that the City of Anaheim was the recipient of 39 trailers from the state. The trailers will assist homeless shelters in isolating those afflicted with Coronavirus. In addition, the City has established an additional homeless shelter for women to help with social distancing in congregate housing.

Andy Nogal provided a brief status update on current projects in development: Manchester; Matrix; and El Verano.

VI. COMMISSIONER REPORTS AND COMMENTS:

Commissioner Castro thanked staff for all their work.

Commissioner Chawla asked for a copy of the presentation.

VII. STAFF COMMENTS:

Grace Stepter informed the Commission that a standardized format for providing updates on current and prospective developments is being drafted. It will be implemented to avoid what may appear as repetitive information as projects move along through completion.

Andy Nogal informed staff that a link to the presentation would be included with the agenda.

VIII. ADJOURNMENT:

Chairperson Kurtz adjourned the meeting at 6:07 p.m.

Respectfully submitted,

Nadia Martinez
Secretary to Housing & Community Development Commission



HOUSING & COMMUNITY DEVELOPMENT COMMISSION REPORT

City of Anaheim COMMUNITY & ECONOMIC DEVELOPMENT DEPARTMENT

DATE: APRIL 22, 2020
FROM: COMMUNITY & ECONOMIC DEVELOPMENT DEPARTMENT
SUBJECT: FY 2019-2020 ANNUAL ACTION PLAN AMENDMENT TO INCORPORATE SUPPLEMENTAL HUD FUNDING AND APPROVE THE POLICIES AND PROCEDURES FOR TWO NEW PROGRAMS; THE MICROENTERPRISE BUSINESS LOAN PROGRAM AND EMERGENCY RENTAL ASSISTANCE PROGRAM

RECOMMENDATION:

That the Housing & Community Development Commission, by Motion, recommend approval of the Substantial Amendment to the FY 2019-2020 Action Plan. The amendment will allocate supplemental Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) funds from the Coronavirus Aid, Relief, and Economic Security (CARES) Act and un-programmed CDBG funds, totaling \$4,684,447; Approve Policies and Procedures for two new programs, the Microenterprise Business Loan Program and Emergency Rental Assistance Program; designate the Director of Community and Economic Development as the Certifying Official authorized to execute all documents related to the administration, management and implementation of the supplemental CDBG, ESG and HOPWA funding; and provide discretion to the Director or his designee to reallocate funds to eligible activities as deemed necessary to address greatest need.

DISCUSSION:

On March 27, 2020, President Trump signed the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) into law, providing much needed assistance to the American people as the country works diligently to combat COVID-19. As part of the CARES Act, the Department of Housing and Urban Development (HUD) received an additional \$3 billion dollars to help America's low income families and most vulnerable. The funds were quickly awarded using existing grant formulas and accompanied by new guidance making it easier for grantees to help their communities.

FY 2019-2020 Substantial Amendment

The City prepared a FY 2019-2020 Annual Action Plan to obtain CDBG, HOME, ESG, and HOPWA Program funds from HUD. The supplemental HUD funding allocated to the city under the CARES ACT requires a substantial amendment to the FY 2019-2020

Annual Action Plan. In addition to the CARES Act funding, the city proposes to allocate un-programmed CDBG funds, as part of the substantial amendment. Below is an overview of the additional CARES Act and un-programmed funding:

CDBG-COVID	\$ 2,537,140
Un-programmed CDBG	\$ 500,000
ESG-COVID	\$ 1,279,072
HOPWA-COVID	\$ 368,235
TOTAL	\$ 4,684,447

The City intends to focus these funds to rapidly expanding or creating new programs that mitigate the impacts of COVID-19 among homeless individuals and vulnerable populations, working families and businesses. See Attachment 1 for additional budget and activity information.

In addition to the supplemental HUD funding, City Council recently approved an Economic Recovery Plan, which allocated reserves from the general fund to augment the federal funds.

Staff is also working closely with the Anaheim Community Foundation, who also received additional funding under the Economic Recovery Plan. The Anaheim Community Foundation is preparing to fund non-profits and expand or offer new services that are vital to the community. Staff is working to ensure CDBG and ESG funds fill service gaps and are not duplicating efforts of the Anaheim Community Foundation.

Microenterprise Business Loan Program

Utilizing CDBG, staff has developed a new program to assist microbusinesses impacted by COVID-19. The program will provide loans to small businesses with 1-5 employees to help sustain their operations with the goal of retaining employees.

