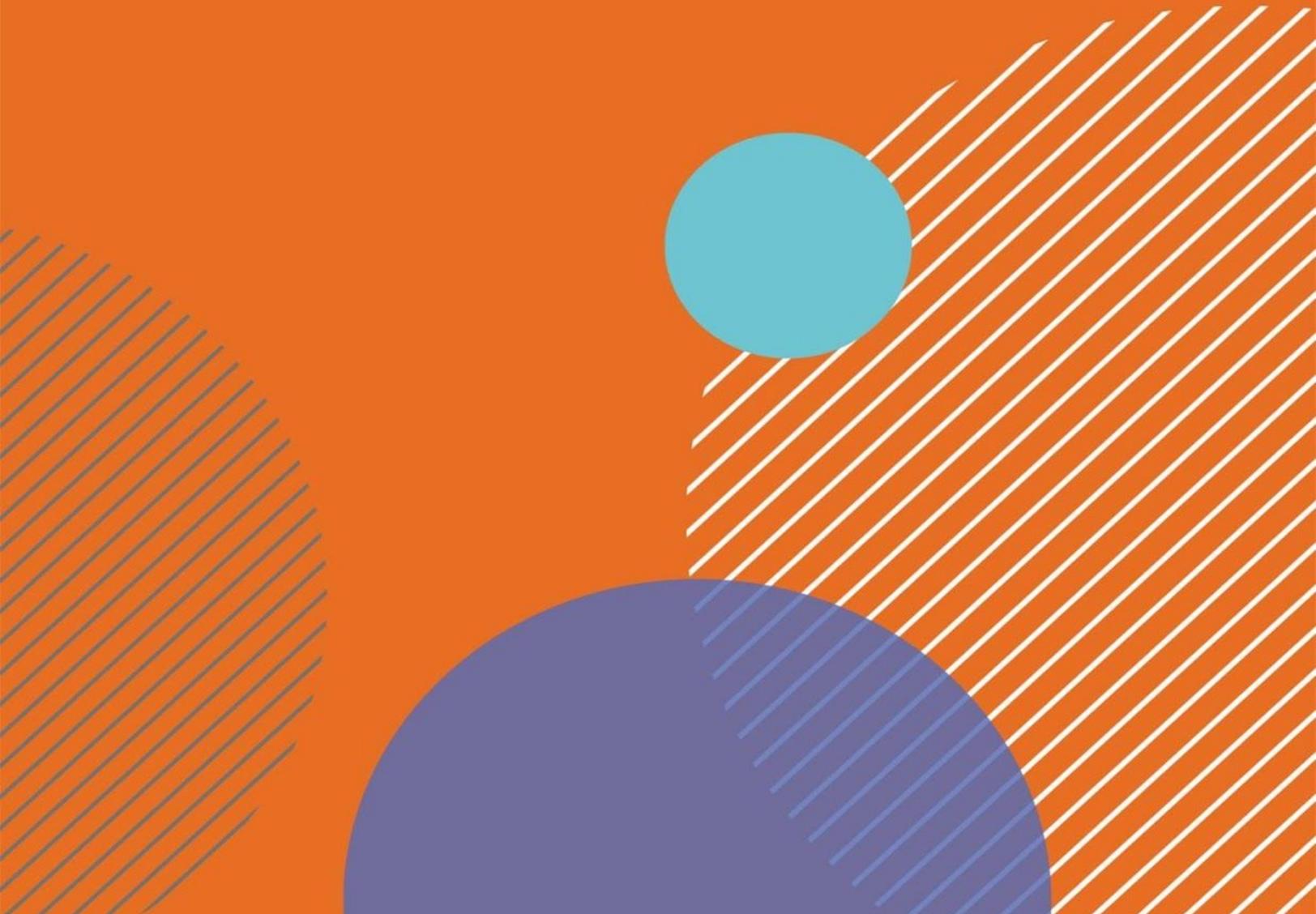


RISK MITIGATION FUND FY 2019

POLICY IMPLEMENTATION & ASSESSMENT
JANUARY 2020



OUTREACH AND ASSESSMENT REPORT:

POLICY IMPLEMENTATION OF RISK MITIGATION FUND

January 2020

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POLICY EVALUATION TEAM



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EXECUTIVE SUMMARY

The Neighborhood and Housing Services Department (NHSD) Staff in coordination with a stakeholders group are conducting a longitudinal impact assessment of the implementation of the Risk Mitigation Fund including a broad outreach to targeted communities. The team has regularly met since April 2019 and agreed that the core component of the assessment abides by a number of guiding principles, outreach plan, client's data analyses completed by members of the core team and clients.

To assess the RMF Policy, three data sets were utilized to understand the client's profile and to assess the changes, if any, in their status within six and 12 months of funds receipt using a quantifiable metric and phone-interviews:

1. Client's Profile at the intake
2. Assessment measures (at the intake and six & 12 months after receiving the assistance)
3. Client's follow up survey (six & 12 months after receiving the assistance)

In the Fiscal Year (FY) 2019, a total of 237 Households (618 individuals) were assisted by the two programs of the RMF, known as Emergency Assistance (EA) and Resident's Relocation Assistance Program (RRAP)]. This means that 37 households above the estimated program target of 200 were served in FY2019. 226 (95%) of all served households were reported to have income \leq 50% of the Area Median Income (AMI)¹. Among all recipients of fund, 187 (79%) were households with income \leq 30% Area Median Income (AMI). A total of \$ 547,306 was spent to serve both EA and RRAP clients with the majority (84%) of fund spent on rental assistance, and with approximately half of the assisted households live in three City Council Districts, 2, 3, and 1. From the client's intake data set, the self-reported reasons or seeking assistance, defined as causes of hardship, include 77 (32%) as eviction-related status; loss of monetary resources including 93 (40%) reported as loss of income including loss of employment or reduced houses/ or wage. While the reported loss of monetary resources was not rooted to lead to eviction, the assessment team of RMF policy has highly recommended tracking the root causes of hardship, including whether these causes have led to any status of eviction, from a verbal landlord notice to an eviction court notice.

