

City of Houston Rental Assistance Program



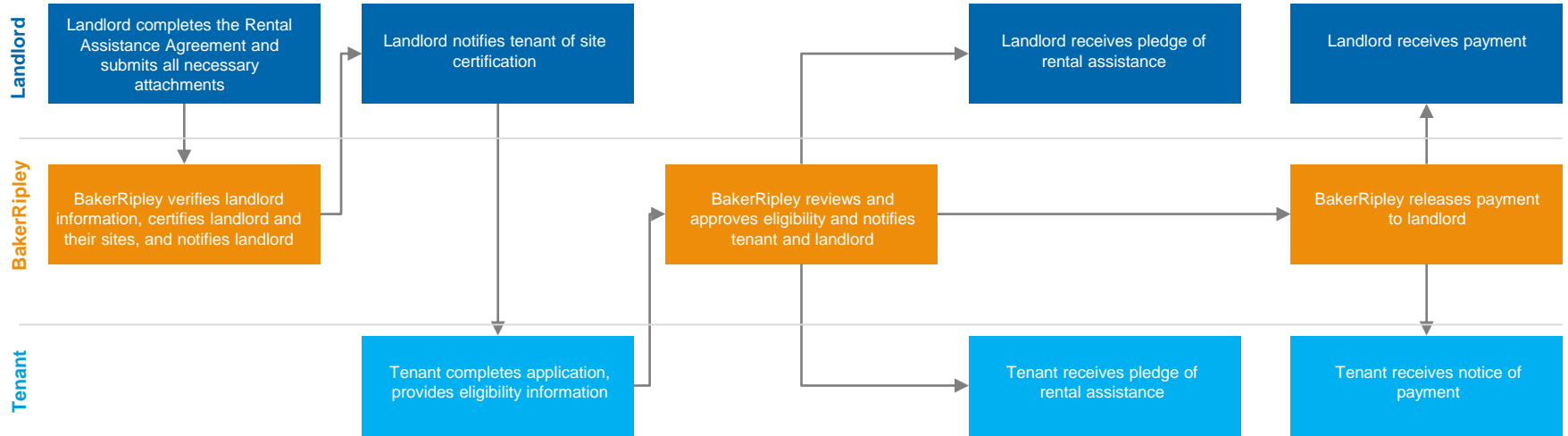
Tom McCasland
Director
October 13, 2020



Program Design

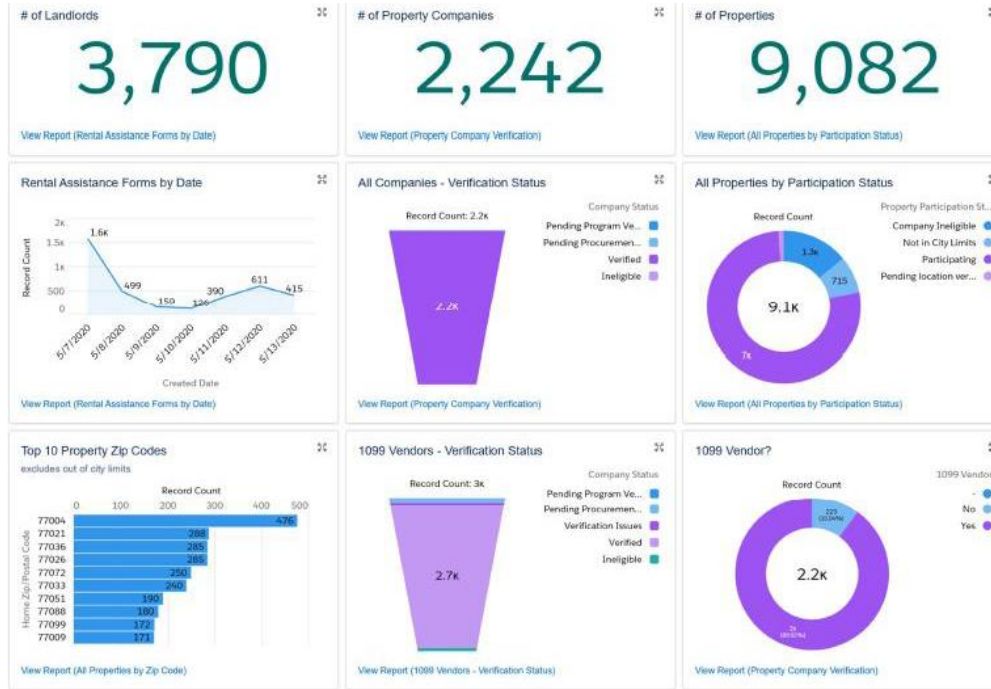
The Texas Two-Step

Our goal was to enroll participating Landlords and accept Tenant applications in such a way to ensure timely and accurate payments



Results

Landlord Participation



As of June 18, 2020



Results

Landlord Participation

Successes from Landlord Enrollment

- 9,082 rental properties enrollment requests received
- Over 7,000 properties became verified participating Landlord locations
- Close to 3,000 properties had tenant applications connected to the location
- Landlords confirming/correcting amounts of rent due

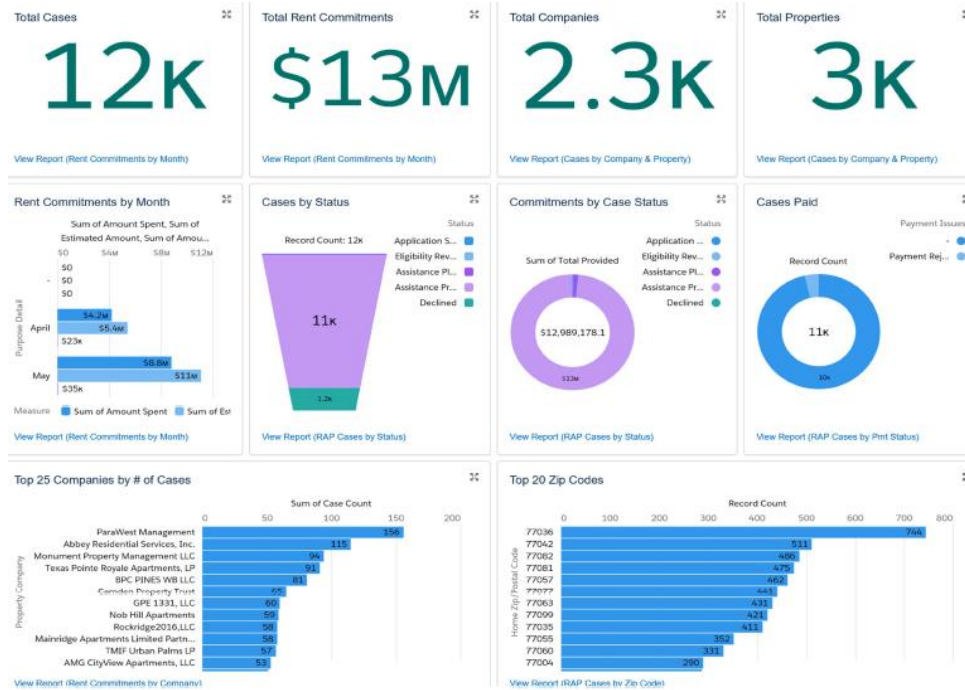
Challenges arising from Landlord Enrollment

- Properties not inside the City of Houston
- Properties outside of Harris county but still inside City of Houston
- Properties that were commercial/retail properties
- incorrect W9-EIN/SSN verification



Results

Tenant Applications



As of June 18, 2020



Results

Tenant Applications

Successes from Tenant Applications

- Over 30,000 individuals ready to enroll 5/13 that 10am. System closed within 90 minutes after 11,881 applications had been received and all funds encumbered
- Majority of Tenants (10,586) certified eligibility correctly and included supporting document to verify identity –Photo ID or Utility Bill
- 11,881 applications connected to close to 3,000 properties

Challenges arising from Tenant Applications

- Slow system response during the first 20 minutes
- > 1,200 (10%) Tenant Applications were declined because of duplicate applications, property not linked to Participating Landlords, Tenant did not owe rent, Tenant was not eligible.