Emergency Rental Assistance Program

Utilizing CDBG, staff has developed an emergency rental assistance program to assist families experiencing difficulty meeting rental commitments due to COVID-19 for a period not to exceed three months under specific conditions.

IMPACT ON BUDGET:

All activities in the FY 2019-2020 Substantial Amendment are anticipated to be fully funded by the supplemental HUD funding provided through the CARES Act (\$4,684,447); as such, there is no impact to the budget. In the event grant funds are reduced or eliminated, the Substantial Amendment would be amended to only support activities that are fully funded by available grant allocations.

Attachments:

1. Substantial Amendment and Proposed Budget

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 - VI. ATTACHMENT 2 CARES ACT FUNDING BUDGET**
 - VII. ATTACHMENT 3 MICROENTERPRISE BUSINESS LOAN PROGRAM
POLICIES AND PROCEDURES**
 - VIII. ATTACHMENT 4 CDBG EMERGENCY RENTAL ASSISTANCE POLICIES
AND PROCEDURES**
-

FY 2019-2020 ANNUAL ACTION PLAN SECOND AMENDMENT

I. INTRODUCTION

This is the second amendment to the City of Anaheim’s Fiscal Year (FY) 2019-2020 Annual Action Plan.

On March 27, 2020, President Trump signed the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) into law, providing much needed assistance to the American people as the country works diligently to combat the COVID-19 pandemic. As part of the CARES Act, the Department of Housing and Urban Development (HUD) received an additional \$3 billion dollars to help America’s low income families and most vulnerable. The funds were quickly awarded using existing grant formulas and accompanied by new guidance making it easier for grantees to help their communities.

As stated in the City’s HUD-approved Citizen Participation Plan, an Annual Action Plan Amendment is required if the City proposes a “substantial change” in activities during a program year. For the purposes of this Amendment, a substantial change constitutes a new activity not previously stated in the Annual Action Plan of the Consolidated Plan and to add a new activity not identified in the current Action Plan.

II. BUDGET ADJUSTMENT

In addition to the CARES Act funding, the city proposes to allocate un-programmed CDBG funds, as part of the substantial amendment. Below is an overview of the additional CARES Act and un-programmed funding budget:

CDBG-COVID	\$ 2,537,140
Un-programmed CDBG	\$ 500,000
ESG-COVID	\$ 1,279,072
HOPWA-COVID	\$ 368,235
TOTAL	\$ 4,684,447

The City intends to focus these funds to rapidly expanding or creating new programs that mitigate the impacts of COVID-19 among homeless individuals and vulnerable populations, working families and businesses. See Attachment 2 for additional budget and activity information.

In addition to the supplemental HUD funding, City Council recently approved an Economic Recovery Plan, which allocated reserves from the general fund to augment the federal funds.

Staff is also working closely with the Anaheim Community Foundation, who also received additional funding under the Economic Recovery Plan. The Anaheim Community Foundation is preparing to fund non-profits and expand or offer new services that are vital to the community. Staff is working to ensure CDBG and ESG funds fill service gaps and are not duplicating efforts of the Anaheim Community Foundation.

Community Development Block Grant (CDBG)

Microenterprise Business Loan Program – Utilizing CDBG, staff has developed a new program to assist microbusinesses impacted by COVID-19. The program will provide loans to small businesses with 1-5 employees to help sustain their operations with the goal of retaining employees.

Emergency Rental Assistance Program - Utilizing CDBG, staff has developed an emergency rental assistance program to assist families experiencing difficulty meeting rental commitments due to COVID-19 for a period not to exceed three months under specific conditions.

Support for non-profits and other eligible uses - As the crisis evolves, we learn more about the needs of non-profits serving our community including medical, technical and legal needs. The CDBG program provides the potential to address some of these gaps and we'd like to reserve funds to meet evolving critical needs. The Economy Recovery Plan approved by City Council on March 26, 2020 provided a commitment of \$2 Million to the Anaheim Community Foundation and we will work to ensure that we are not duplicating efforts.

Emergency Solution Grants (ESG)

Homeless Prevention/Rapid Re-housing – ESG, will be used to expand support to the agencies on the front line of the homeless issue with motel vouchers, emergency rental assistance program for extremely low income individuals and/or families as a means of preventing displacement or assisting with rapid rehousing. It is anticipated that the demand for this type of assistance will be most pronounced following the COVID-19 crisis as unemployment benefits decrease and for employed industries that are slow to

recover and/or if jobs are eliminated although. If needed, this fund will be augmented with City general fund.