Based on client's data analysis including assessment of pre/post- service condition, and the stakeholders' recommendations, we're recommending the following items to be included in the RMF policy revision:

- Highly recommended referrals to financial literacy, know your rights, and workforce-related training
- Right to Council (RTC) initiative: a competitive RFP for allocated \$100,000 for a nonprofit to support counseling and representation at eviction courts
- Targeted outreach plan
- Add the following components to the eligibility criteria: 1) eviction due to fire hazard, and 2) define primary residence to include extended stay residents.
- Revise the reporting method of address client's hardship to address the root causes of eviction. This will include two criteria: 1) status of eviction, followed by 2) causes that led to eviction, if applies, including medical expenses, loss of employment, etc. This will also include self-reporting on the hardship that led to each of these causes.

¹ AMI is defined by the US Department of Housing and Urban development's (HUD) annually published income limits, available at: <https://www.huduser.gov/portal/datasets/il.html#2019>

SUMMARY OF RISK MITIGATION FUND POLICY

The City of San Antonio's Housing Policy [framework](#) recommended the creation of a fund to mitigate the impact of displacement for low income households who earn up to 80% Area Median Income (AMI). The fund should include resources for, but not limited to, a relocation assistance package that includes rapid re-housing and housing navigation services provided by trained housing navigators/counselors who can provide individualized case management to ensure that residents understand their housing rights and they have access to a range of supportive resources.

Based on these recommendations, in October of 2018, a one-million dollar Risk Mitigation Fund (RMF) was created by City Council as a first step in mitigating displacement, and the RMF Policy was developed and adopted by the City Council in March 2019. The fund provides support for households earning up to 100 percent AMI through three mechanisms: 1) \$600,000 relocation assistance for households impacted by direct displacement, 2) \$350,000 emergency assistance to help households stay housed in a moment of crisis, and 3) the creation of a \$50,000 rental incentive fund to help the most vulnerable households with barriers to secure affordable housing. As part of the assessment of the RMF policy implementation, the City will proactively work with vulnerable communities and households who apply for or access the fund and to ensure it can be adaptable to changing community need. The City will analyze data collected and review the program annually to ensure providing the best assistance to the community.

PURPOSE OF THIS REPORT

The Neighborhood and Housing Services Department (NHSD) Staff in coordination with a stakeholders group are conducting a longitudinal impact assessment of the policy implementation of the Risk Mitigation Fund including a broad outreach campaign to targeted communities. The purpose of this assessment is to:

“Evaluate the current implementation of the Risk Mitigation Fund Policy and understand the root causes of the need for the fund in order to improve the eligibility guidelines and policy implementation of the Risk Mitigation Fund.”

Shortly after embarking on the RMF policy implementation, the team has regularly met since April 2019 and agreed that the core component of the assessment should include guiding principles, outreach plan, client's data analyses completed by the members of the core team and clients.

THE GUIDING PRINCIPLES

The intention of the guiding principles is to provide a framework for the operation of the RMF Policy and this Assessment team to develop this report. They also guide the next phase of RMF policy revision and implementation. NHSD Staff along with the community stakeholders have formulated these principles with the premise of providing consistency of evaluating and improving the RMF policy and its implementation:

- Uphold the City's core values of integrity and professionalism by treating all clients/residents with respect while preserving their privacy and dignity.
- Understand the community and serve clients without bias
- Collaborate with the impacted community and clients served in making improvements to the policy
- Abide by the City's guidelines for public participation and apply an equity lens
- Using best practices to inform Risk Mitigation policy

OUTREACH PLAN

The outreach plan focused on reaching people who need help and the agencies and services providers across the City. Efforts to conduct outreach to people who have been displaced (i.e. Soap Works & Towne Center Apt/ Soap Factory) or at risk of displacement were initiated and will continue to be pursued to ensure that input from targeted communities is incorporated. The outreach plan also aims to review the effectiveness of the policy dissemination and marketing efforts; which include resource and intake fairs; digital materials on social media and the City’s website.

Meetings were held with community stakeholders to plan meaningful engagement sessions with impacted communities. These engagement sessions will be conducted as data of residents’ physical addresses becomes available with the purpose of providing needed resources to impacted communities, collecting data for RMF policy assessment, and to inform the City’s efforts to mitigate and prevent displacement. The following points summarize the current status of policy outreach:

DISSEMINATION & MARKETING

- Flyer Distribution: Flyers sent to United Way and Bexar Necessities*:

**“BEXAR Necessities is an “electronic bulletin board” which allows agencies to post requests for difficult-to-locate resources and access up-to-the-minute information about service availability or changes. This program networks nonprofit organizations, universities, hospitals, and members of the faith community via an eMail list-serve.”*

Participants: Nonprofit organizations, schools, government agencies, faith community, hospitals.

- Digital/ Audio-message distribution:
 - Policy document is posted on the NHSD website:
(<https://www.sanantonio.gov/NHSD/Coordinated-Housing/Displacement-Prevention>)
 - Application form and instructions are posted on the fair housing website:
(<https://www.sanantonio.gov/NHSD/Programs/FairHousing>)
 - Flyer distributed electronically via nextdoor, and sent to the Neighborhood Engagement monthly newsletters.
 - Flyers sent to San Antonio Board of Realtors (SABOR).
 - Messages regarding available funding sent both to 211 and 311 operators.

RESOURCE/INTAKE FAIRS & COMMUNITY INPUT

Table 1: Resources and intake fairs: Number and location of resource fairs hosted by NHSD

n	s assisted	Is attended	
			by NHSD’s Fair Housing Division
us Hall			
orhood Day at UTSA downtown campus			by NHSD’s Neighborhood Engagement Division
ffice			



**More than 900 households are on the wait list for assistance as a result of these resource fairs.*

IMPACT MEASURES

Client's Data

Client's data includes, but not limited to, all information gathered by case managers during the intake process. This includes demographics, type and amount of funds allocated for each of the RMF policy programs, reported causes of hardship, and type of assistance provided. The following is a summary of this data analysis:

Demographics & Income

A total of **237** Households (**618** individuals) were assisted by RMF (including those assisted by Emergency Assistance (EA) and Resident Relocation Assistance Program (RRAP). **187 (79%)** of all assisted households earn \leq 30% Area Median Income (AMI).