Results

Payments

Successes from Payments

- \$12.8 million (89%) of funds were paid within 30 days of Tenant Application (by 6/13/20)
- Payments made on behalf of 10,586 Renters
- Payments made to nearly 3,000 landlord properties
- Pledge Notifications and Payment Notifications and Statements went well

Challenges in Payments

- Incorrect amounts reported in Tenant Applications-Refunds
- Returned ACH's—incorrect LL bank information
- Delay in reimbursement from the City of Houston



Results

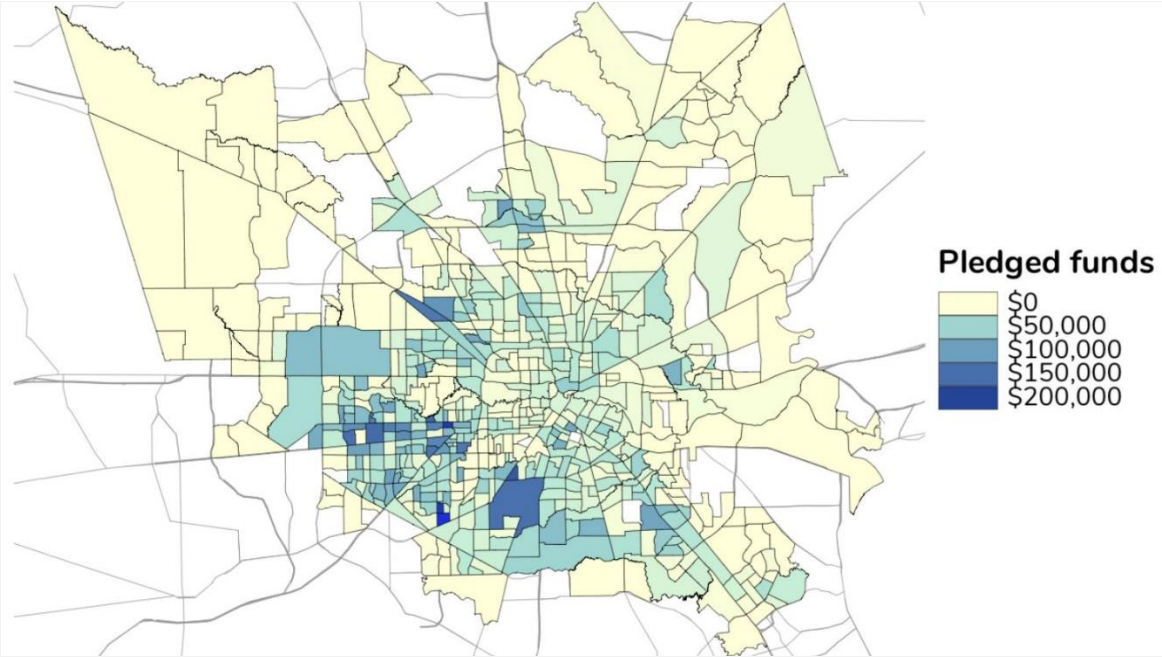
Social Vulnerability

- The Declined Applications (1,207) led to new opportunity
- Approx. \$1.5m in Rental Assistance Funds available for 'equity adjustments'
- Payment Data was evaluated in conjunction with Social Vulnerability Index and the number of rental properties within the City of Houston
- New Targets by Zip Code were established, and additional enrollment is being pursued with the remaining funds