Housing Opportunity for Persons with HIV/AIDS (HOPWA)

Additional funds will be used to expand the current program to ensure that persons with a compromised immunity are housed appropriately, which is vital at this time.

III. CITIZEN PARTICIPATION PLAN AND PUBLIC COMMENTS

The FY 2019-20 Annual Action Plan Second Amendment was published on the Anaheim Bulletin and on the City's Community & Economic Development webpage for citizen review and comment on April 16, 2020. Using the waiver granted by HUD, the public comment period was open from April 16, 2020 to April 22, 2020 while the Amendment was made available to the public online at <http://www.anaheim.net/660/Community-Economic-Development>. Pursuant to the Executive Order by Governor Gavin Newsom (Executive N-29-20) and given the current health concerns, the City hosted the Public Hearing via live teleconference on April 22, 2020, where Staff and Commissioners were provided dial-in information to participate in the meeting by phone. Public participation was conducted via email for public input and through live audio broadcast.

A copy of the public hearing notice is presented in Attachment 1.

IV. CONTACT INFORMATION

For additional information on any of the programs mentioned above, please contact Michelle Gallardo at (714) 765-4300 ext. 4891 or via email at mgallardo@anaheim.net, or by mail at 201 South Anaheim Boulevard, Suite 1003, Anaheim, CA 92805.

Attachment 1
Proof of Publication

Attachment 2
CARES Act Funding Budget

Attachment 3
Microenterprise Business Loan Program Policies and Procedures

Attachment 4
CDBG Emergency Rental Assistance Policies and Procedures

FY 2019-2020 CDBG - COVID Grant Amount:

\$ 2,537,140

	Project	Description	\$
1	Economic Development - Microbusiness Loan Program	Provide low-interest loans to microbusinesses impacted by COVID-19 to support their operations with the goal of retaining employees	\$ 1,014,856
2	Rental Assistance for Displaced Workers	Provide emergency rental assistance to Anaheim residents impacted by COVID -19	\$ 1,014,856
3	Fair Housing Services - Landlord and Tenant Mediation Services (Funded by Admin 20%)	Partner with local non-profit fair housing providers or public law centers to provide landlord and tenant mediation services	\$ 50,000
4	Administration (20%)	Grant Administration	\$ 457,428
GRAND TOTAL:			\$ 2,537,140

Un-Programmed CDBG Amount:

\$ 500,000

	Project	Description	\$
1	Eligible CDBG Activities in Response to COVID-19	CDBG Eligible Activities that respond to COVID-19. Examples include funding testing sites, public services or infrastructure projects	\$ 500,000
GRAND TOTAL:			\$ 500,000

FY 2019-2020 ESG - COVID Grant Amount:

\$ 1,279,072

	Sub recipient	Project	\$
1	2-1-1 Orange County	Federally mandated COC coordination to meet ESG requirements for a coordinated unified homeless management information system	\$ -
2	Interval House	Emergency shelter, rapid-rehousing and homeless prevention services for victims of domestic violence and families	\$ 50,000
3	Mercy House	Emergency shelter, rapid-rehousing and homeless prevention services for individuals and families	\$ 50,000
4	Pathways of Hope - Fullerton Interfaith ES	Emergency shelter, rapid-rehousing and homeless prevention services for families	\$ -
5	Collette's Children's Home	Emergency shelter, rapid-rehousing and homeless prevention services for victims of domestic violence and families	\$ 50,000
6	Families Forward	Emergency shelter, rapid-rehousing and homeless prevention services for families	\$ 50,000
7	City Sponsored Homeless Prevention/ Rapid Program	The city will either directly implement or partner with a sub recipient to administer a homeless prevention or rapid rehousing program focused on families and individuals impacted by COVID-19	\$ 983,142
8	Administration (10%)	Grant Administration	\$ 127,907
GRAND TOTAL:			\$ 1,311,049

FY 2019-2020 HOPWA - COVID Grant:

\$ 368,235

	Project	Description	\$
1	Emergency Financial Rent, Mortgage and Utilities Assistance	In partnership with County Health, provide assistance to non-profits that support HOPWA eligible clients with emergency financial assistance	\$ 346,141
2	Administration (6%)	Grant Administration	\$ 22,094
GRAND TOTAL:			\$ 368,235



HOUSING & COMMUNITY DEVELOPMENT COMMISSION REPORT

City of Anaheim COMMUNITY & ECONOMIC DEVELOPMENT DEPARTMENT

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In addition to the supplemental HUD funding, City Council recently approved an Economic Recovery Plan, which allocated reserves from the general fund to augment the federal funds.