- o 199 (**84%**) of the total assisted households received EA funding and 38 (**18%**) assisted by RRAP.
- o 39 (**16%**) of the total assisted households had income between 31 - 50% AMI, and 10 (**4%**) had income between 51 – 80% (AMI), and 1 (**0.4%**) had income above 80% AMI.
- o Ethnicity of individuals assisted both by EA and RRAP programs include: 381 Hispanic (**62%**), and 237 non-Hispanic (**38%**).
- o Race of clients assisted both by EA and RRAP programs include: White (including Hispanic & non-Hispanic (324, or **52%**), Black/African American (168, or **27%**), Multi-racial (3, or **0.5%**), and clients who didn't know (21, or **3%**).
- o Children served both by EA and RRAP programs accounted for 287 (**46%**); people with disability 88 (**14%**), Veterans 3 (**0.5%**), Elderly 36 (**6%**), and victims of domestic violence 3 (**0.5%**).

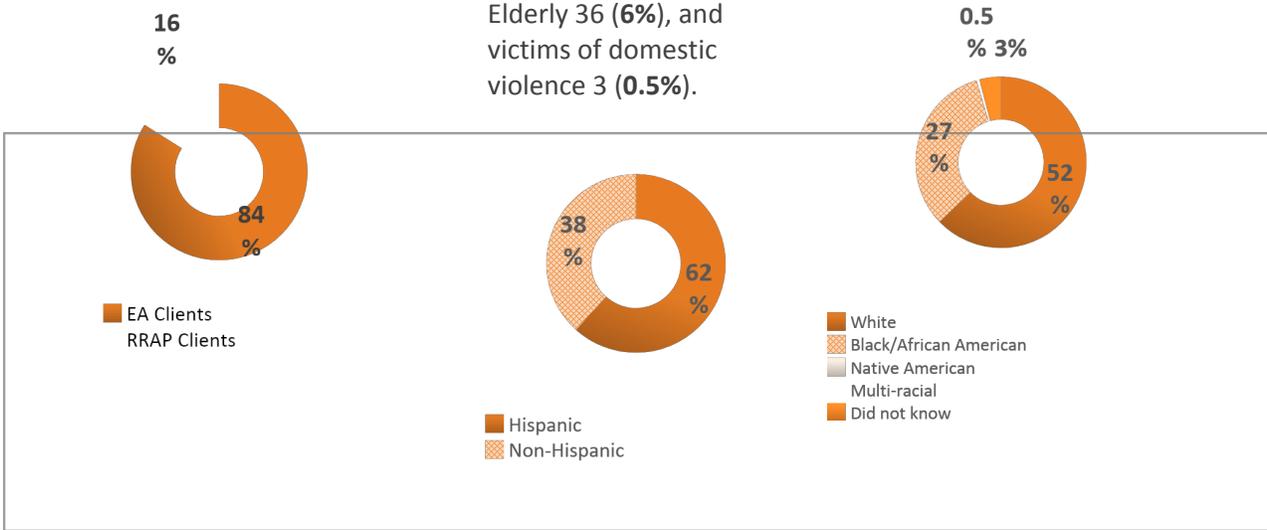
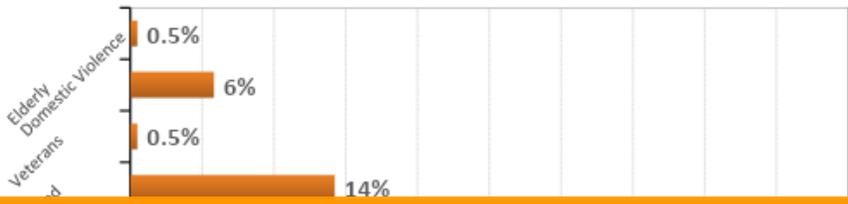
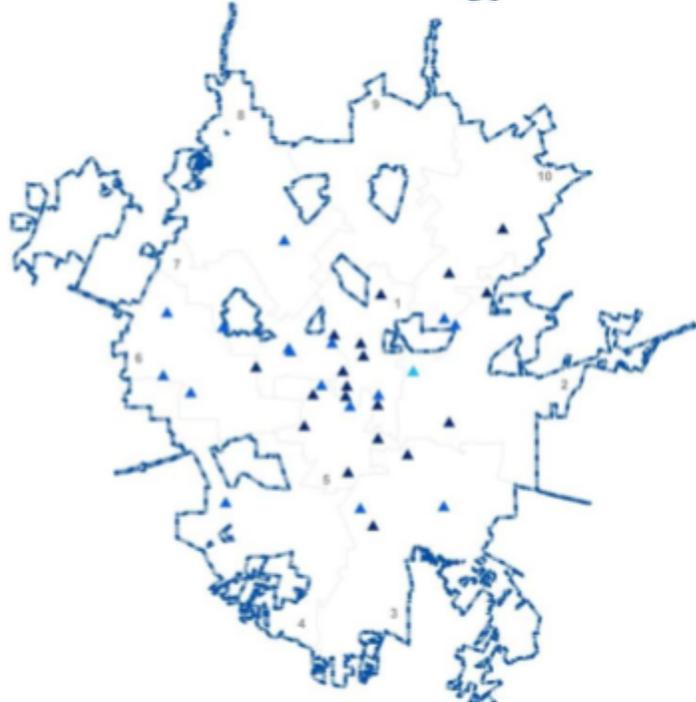
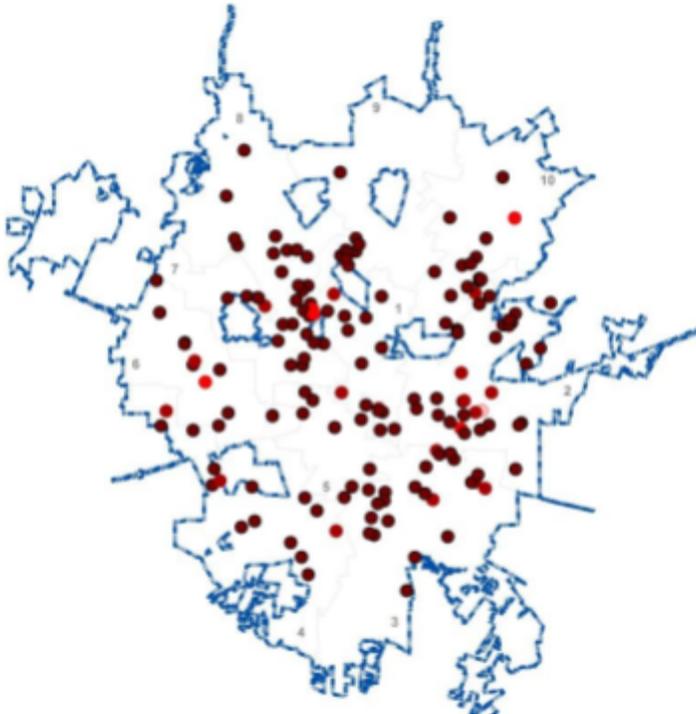