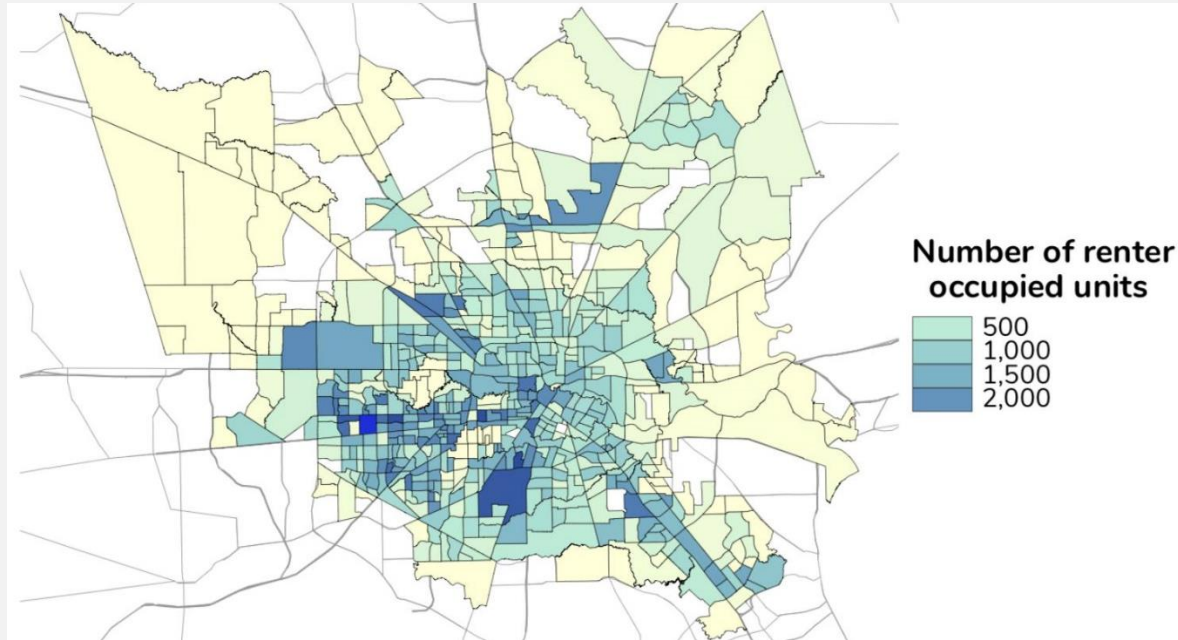


EQUITY ANALYSIS

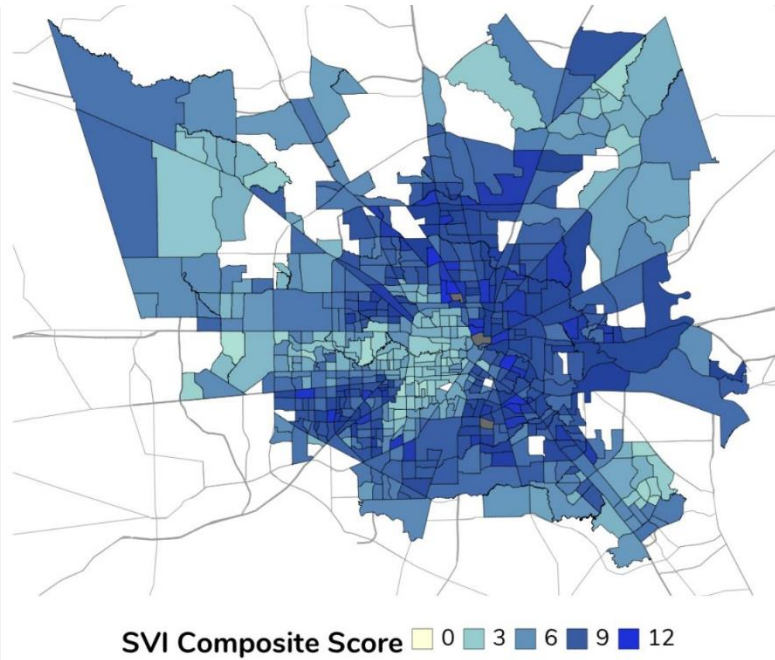
Map of pledged funds by Census tract



Map of the number of renter occupied units by Census tract



Map of the SVI Composite Score by Census tract



$$\text{Equitable Pledge } \tau = \text{Equity Ratio } \tau \times \text{Total Pledged}$$