Staff is also working closely with the Anaheim Community Foundation, who also received additional funding under the Economic Recovery Plan. The Anaheim Community Foundation is preparing to fund non-profits and expand or offer new services that are vital to the community. Staff is working to ensure CDBG and ESG funds fill service gaps and are not duplicating efforts of the Anaheim Community Foundation.

Microenterprise Business Loan Program

Utilizing CDBG, staff has developed a new program to assist microbusinesses impacted by COVID-19. The program will provide loans to small businesses with 1-5 employees to help sustain their operations with the goal of retaining employees. Substantially in the form attached hereto are the program policies and procedures (Attachment 2).

Emergency Rental Assistance Program

Utilizing CDBG, staff has developed an emergency rental assistance program to assist families experiencing difficulty meeting rental commitments due to COVID-19 for a period not to exceed three months under specific conditions. Substantially in the form attached hereto are the program policies and procedures (Attachment 3).

IMPACT ON BUDGET:

All activities in the FY 2019-2020 Substantial Amendment are anticipated to be fully funded by the supplemental HUD funding provided through the CARES Act (\$4,684,447); as such, there is no impact to the budget. In the event grant funds are reduced or eliminated, the Substantial Amendment would be amended to only support activities that are fully funded by available grant allocations.

Attachments:

1. Substantial Amendment and Proposed Budget
2. Microenterprise Business Loan Program Policies and Procedures
3. CDBG Emergency Rental Assistance Policies and Procedures



2016-2017 CDBG Emergency Rental Assistance Program
Documentation REQUIRED For Application Appointment

1. A **COPY** of the last four most recent paycheck stubs for you and any other household member who will be occupying the home. The paycheck stubs must have the year to date gross income listed. If you are paid in cash or by personal check, you must provide a letter from your employer stating your year to date pay. This letter must be on company letterhead. Phone and fax number of employer for verification.
 2. A **COPY** of all other sources of income for **ALL** members of the household, including but not limited to current Social Security/SSI benefit letter and Unemployment checks/statement. Child support or alimony requires child support agreement and divorce decree as evidence of payment (If you do not receive child support, Osceola County will need verification of this), and any other retirement pension statements.
 3. A **COPY**, for ALL HOUSEHOLD MEMBERS, Six month of bank statements for all checking accounts, savings accounts, money market, employer card, reload cards, etc.
 4. A **COPY** of your Florida Driver's license or Florida picture identification for each adult members (18 years and older) of the household. Out of State Driver's license or ID's are not acceptable. Passports are not sufficient.
 5. A **COPY** of social security card for all household members.
 6. A **COPY** of birth certificates for all household members under the age of 18.
 7. A **COPY** of most recent year tax return for each adult member (18 years and older).
 8. A **COPY** of proof of hardship (job loss, loss of hours, loss of income, increase in expense, etc.).
 9. A **COPY** of proof of future management (increase in hours, additional income, etc.).
 10. A **COPY** of lease
 11. Letter of delinquency from landlord.
- ❖ Each member 18 years or older will be required to attend a Financial Assistance Course (Taking Control of Your Money). Please call the Osceola County Extension Services Department at 321-697-3000 to register.
- ❖ Please make **COPIES OF ALL THESE ITEMS.** Originals will not be returned.
- ❖ Household members 18 and older **MUST** attend the interview appointment.

Appointment Date: _____ Staff Member: _____ Appointment Time: _____

CITY OF ANAHEIM
COVID 19 SAFETY NET PROGRAM
A TEMPORARY EMERGENCY RENTAL ASSISTANCE PROGRAM
GUIDELINES/OPERATING PROCEDURES
(March 2020)

I. INTRODUCTION

The COVID 19 Safety Net Program (Program) is an emergency program enacted to assist eligible Anaheim renters to address short term financial hardships resulting from the loss of employment related income as a result of an unprecedented pandemic.

On March 4, 2020, Gavin Newsom, Governor of the State of California, proclaimed a State of Emergency to exist in California due to the spread of COVID- 19. This action was followed by a Federal State of Emergency Declaration issued on March 13, 2020. In direct response to the State and Federal emergency orders, the Anaheim City Council convened on March 16, 2020 and declared a local emergency. All orders are consistent in that they urge residents to stay at home as much as practical and only engage in essential services in order to mitigate the spread of the COVID 19 virus and protect public health. While these actions are necessary, they have resulted in the closure of several businesses thus significantly impacting the financial stability of many who depend on a thriving local economy.