Figure 1: Percent of households served by each program (left); percent individuals by ethnicity (middle) and by race (right)



Fig

15.



F

classified by income level.

(left-below)

187 (79%)

39 (16%)

10 (4%)

1 (0.4%)

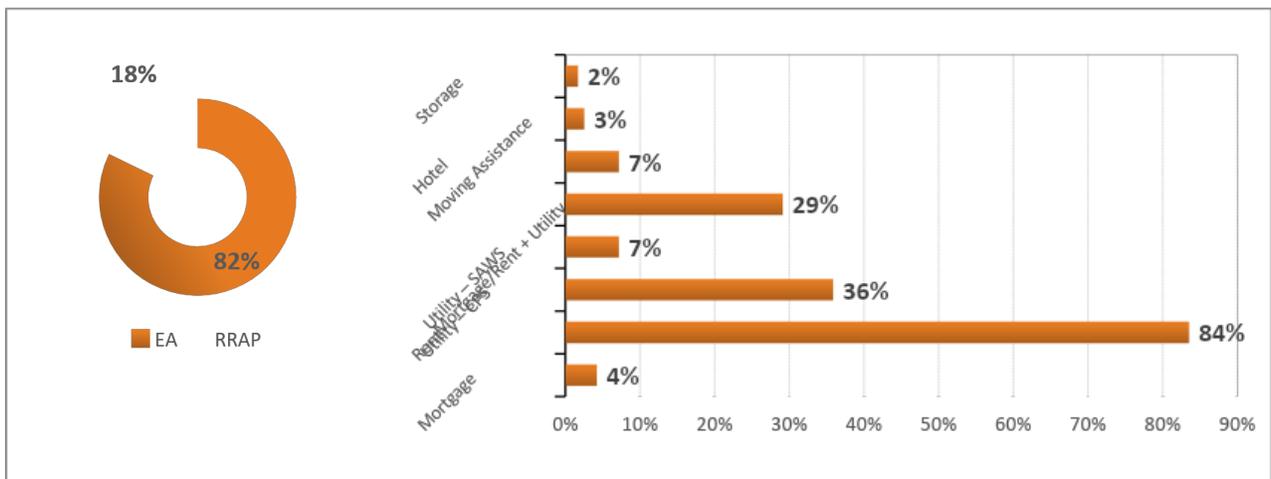
Figure 4: Percent of income level of clients served both by EA & RRAP programs.
Assistance

A total of **\$ 547,306¹** was spent to serve both EA and RRAP clients with the majority (**82%**) of assistance spent on rental assistance. The top reasons for seeking assistance to pay rent, and other expenses include:

- Eviction-related status: 77 (**32%**)
- Loss of monetary resources: 93 (**40%**) including loss of income 56 (**24%**) and loss of employment or reduced houses/ or wage 37 (**16%**).



- o After \$50,000 payment through an agreement with South Alamo Regional Alliance for Homeless (SARAH), the remaining RMF available for assistance was \$950,000.
- o **\$ 450,087 (82%** of the total assistance available in FY19) was spent on EA Program, which surpassed the total amount initially allocated for EA (after a 100,000 transfer from RRAP Program) by \$86.00; and accounts for **47%** of the total \$950,000 available for RMF assistance).
- o **\$ 97,219** was spent on RRAP clients (**18%** of the total assistance spent in FY19); and **16%** of the 600,000, available RRAP fund).
- o Assistance was provided for rent (198 households/ **84%** of total assisted), and utility assistance (102 households or **43%** of total assisted). Nearly **1/3** of the households received both rent/or mortgage assistance in combination with utility assistance (water or electricity).

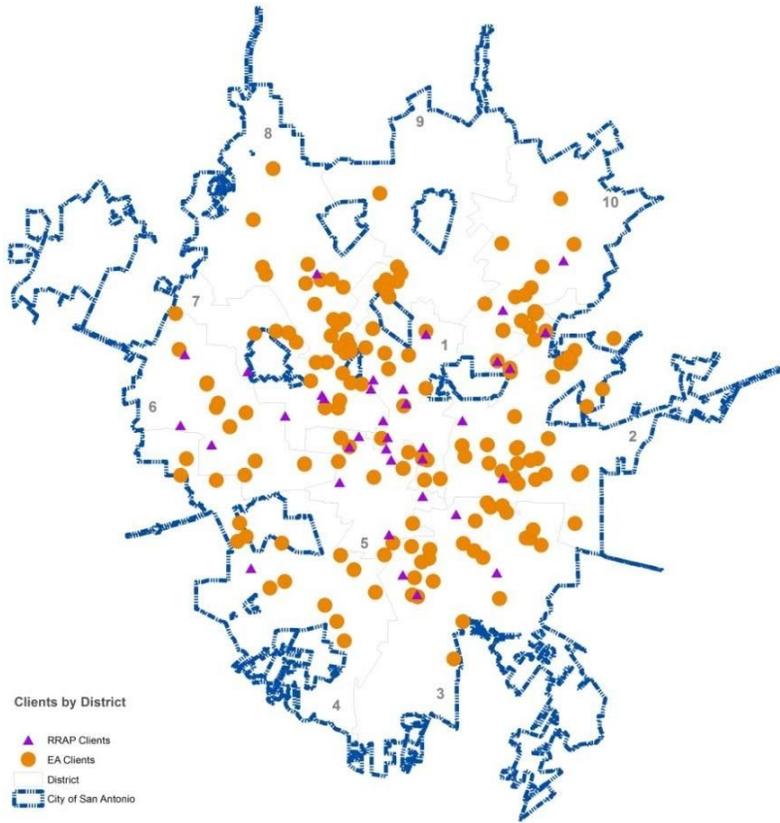


² Numbers are rounded to the closest \$1.

