

Housing Alliance Delaware

Advance Housing Opportunities; End Homelessness; Promote Vibrant Communities



HOUSING
ALLIANCE
DELAWARE

Sarah Rhine, Policy Director
srhine@housingalliancede.org

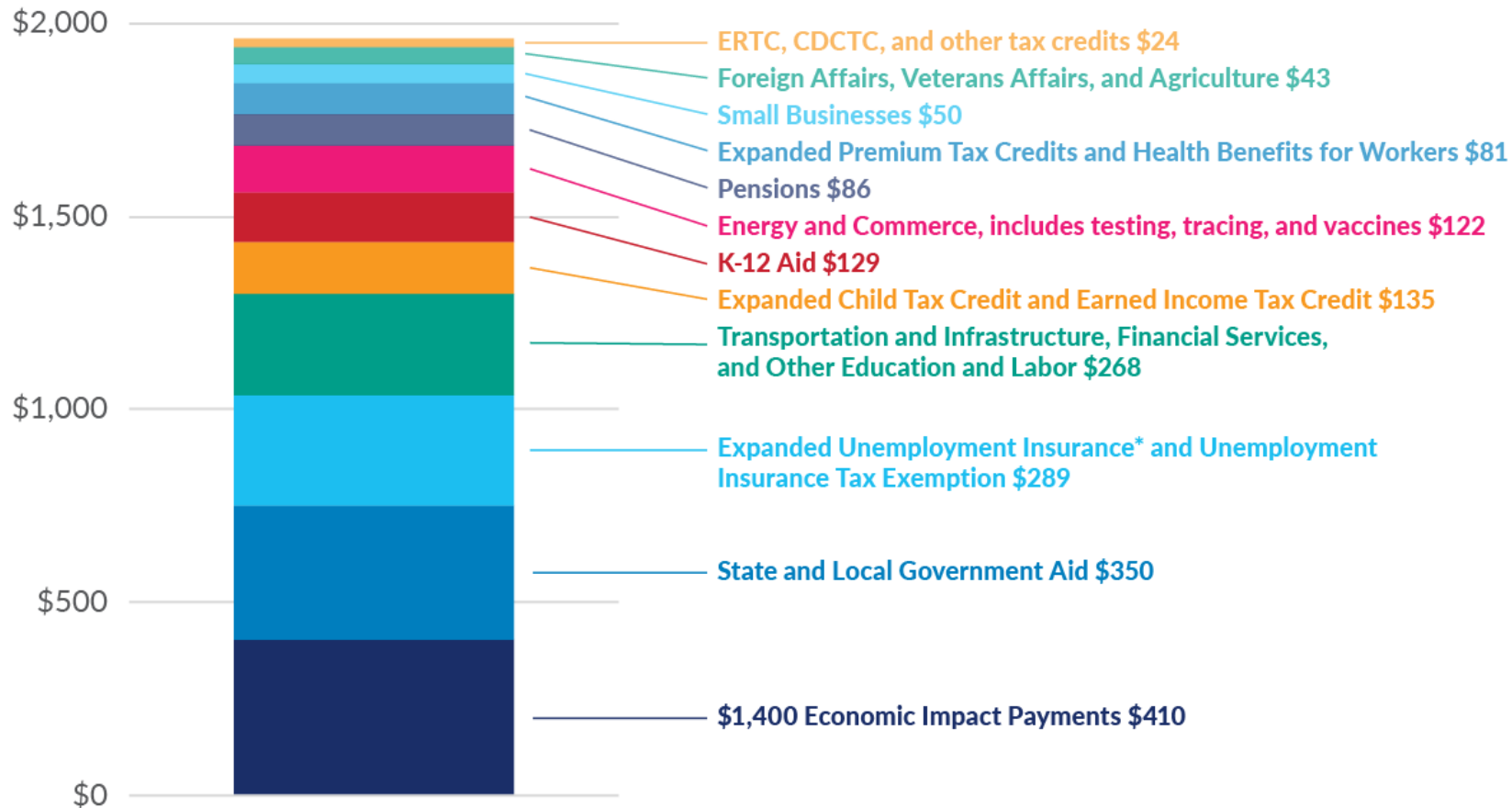
American Rescue Plan Act

Signed on March 11, 2021

Quick Overview:

What's in the \$1.9 Trillion American Rescue Plan Act?

Topline summary of relief in Billions of Dollars



Note: *Subject to change pending estimate of Senate version of unemployment insurance expansion.

Source: Joint Committee on Taxation and Committee for a Responsible Federal Budget

Federal Allocation for Directed to Housing and Homelessness

\$5 billion to assist people
experiencing homelessness.

\$21.55 billion for
emergency rental assistance.