The emergency program will utilize funds made available to the City under the federal Coronavirus Aid, Relief, and Economic Security Act (CARES) and may be further augmented, to the extent necessary, with funds allocated on March 26, 2020 under the community benefits section of the Mayor's Economic Recovery Plan.

II. Qualifying Guidelines

This program has been developed to assist individuals and households impacted by COVID 19 issues to remain stably housed. State and local Executive Orders have directed the closure of physical workplaces and facilities for non-essential businesses. As a result, many individuals and household have experienced a disruption in employment resulting in corresponding financial impacts. While there are several State and local measures in place to provide temporary relief, including eviction moratoriums, some families may experience a sustained hardship that may impact housing stability. The following defines some of the terms and guidelines that will be used to administer the COVID 19 Safety Net Program, an emergency rental assistance program put in place to temporarily assist those impacted by a job loss or reduction in employment hours as a result of the spread of the COVID 19 virus.

Definitions

1. Impacted Worker - an individual who has experienced a job loss, layoff or furlough, or reduction

in employment hours as a result of the spread of the COVID 19 virus.

2. Rental Assistance – assistance provided for the purposes of preventing housing displacement. A lease listing all authorized persons is required. Rental units must be located in Anaheim. Rental assistance is paid directly to the property owner or their authorized agent. For the purposes of this program, assistance will not be provided for interim or temporary situations including motel stays.
3. Residency Requirement - to be eligible for any financial assistance, a displaced worker must be a current resident and have resided in the City for a period of no less than six (6) consecutive months. Applicants must provide documentation verifying their current place of residence.
4. Income requirements – Priority in providing financial assistance will be given to households with an income at or below the Very Low Income (VLI) category, which is 50% of the Average Median Income (AMI), as established by the U.S. Department of Housing and Urban Development (HUD) for federal programs. However, CDBG program guidelines allow for assistance to be granted to households with an income up to 80% of AMI.
5. The applicant and all other adults residing in the household may be required to provide a current picture identification (i.e. government issued ID, including driver's license, State ID, and student ID if 18 and younger.). At minimum, the Head of Household must provide picture identification matching the lease.
6. The applicant and all household members, 18 years of age and older, must provide proof of income dated within the last 30 days (i.e. employment stubs, unemployment, S.S.I., S.S., Cal-Works, documentation of self-employment, child support, etc.) when requesting assistance. If additional documentation is necessary to confirm total household income, the applicant must provide the information requested in a timely manner, generally defined as 10 business days, in order to continue with the eligibility review process. For the purposes of this program, Pandemic Unemployment Assistance (PUA) counts toward household income.
7. The applicant and all household members, 18 years of age and older, must provide documentation of assets dated within the past 30 days. The eligibility process will include a review of assets. Households with liquid assets exceeding \$5,000 and or an overall net worth at or exceeding \$100,000 are not eligible for assistance under the emergency assistance. Liquid assets refers primarily to resources such as savings and checking accounts that do not require further action or expense to access. A review of net worth will take into consideration all assets including real property excluding personal vehicle (car) or the value of a mobile home.

III. Emergency Assistance

Emergency assistance may be provided to eligible individuals and households experiencing financial hardship as a result of a job loss or reduction in wages/income related to the COVID 19 pandemic.

Assistance may be granted for a period not to exceed three months. The amount of assistance provided will be dependent on household income. It is expected that households will continue to make a good faith effort to sustain housing on their own.

Emergency assistance can be provided to eligible households for the following categories:

- Rent and/or rent arrears– for a period not to exceed three months – to begin on or after March 2020.

Emergency assistance, based on federal CDBG guidelines, must be paid directly to the landlord or their authorized rental agent. The property owner must provide an IRS W-9 Form in order to receive funds.

Eviction Moratorium

On March 24, 2020, the Anaheim City Council passed Urgency Ordinance No. 6482, effective immediately, that placed a moratorium on evictions of tenants whose inability to pay rent is due to the impacts of COVID-19.

The ordinance is in effect until May 31, 2020, unless extended by the City Council. It applies to both residential tenants and commercial tenants, as well as their subtenants.

Tenants should take steps to notify the landlord before the day rent is due in order to gain the protections of the ordinance.

Specifically, tenants must notify their landlords that they have a covered reason for delayed payments, provide the landlord with verifiable documentation to support the assertion of a covered reason for delayed payment, and pay the portion of the rent that they can pay.