Figure 5: Percent of total fund provided as assistance to clients served by each program (left) and the category of assistance (right).

Council District & Neighborhood

Almost **half** of the assisted households by RMF live in three City Council Districts (CCD): 2, 3, and 1. Of the total assistance provided both by EA & RRAP programs, six CCDs have accounted for < 10% each.



Council Districts where most of the assisted households reside are:

- District 2 (**20%**)
- District 3 (**14%**)
- District 1 (**13%**)
- District 7 (**10%**).

Figure 6: Clients served by each program: an overall view of clients' CCD.

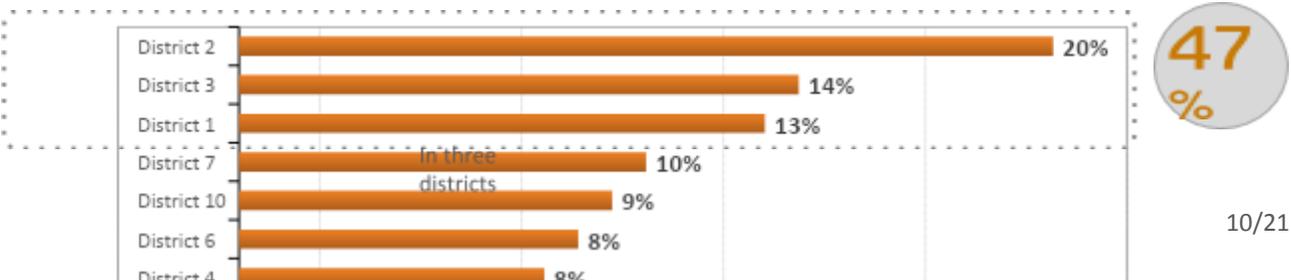
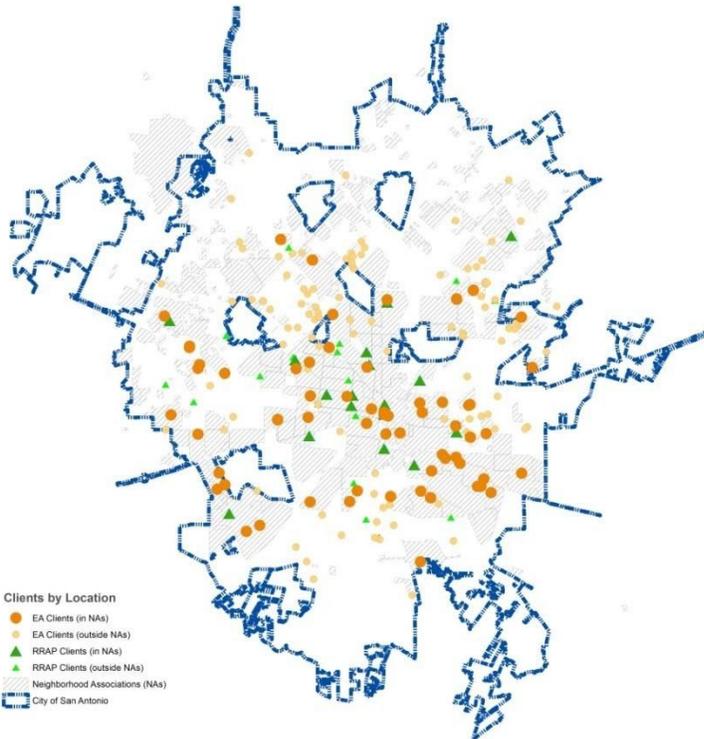


Figure 7: Percent of clients served both by EA & RRAP by CCD where they live at the time of intake process.



- 82 (41%) of EA households live in communities with registered neighborhood associations (NA) or homeowners associations (HOA), and 59% of EA households live outside those geographies.
- 19 (50%) of RRAP households live in neighborhoods or a community with registered NA or HOA, and the remaining 50% live outside NA or HOA.
- All EA and RRAP households who live in a registered NA or an HOA comprise a total of 101 (43%) of total served households, and they have reported living in the 55 NA/HOA listed in **Table 3**.

Location	# of HHs received EA (N = 199)	% of total HHs received EA	# of HHs received RRAP (N = 38)	% of total HHs received RRAP
In NA	82	41%	19	50%
Outside NA	117	59%	19	50%

Table 2: Percent of clients served by each program

Figure 8: Locations of clients served based on their residence location (in/outside NAs & HOAs)

Table 3: Registered neighborhood associations (NA) and homeowner associations (HOA) where 43% of the clients served both by EA & RRAP programs live as projected from street addresses reported at the intake process.

Neighborhoods (Combined Total)		
Beacon Hill	Historic Westside NA	Quintana Community
Bryce Place HOA	Hot Wells Mission Reach NA	Rainbow Hills
Central Los Angeles Heights	Huntington Place	Shearer Hills/Ridgeview
Coliseum/Willow Park	King William	Southeast Side NA
Community Workers Council	Lakeside NA	Southwest Community Association
Culebra Crossing Community Association	Las Palmas NA	Springvale NA
Dulles A	L...	...

CLIENT'S FEEDBACK

Six months follow up surveys are conducted by phone to gather input from all clients served by RMF. Data from the intake and six months survey responses that measure the impact using the indicators shown in **Figure 9** is summarized next.