Total Allocation to Delaware



- ▶ 1.4 billion will go to Delaware
- ▶ 1 billion to the state
- ▶ 85.6 million will go to small municipalities in Delaware.
- ▶ <https://treasurer.delaware.gov/arpadb/>

Housing Use-Allocations to Local Jurisdictions:

- ▶ Treasury Guidance: <https://public-inspection.federalregister.gov/2021-10283.pdf>
- ▶ The interim final rule identifies a non-exclusive list of uses that address the disproportionate negative economic effects of the COVID-19 public health emergency, including:
 - ▶ Building Stronger Communities through Investments in Housing and Neighborhoods. The economic impacts of COVID-19 have likely been most acute in lower-income neighborhoods, including concentrated areas of high unemployment, limited economic opportunity, and housing insecurity. Services in this category alleviate the immediate economic impacts of the COVID-19 pandemic on housing insecurity, while addressing conditions that contributed to poor public health and economic outcomes during the pandemic, namely concentrated areas with limited economic opportunity and inadequate or poor-quality housing. Eligible services include:
 - ▶ Services to address homelessness such as supportive housing, and to improve access to stable, affordable housing among unhoused individuals;
 - ▶ Affordable housing development to increase supply of affordable and high-quality living units; and
 - ▶ Housing vouchers, residential counseling, or housing navigation assistance to facilitate household moves to neighborhoods with high levels of economic opportunity and mobility for low-income residents, to help residents increase their economic opportunity and reduce concentrated areas of low economic opportunity.

Emergency Rental Assistance

- ▶ \$21.55 billion is allocated for provision of housing vouchers
- ▶ Delaware will get \$152 million
- ▶ This is in addition to the \$200 million from the COVID Relief Act in December
- ▶ This money will go into DHAP
- ▶ It will be used for paying up to 15 months of rental assistance for eligible households
- ▶ It can also be used to provide utility assistance
- ▶ It can also be used for support services like: case management, housing counseling, legal assistance...etc.
- ▶ <https://decovidhousinghelp.com/covid-19-rental-assistance/>

Housing Vouchers

- ▶ \$5 Billion is allocated for provision of housing vouchers
- ▶ Delaware is receiving 120 vouchers
 - ▶ Wilmington Housing Authority: 43
 - ▶ New Castle County Housing Authority: 39
 - ▶ Delaware State Housing Authority: 38
- ▶ Under the bill, households are eligible for emergency vouchers if they (1) are or are at risk of experiencing homelessness, (2) are fleeing or attempting to flee domestic violence, dating violence, stalking, sexual assault, or human trafficking, or (3) are recently homeless and rental assistance will prevent the family's homelessness or having a high risk of housing instability
- ▶ Coordinated through the CoC.

Homelessness Assistance

- ▶ \$5 Billion is allocated for provision of rental assistance and supportive services, to develop affordable rental housing, to help acquire non-congregate shelter to be converted into permanent affordable housing or used as emergency shelter.
- ▶ American Rescue Plan Act HOME Supplemental Allocations
 - ▶ Wilmington \$2,100,727
 - ▶ New Castle County \$3,672,176
 - ▶ Non Entitlement \$5,322,495
- ▶ These funds must primarily benefit 1) individuals or households that are or are at risk of experiencing homelessness, (2) people who are fleeing or attempting to flee domestic violence, dating violence, stalking, sexual assault, or human trafficking, or (3) populations for whom supportive services would prevent the family's homelessness or having a high risk of housing instability, or (4) households with a veteran family member that meets one of these criteria

Language:

- ▶ “SEC. 3205. HOMELESSNESS ASSISTANCE AND SUPPORTIVE SERVICES PROGRAM. (a) Appropriation.—In addition to amounts otherwise available, there is appropriated to the Secretary of Housing and Urban Development (in this section referred to as the “Secretary”) for fiscal year 2021, ... \$5,000,000,000, to remain available until September 30, 2025, except that amounts authorized under subsection (d)(3) shall remain available until September 30, 2029, for assistance under title II of the Cranston-Gonzalez National Affordable Housing Act (42 U.S.C. 12721 et seq.) for the following activities to primarily benefit qualifying individuals or families:
 - ▶ (1) Tenant-based rental assistance.
 - ▶ (2) The development and support of affordable housing pursuant to section 212(a) of the CranstonGonzalez National Affordable Housing Act (42 U.S.C. 12742(a)) (“the Act” herein).
 - ▶ (3) Supportive services to qualifying individuals or families not already receiving such supportive services, including—
 - ▶ (A) activities listed in section 401(29) of the McKinneyVento Homeless Assistance Act (42 U.S.C. 11360(29));
 - ▶ (B) housing counseling; and
 - ▶ (C) homeless prevention services.”

Other Housing Assistance

- ▶ Homeowner Assistance
 - ▶ \$9.96 billion to help homeowners avoid foreclosure through the Homeowner Assistance Fund; and
 - ▶ \$39 million to assist rural homeowners through USDA's Section 502 and Section 504 direct loan programs.
- ▶ Housing Counseling and Fair Housing
 - ▶ \$100 million for housing counseling through NeighborWorks America; and
 - ▶ \$20 million is provided to support fair housing activities.
- ▶ Utility Assistance
 - ▶ \$4.5 billion for utility assistance through the Low Income Home Energy Assistance Program (LIHEAP); and
 - ▶ \$500 million for water assistance through the Low-Income Household Drinking Water and Wastewater Emergency Assistance Program.

Housing Alliance Delaware

Advance Housing Opportunities; End Homelessness; Promote Vibrant Communities



HOUSING
ALLIANCE
DELAWARE

Sarah Rhine, Policy Director
srhine@housingalliancede.org