A review of asset is required as a condition of providing any emergency assistance. Households with liquid assets that exceed \$5,000 and/or a net worth at or above \$100,000 are not eligible for emergency assistance. Additionally, applicants may be asked to utilize available assets before any emergency assistance is provided.

IV. TENANT SELECTION POLICY

The COVID 19 ERAP program follows all of the requirements set forth for the CDBG Program under Section 570.207(4) **24, Part 92, of the Code of Federal Regulations (24 CFR 92)**. CDBG regulations prohibit the use of CDBG funds for “income payments” made directly to an individual or family with the exception that payments are used for emergency rental assistance in the form of a grant payment. Payments cannot exceed three (3) consecutive months and payment must be made to the landlord on behalf of the individual or family.

- A. Eligible Participating Tenant Households** - For the purposes of participating in the City’s COVID 19 ERAP Program, an eligible Household must qualify as a low-income household and must meet local preference requirements. While the definition of a **low income household** is a Tenant Household that has an adjusted annual income that does not exceed eighty percent

(80%) of the median income, adjusted for family size, established by U.S. Department of HUD for the City of Anaheim, the City may adopt local priorities.

For the purposes of the COVID 19 ERAP program, the City shall adopt the following local priorities:

Applicants shall be selected based on Fair Housing priorities which prohibit discrimination based on age, race, creed, religion, sex, handicap, national origin or familial status.

B. Determination of Participating Tenant Household Income - Gross annual income, includes all payment from all sources, whether in cash or in-kind, that is anticipated to be received by all adult members of the Participating Tenant Household. The Gross Annual Income includes, but is not limited to:

1. Gross amount of wage, salary, overtime pay, commissions, fees, tips and bonuses
2. Net income from the operation of a business or profession
3. Interest and other income of any kind from real or personal property
4. Full amount of periodic payments received from social security, annuities, insurance policies, retirement funds, pensions, disability/handicap or death benefits
5. Payment in lieu of earnings such as unemployment, worker's compensation and severance pay, including Pandemic Unemployment Assistance (PUA).
6. Social Security Assistance (SSA) and/or Social Security Disability Supplemental Income Assistance (SSI)
7. Alimony, child support and other regular contributions

V. ELIGIBLE HOUSING UNITS

A. Eligible Housing Units - Participating households requesting COVID 19 ERAP assistance from the City of Anaheim must reside in an eligible housing unit. Eligible housing units include all rental units, as demonstrated by a written lease, within the City of Anaheim but does not include transitional units such as motels or interim, temporary arrangements such as the use of a room in a housing unit where the applicant is not listed on the lease.

1. Ineligible Units - Units that are assisted with any form of rent subsidies from Federal, State or other local sources. Households participating in the Housing Choice Voucher Program or any other rental subsidy assistance administered by the City of Anaheim, the County of Orange are not eligible for assistance under this program. Likewise, if rental assistance has been secured through another source such as a social service provider, the household must disclose such assistance and City assistance will be adjusted accordingly.

VI. ADVERTISING TO ELIGIBLE HOUSEHOLDS RESIDING IN HOUSING UNITS LOCATED WITHIN THE CITY OF ANAHEIM

The City shall advertise the Program on the City website and by email blast to all local social service agencies. Additionally, the City will list the program on the County's 211 resource inventory list.

LANDLORD REQUIREMENTS

- Each landlord will be required to submit a completed IRS Form W-9 Request for Taxpayer Identification Number and Certification. The City or its Consultant will rely on this information when issuing a 1099 form to each payee as required by the IRS. A 1099 form must be issued annually to all participating landlord (payee).

MAXIMUM AMOUNT OF RENTAL SUBSIDY/TENANT HOUSEHOLD CONTRIBUTION

The City will provide rental assistance as follows:

1. Housing Burden – When, based on total household income, the household is contributing more than 50% of household income toward rent, the City will provide COVID 19 ERAP assistance as follows –

The difference between 50% of household income and rent due to the property owner. As an example, if rent due to the owner is \$1,000 and 50% of household income is \$400, the COVID 19 ERAP is \$600.

2. Arrears Payment - Assistance may be provided to address arrears following the same formula outlined above (housing burden). Rental assistance, including both arrears and ongoing assistance may not be provide for more than a total of three months. For example, if assistance is provided for arrears accumulated in March, only two more rental assistance payments may be provided.

VII. LENGTH OF ASSISTANCE

The City will provide rental assistance payments for up to three months. COVID 19 ERAP payments will be made by the City on a monthly basis directly to the Property Manager. Assistance may be terminated upon verification that the Participating Tenant Household:

- A. Is no longer income eligible (i.e. income exceeds fifty percent of area median income adjusted per family size), or
- B. Household no longer meets the rent burden hardship, that is, rent obligation does not exceed 50% of total household income. Households must certify that ongoing hardship exists.
- C. No longer resides in the eligible housing unit on a full-time basis.
- D. Lease is being terminated for other than non-payment of rent issues.

In addition, rental assistance could be denied if the City has exhausted all CDBG funding. Assistance is provided on a month-to-month basis and is cannot guaranteed for an entire three month period.

VIII. PROGRAM PROCEDURES

1. The City or its Consultant receives the application.
2. City staff reviews application and all required documents submitted. The tenant lease agreement must be signed by the tenant and landlord which outlines the prohibited lease terms and other basic leasing requirements.
3. Annual gross income is verified and COVID19ERAP assistance is determined.
4. Application approved by City staff.
5. City staff may refer applicant to the City of Anaheim Workforce Department for job opportunities.
6. City will make monthly payments to the Property Manager on a reoccurring basis based on the discretion of the Community and Economic Development Manager. City shall drawdown Federal funds to reimburse City for such costs.

DEFINITIONS

Income Verification

Initial Income Verification determines if program applicants are income-eligible. Given the emergency nature of the program, staff may accept copies of income documents. To the extent feasible, income documentation should be dated within 30 days of application.

Income eligibility

Income eligibility is based on anticipated GROSS ANNUAL income from all sources as follows:

1. The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services;
2. The net income from operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness shall not be used as deductions in determining net income. An allowance for depreciation or assets used in a business or profession may be deducted, based on straight line depreciation, as provided in Internal Revenue Service regulations. Any withdrawal of cash or assets from the operation of a business or profession will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested in the operation by the Family;
3. Interest, dividends, and other net income of any kind from real or personal property. Expenditures for amortization of capital indebtedness shall not be used as a deduction in determining net income. An allowance for depreciation is permitted only as authorized in paragraph (b)(2) of this section. Any withdrawal of cash or assets from an investment will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested by the Family. Where the Household has Net Household Assets in excess of \$5,000, annual income shall include the greater of the actual income derived from all Net Household Assets or a percentage of the value of such Assets based on the current passbook savings rate, as determined by HUD;

4. The full amount of periodic payments received from social security, annuities, insurance policies, retirement funds, pensions, disability or death benefits and other similar types of periodic receipts, including a lump-sum payment for the delayed start of a periodic payment;
5. Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation and severance pay
6. Welfare Assistance. If the Welfare Assistance payment includes an amount specifically designed for shelter and utilities that is subject to adjustment by the Welfare Assistance agency in accordance with the actual cost of shelter and utilities, the amount of Welfare Assistance income to be included as income shall consist of:
 - (i) The amount of the allowance or grant exclusive of the amount specifically designated for shelter or utilities, plus
 - (ii) The maximum amount that the Welfare Assistance agency could in fact allow the Household for shelter and utilities. If the Household's Welfare Assistance is ratably reduced from the standard of need by applying a percentage, the amount calculated under this paragraph (b)(6)(ii) shall be the amount resulting from one application of the percentage;
7. Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from persons not residing in the dwelling;
8. All regular pay, special pay and allowances of a member of the Armed Forces (but see (6 & 7 of next section); and
9. Any earned income tax credit to the extent it exceeds income tax liability.

GROSS ANNUAL income does not include the following:

1. Income from employment of children (including foster children) under the age of 18 years;
2. Payments received for the care of foster children;
3. Lump-sum additions to Household assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains and settlement for personal or property losses);
4. Amounts received by the Household that are specifically for, or in reimbursement of, the cost of medical expenses for any family member;
5. Income of a live-in aide, as defined in 24 CFR 813.102;
6. Amounts of educational scholarships paid directly to the student or to the educational institution, and amounts paid by the Government to a veteran, for use in meeting the costs of tuition, fees, books, equipment, materials, supplies, transportation, and miscellaneous personal expenses of the student. Any amount of such scholarship or payment to a veteran not used for the above purposes that is available for subsistence is to be included in income;
7. The special pay to a Household member serving in the Armed Forces who is exposed to hostile fire;