Pre and Post-Assistance Analysis

Category & Metric	Baseline Data: Client's data at the Intake	Follow up Data: Six Month Phone survey
 Education Level of Head of Household	N=173	N= 58
Less than High School Graduate	21%	21%
High School Graduate	42%	57%
Some College or Associate's Degree	32%	10%
Bachelor's Degree	3%	3%
Graduate or Professional Degree	1%	0
 Self-Improvement of Head of Household (currently enrolled in/ or recently completed		
Classes / Certification	87	1
Yes	39%	100%
No	61%	0
 Jobs skills/ Training	60	0
Yes	22%	0
No	78%	0
 Duration in Current Job for Head Household	62	7
No/ Unknown	53%	14%
3 weeks – 4 years	47%	86%
 Financial Management of Head of Household	255	53
Have Bank Accounts	20%	53%
Do Not Have Bank Accounts	14%	8%
Regular Deposits	7%	21%
Do Not Have Regular Deposits	26%	8%
Have a Savings Account	3%	18%
Do Not Have a Savings Account	30%	41%
 Neighborhood & Housing	112	0
No/ Unknown defined Neighborhood/ City Section	30%	0
Defined their Neighborhood/ City Section	70%	0
 Housing (Current Residence)		
Number of Bedrooms	137	N/A
Efficiency	3%	N/A

Figure 9: Clients baseline & six month (follow-up) data analysis.

Six-month survey

The survey yielded a total 63 responses (26.5% response rate).

Table 4: Summary of responses

Questions	Total Responses	Valid Responses	% Valid Responses
1. Was it easy for you to apply for assistance?	63	39	17%
2. Were you assisted in a timely manner?	63	37	16%
3. Did the assistance you received help stabilize your household, and was it sufficient?	63	38	16%
4. Are you able to afford your housing-related expenses today?	63	35	15%
5. How much increase did you have in your rent over the past five years (please explain year-to-year) increase amount/ or ratio	63	5	2%
6. How could the city make your experience during the relocation/ or at the times of risk of displacement better?	63	0	0%

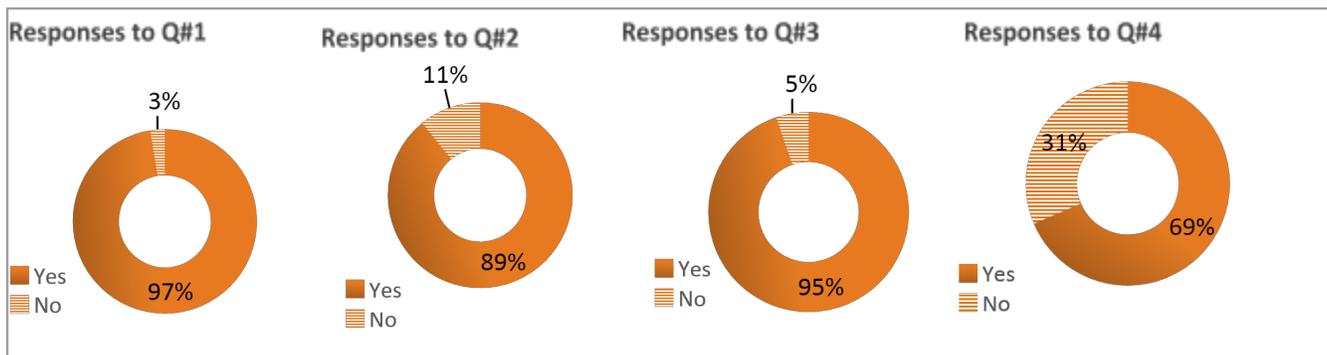


Figure 10: Summary of responses to each question by percent of Yes/No answers on the valid responses only.

Those who answered “NO” on question #4 said that they encountered hurdles that resulted in their housing instability including rent increase. For one household, they had to move to an apartment that cost \$784/month. Another household said they were evicted and moved away from San Antonio. A head of another household said that his wife left five-months ago and he is taking care of his five children and trying to find a job, and another client said he has extensive medical bills due to a stroke that left him/her in the hospital.

Q#5: How much increase did you have in your rent over the past five years (please explain year-to-year) increase amount/ or ratio.

- 0 = 17
- ≤ \$40 = 2
- \$150 = 1
- Decreased \$50 = 1
- Became homeless the landlord forced them out wanted money. Has cancer and no income was robbed Social Security card and ID were taken
- He is currently in the eviction status.

FINDINGS & RECOMMENDATIONS

This section encompasses a discussion of the initial findings of the implementation assessment of the RMF pilot policy. It also provides recommendations to improve the overall effectiveness of the Risk Mitigation Fund implementation. As a general rule, the policy implementation and outreach should abide by the established guiding principles developed to govern the RMF Policy and this Assessment Report throughout the implementation of the recommended actions in this section.

Table 5: Findings and recommendations of the Pilot Policy and implementation of the Risk Mitigation Fund.

Revision Criteria	Preliminary Findings	Recommendations & Next Steps
MHPTF Strategy #3	Strategy #3 includes a recommendation to “fund proactive outreach and counseling to low- and moderate-income households experiencing housing vulnerability.”	A proactive outreach approach is recommended and analyzing the intersection of the following: <ol style="list-style-type: none"> 1. Vulnerable housing areas by neighborhood vulnerability score 4 as delineated 2. Multifamily properties with expiring leases years that are funded/ or gap-financed funding (pending data acquisition) 3. Multifamily properties in the specific neighborhoods that are defined as affordable housing. 4. Areas defined by HUD as racially/ethnically diverse and poverty (R/ECAPs).
Staffing/ Program Delivery	From the community stakeholders input and the overall community concerns, the understaffing of the implementation and operationalization of funding allocations could be mitigated by adding a new part of the FY20 budget for staffing.	A new budget-line item in FY20 RM budget for dedicated staff members/ new temp staff or grant-funded staff to administer the RMF.
Underutilized RRAP Fund	Underutilized portion of the RMF allocated for RRAP could be utilized with further outreach and incorporation of the results of data analysis to identify properties in market areas that are encountering / or at risk of losing their affordability. The use of technology and different data sets, explained in MHPTF Strategy #3 (above) should guide the process of identifying these properties.	Areas resulted from this intersection of the Strategy #3 (above) will help identify the multifamily properties that are at the very edge either by demolition/rehab or expired contracts within these areas should be created and reaching out to property owners and for funding and resources to the relocated households. Housing Team assessment of case-by-case.
Targeted Communities	Outreach for the targeted communities, including residents receiving assistance from the current pilot policy, is needed to help improve policy’s impact to eradicate root causes of displacement. With a proactive outreach approach, a partnership with the stakeholder groups is necessary to facilitate access to/ and effective communications with the targeted communities. This has economic implications on the city including the increase in Fair Market Rent (FMR). This is why targeted outreach to the displaced clients, beyond the housing vulnerable areas is a critical component of this assessment.	Focus groups to gather data on the root causes of the situations led to their needs for assistance. Focus groups scheduled with targeted communities including residents from Soap Factory property. Focus groups selected –with representation of different demographics from the list of served clients in FY19.
Right To Council	Research from across the country shows that extending legal protections to civil cases for low-income residents helps to drop eviction rates (according to a report by allincities.org this counts for 90 percent to about 50 percent drop in	The city will utilize the RMF that’s carried over from the pilot RTC program. This program, which involves community representatives, aims to assist residents encountering eviction in their record which