Where

$$\text{Equitable Ratio } \tau = \frac{\text{Expected Pledge } \tau \times \text{Composite SVI Score } \tau}{\sum_{t=1}^n (\text{Expected Pledge } \tau \times \text{Composite SVI Score } \tau)}$$

And

$$\text{Expected Pledge } \tau = \frac{\text{Total Pledged}}{\sum_{t=1}^n \text{Est. Renter Units } \tau} \times \text{Est. Renter Units } \tau$$

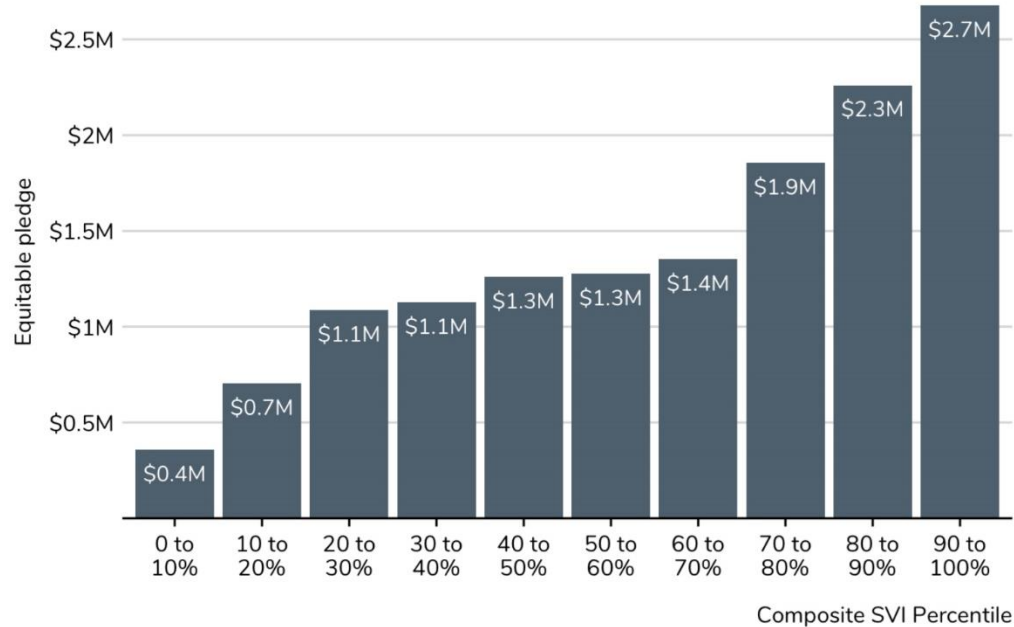
And

$$\text{Est. Renter Units } \tau = \text{Renter Units } \tau \times \% \text{ Overlap with CoH Boundary } \tau$$