8. (i) Amounts received under training programs funded by HUD
 - (ii) Amounts received by a Disabled person that are disregarded for a limited time for purposes of Supplemental Security Income eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS); or
 - (iii) Amounts received by a participant in other publicly assisted programs which are specifically for or in reimbursement of out-of-pocket expenses incurred (special equipment, clothing, transportation, child-care, etc.) and which are made solely to allow participation in a specific program;
9. Temporary, nonrecurring or sporadic income (including gifts);
 10. For all initial determinations and reexaminations of income carried out on or after April 23, 1993, reparation payments paid by a foreign government pursuant to claims filed under the laws of that government by persons who were persecuted during the Nazi era; or
 11. Amounts specifically excluded by any other Federal statute from consideration as income for purposes of determining eligibility or benefits under a category or assistance programs that includes assistance under the United States Housing Act of 1937.

Lease

The lease must be a written document and clearly identify monthly rent due and the persons authorized to be in the household.

Maximum Payment

The maximum payment is the difference between 50% of the Participating Tenant Household's monthly income and the rent limit due to the owner.

Program Participant Selection

Participant selection occurs upon the receipt of a complete application package from a tenant household that is processed on a first-come, first-serve basis.

CURRENT INCOME GUIDELINES

Based on HUD Guidelines published April 24, 2019

FAMILY SIZE	EXTREME LOW 30% OF AMI*	VERY LOW 50% OF AMI	LOW 80% AMI
1	\$24,950	\$41,550	\$66,480
2	\$28,500	\$47,500	\$76,000
3	\$32,050	\$53,450	\$85,520
4	\$35,600	\$59,350	\$94,960
5	\$38,450	\$64,100	\$102,560
6	\$41,300	\$68,850	\$110,160
7	\$44,150	\$73,600	\$117,760
8	\$47,000	\$78,350	\$125,360

*AMI – Average Median Income

FY 2019-2020 CDBG - COVID Grant Amount: \$ 2,537,140

	Project	Description	\$
1	Economic Development - Microbusiness Loan Program	Provide low-interest loans to microbusinesses impacted by COVID-19 to support their operations with the goal of retaining employees	\$ 1,014,856
2	Rental Assistance for Displaced Workers	Provide emergency rental assistance to Anaheim residents impacted by COVID -19	\$ 1,014,856
3	Fair Housing Services - Landlord and Tenant Mediation Services (Funded by Admin 20%)	Partner with local non-profit fair housing providers or public law centers to provide landlord and tenant mediation services	\$ 50,000
4	Administration (20%)	Grant Administration	\$ 457,428
GRAND TOTAL:			\$ 2,537,140

Un-Programmed CDBG Amount: \$ 500,000

	Project	Description	\$
1	Eligible CDBG Activities in Response to COVID-19	CDBG Eligible Activities that respond to COVID-19. Examples include funding testing sites, public services or infrastructure projects	\$ 500,000
GRAND TOTAL:			\$ 500,000

FY 2019-2020 ESG - COVID Grant Amount: \$ 1,279,072

	Sub recipient	Project	\$
1	Collette's Children's Home	Emergency Shelter and Homeless Prevention	\$ 50,000
2	Families Forward	Homeless Prevention and Rapid Rehousing	\$ 50,000
3	Grandmas House of Hope	Emergency Shelter	\$ -
4	HIS House	Homeless Prevention and Rapid Rehousing	\$ 50,000
5	Illumination Foundation	Emergency Shelter	\$ -
6	Interval House	Emergency Shelter and Homeless Prevention and Rapid Rehousing	\$ 50,000
7	Mercy House	Homeless Prevention and Rapid Rehousing	\$ 50,000
	Orange County Community Housing Corp	Case Management Services Only	\$ -
	Pathways of Hope	Homeless Prevention and Rapid Rehousing	\$ 50,000
	Stand Up for Kids	Homeless Prevention and Rapid Rehousing	\$ 33,000
	The Eli Home	Emergency Shelter	\$ 50,000
	Eligible ESG Activities in Response to COVID-19	Emergency Shelter and Homeless Prevention and Rapid Rehousing	\$ 768,165
8	Administration (10%)	Grant Administration	\$ 127,907
GRAND TOTAL:			\$ 1,279,072

FY 2019-2020 HOPWA - COVID Grant: \$ 368,235

	Project	Description	\$
1	Emergency Financial Rent, Mortgage and Utilities Assistance	In partnership with County Health, provide assistance to non-profits that support HOPWA eligible clients with emergency financial assistance	\$ 346,141
2	Administration (6%)	Grant Administration	\$ 22,094
GRAND TOTAL:			\$ 368,235