	eviction when a tenant has legal representation). Other reports and publications from Stanford Law School and Fordham Urban Law Journal in 2014 and 2004 respectively, confirms allincities.org recommendations.	them to access affordable housing. The R materialized through partnerships with n an existing contract with Texas Rio Gran The new agreement is anticipated to take finalized and implemented. Through this contract, TRLA will serve te 80% of area median income and have a n possession, or other challenges that jeop The contract will summarize items/ prog would be used to counsel or represent cli services.
Financial Education/ Counseling Referrals	Majority of fund recipients (79% of total clients) are households with income ≤ 30% AMI, followed by 16% of total clients with income between 31 – 50% AMI. Budgeting courses and/ or financial-related counseling will be beneficial to help improve their financial stability and independence	Include the following as highly-recommen (staff) for all clients receiving assistance fi document to reflect this component as “h Financial literacy, know your rights, and
Additional Notes on Eligibility & Outreach	Extended Stay need to be included in the definition of the primary residence in the original policy document. Households served are	Based on the analysis of FY19 clients bas as the scope of identified vulnerable hous “MHPTF Strategy #3” shown above, an ov including the percent allocated for each p Include residents in apartment complexe
Root Causes of Displacement		Newly-developed reporting method on th will be in place in FY20, which includes: S correlated and complex causes that have

APPENDICES

CLIENTS DATA ANALYSIS/ TABLES (FY19)

Table 6: Causes of hardship/ The Needs for Assistance

Reason/ Causes of Assistance	# of HH received EA (N = 199)	% of total HHs received EA	# of HH received RRAP (N = 38)	% of total HHs received RRAP	# of total HHs assisted (N = 237)	% of
Code-related violation	2	1%	26	68%	28	
Car repair/reclaiming	5	3%	0	0%	5	
Domestic Violence	3	2%	0	0%	3	
NTV/ Eviction-related	70	35%	7	18%	77	
Rent Increase	5	3%	5	13%	10	
Utilities balance	1	1%	0	0%	1	
Loss of income	56	28%	0	0%	56	
Loss of employment	37	19%	0	0%	37	
Medical expenses	13	7%	0	0%	13	
Other	7	4%	0	0%	7	

Table 7: Demographics and Vulnerability

Race/ Ethnicity & Vulnerability	# of individuals received EA (N = 533)	% of total individuals received EA	# of individuals received RRAP (N = 85)	% of total individuals received RRAP	# of total individuals assisted (N = 618)	% of
Race/ Ethnicity						
Hispanic	322	60%	59	69%	381	
Non-Hispanic	211	40%	26	31%	237	

White	257	48%	67	79%	324
Black/African American	153	29%	15	18%	168
Native American	0	0%	0	0%	0
Multi-racial	3	1%	0	0%	3
Did not know	18	3%	3	4%	21
Vulnerability					
Children	264	50%	23	27%	287
Disabled	66	12%	22	26%	88
Veterans	2	0%	1	1%	3
Elderly	20	4%	16	19%	36
Domestic Violence	3	1%	0	0%	3

Table 8: Clients served by Council District.

City Council District (CCD)	# of HHs received EA (N = 199)	% of total HHs received EA	# of HHs received RRAP (N = 38)	% of total HHs received RRAP	# of total HHs assisted (N = 237)
District 1	19	10%	12	32%	31
District 2	45	23%	3	8%	48
District 3	29	15%	4	11%	33
District 4	17	9%	1	3%	18
District 5	10	5%	7	18%	17
District 6	17	9%	3	8%	20
District 7	19	10%	5	13%	24
District 8	15	8%	1	3%	16
District 9	8	4%	0	0%	8
District 10	20	10%	2	5%	22

Table 9: Clients served by median income.

AMI	# of HH received EA (N = 199)	% of total HHs received EA	# of HH received RRAP (N = 38)	% of total HHs received RRAP	# of total HHs assisted (N = 237)
≤30% (Limit \$14,050)	166	83%	21	55%	187
31 - 50% (Limit \$23,400)	23	12%	16	42%	39
51 - 80% (Limit \$37,450)	9	5%	1	3%	10
100% (Limit \$)	1	1%	0	0%	1

Table 10 : Type of Assistance.

Type of Assistance	# of HH received EA (N = 199)	% of total HHs received EA	# of HH received RRAP (N = 38)	% of total HHs received RRAP	# of total HHs assisted (N = 237)
Mortgage	10	5%	0	0%	10
Rent	173	87%	25	66%	198
Utility – CPS	77	39%	8	21%	85
Utility – SAWS	17	9%	0	0%	17
Mortgage/Rent + Utility	62	31%	7	18%	69
Hotel	N/A	N/A	17	45%	17
Moving Assistance	N/A	N/A	6	16%	6
Storage	N/A	N/A	4	11%	4

SURVEY QUESTIONS

- Was it easy for you to apply for assistance?
 - Yes
 - No
 If no, what would have made it easier?

- Were you assisted in a timely manner?
 - Yes
 - No
 If no, what was the timeframe to receive assistance? _____

- Did the assistance you received help stabilize your household, and was it sufficient?
 - Yes
 - No
 If no, what would have made it better?

- Are you able to afford your housing-related expenses today?

.....

 - Yes
 - No
 If no, what are the hurdles that result in this situation, and what additional support would help your situation?

.....

.....

- How much increase did you have in your rent over the past five years (please explain year-to-year)

increase amount/ or ratio

.....

- How could the city make your experience during the relocation/ or at the times of risk of displacement better?

RESOURCE FAIR FINDINGS

Date: May 4, 2019 (10:00 AM – 12:00 Noon)
 Location: Christopher Columbus Italian Society
 Attendees: 15 participants from the total 23 Resource Fair Attendees

Results of the facilitated session, led by NHSD staff during the first Resource Fair are explained below. Six (6) out of the 15 participants were current (or former) residents of Soap Factory Apartment.

What does living in (your neighborhood) mean to you? and if you've already moved out/ displaced, where do you live now?

- Two of the tenants indicated that they have “nice” increase in rent that enabled them to continue to live there and have lived there for 6 years and his brother 30 years, but other tenants decided to leave due to rent increase. Other tenants indicated that in this property, the rent is still good because they haven’t remodeled apartment, but they have seen many people hurt by changes in rent and that the apartment is currently evicting many people.
- A former tenant expressed her frustration of the safety and security around the property. 4 weeks ago at Soap Factory, she was called in by another friend (who lives there) who had been physically attacked, and lost her car. The following days, her furniture was on the lawn, and her friend told her to call NHSD. According to her, there were other tenants whose furniture was removed from their units and left on the curb. Others, including a friend’s daughter, were asked to repair her light fixture herself, and eventually she was evicted.

When did you hear about rent increase and communication was what?

- The news about the selling of the property started as rumor, and then tenants started to get notices that were hung on their doors. Rent continued to increase and got to a point that it became unsustainable, particularly for a tenant who said he lived there at Soap Factory for ten (10) years before 2017 notice.

Did you find disparities in rent increase?

- Consistent until the sale was made, and then the rent increases were obvious.
- A non-Soap Factory tenant said that her rent increase because she was using a housing voucher. However, because she secured a part-time job, she can no longer use the voucher, and therefore her monthly rent increased (from \$118 to \$442). Additionally, she was on disability assistance, and wanted to find a job because wasn’t getting a food stamp. Once she got the job, her disability assistance went down. She recently (in March, 2019) was laid off, but her rent has not –thus far- dropped to reflect her lack of income. The property management is taking long to process her paperwork. (Disability is \$250/month, and the rent is still \$442). What makes the situation more difficult for this tenant to find assistance, is wherever she goes to seek help, she was being asked to provide an eviction notice or court date, which she doesn’t have. She has reported that she went to six different places for that matter.

What did the experience feel like for you and your family?

- The experience was very stressful and scary. At that time, many people panicked, and were anxious that they would soon be kicked out. Fixed income tenants, particularly were more terrified.
- Property management was secretive. It was hard to get information from them about what’s really going on regarding the property and the prospective changes and rent increase. At times, it felt like “pulling teeth from an alligator.”
- The changes in management were accompanied by its downsides. According to a former Soap Work tenant: “in the beginning, people just going, like a herd of cattle moving out; then the management said they will keep people for 3 months at the current rent, just as a verbal agreement, but it didn’t commit to it”.

Is this typically the case? Pushing people out?

- The question was not answered. Yet, a tenant of another property indicated that she is attending this meeting because she just lost her job, and needed help to pay the rent to help her kids. She didn’t let the management know immediately that she lost her job because she is applying for other jobs while looking for help. According to her, there was no late fee accepted, and she was told to pay rent by today, or get evicted.

How/why did you relocate? Did you easily find an affordable unit? Did anyone help you in this process?

- Some tenants said they moved out of free will when the rent went up. A tenant said: “The rent went up by \$100, plus fees for water, utilities, etc., which –for me- means that what I am paying has almost doubled. So, I made arrangements to move out by end of lease terms”.

How did you find new apartment?

- Walking and talking with individuals and online resource. Found people in similar situations at previous Soap Works meetings, which gave him direction to follow.

Have you heard about housing navigators?

- Unanimous (No)

What was the relocation process? How did it feel?

- A tenant said that her sister called Fair Housing. She got help with the new apartment, and they helped her move; another tenant went to SAHA for help where she was offered an access to online application, but no further help was provided which was extremely challenging.
- Participants largely indicated that technology is completely ignoring people without smartphones or computers.



Using feedback from previous meetings with the community representatives, the following are the recommended questions for future facilitated discussions with impacted communities:

- What does living in (your neighborhood) mean to you? and if you've already moved out/ displaced, where do you live now?
- Were you notified of your rent increase? How?
- Did you find disparities in rent increase?
- What did the experience feel like for you and your family?
- Is this typically the case? Pushing people out
- How/why did you move out? Did you easily find an affordable unit? Did anyone help you in this process?
- How did you find new apartment?
- Would you welcome help looking for resources during your move?
- What was the relocation process? How did it feel?

DATA: SOURCES & TIMELINE

To assess the RMF Policy, three sources of data were used to collect information about the profile of each served client, assess the changes, if any, in their status within six and 12 months of funds receipt using a quantifiable metric and phone-interviews:

DATA SET 1: CLIENT'S PROFILE AT INTAKE

- Persons per household
- Household income
- Adult
- Child
- Gender
- Race
- Ethnicity
- Age
- Veteran status
- Domestic Violence
- Elderly status (60+)
- Disability status
- Assistance received (type & amount)
- City council district
- Reported type of hardship
- Number of assisted households per program
- Number of assisted persons per program

DATA SET 2: ASSESSMENT MEASURES (AT INTAKE, SIX MONTHS & 12 MONTHS)

- Education Level of Head of Household
- Education Level of children
- Self-Improvement of Head of Household
- Duration in Current Job for Head Household
- Duration at the current Job
- Financial Management of Head of Household
- Housing (Current Residence)
 - Number of Bedrooms
 - Housing Quality (Current Residence)
 - Amenities
- Neighborhood & Housing
- Leisure time activities

DATA SET 3: CLIENT'S FOLLOW UP SURVEY (AT SIX MONTHS & 12 MONTHS)

- Phone-survey comprised of six questions (six month following the intake)
- Phone-survey comprised of four questions (12 month following the intake)