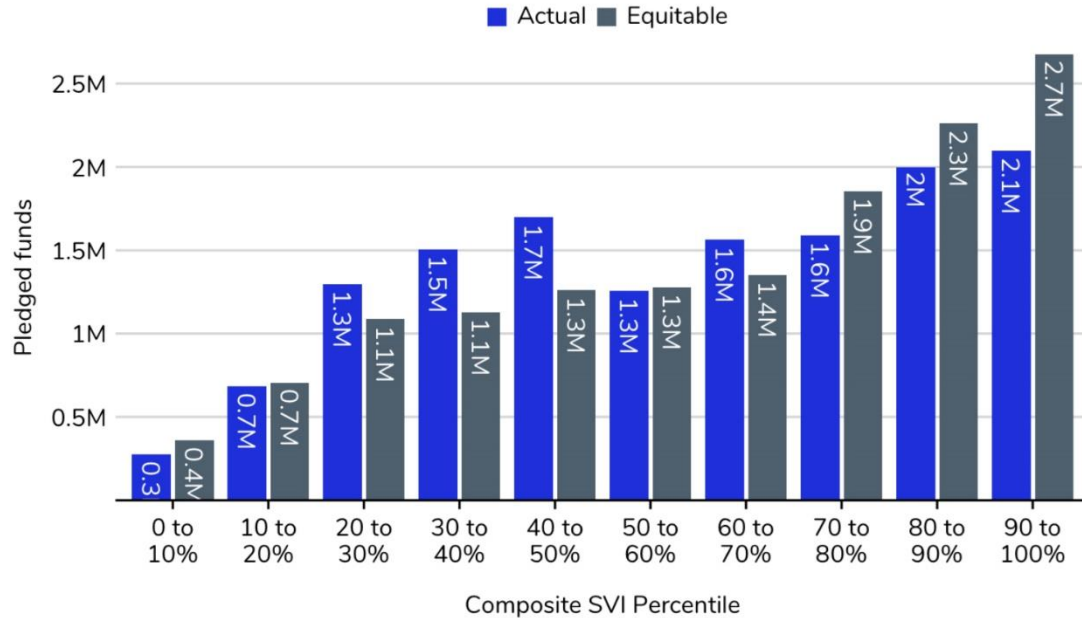
The equitable distribution of pledged funds

Given the number of renter occupied units and Composite SVI Score



Pledged funds by Composite SVI Percentile bracket

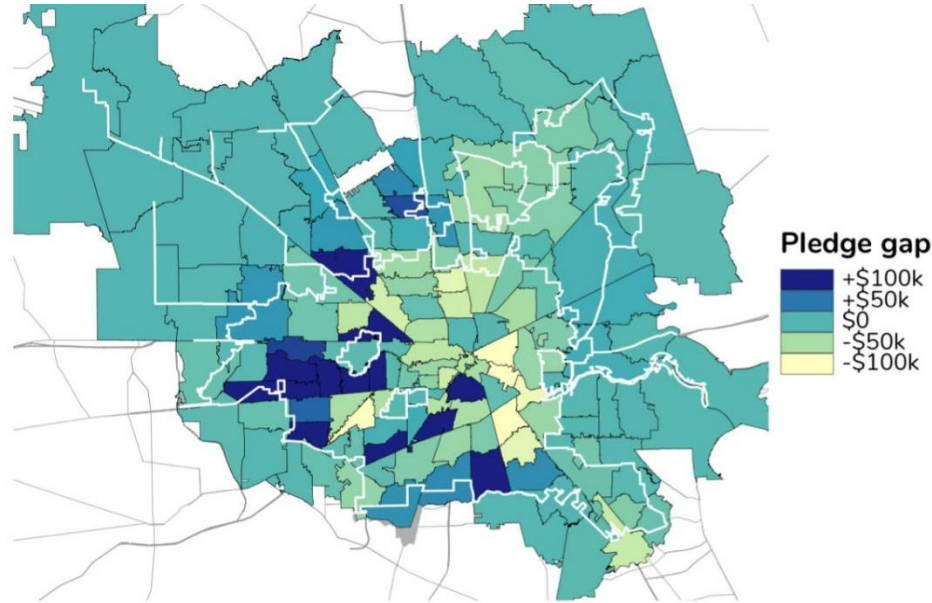
Actual vs. equitable*



* based on renter occupied units and Composite SVI Score



Map of the gap between actual and equitable pledge amounts by ZIP Code



Sources: US Census; Houston Rental Assistance Program



Questions & Comments



THANK YOU!



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CITY OF HOUSTON ★ HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT