2020 Statewide Outreach and Engagement

HOUSING COLORADO
COLORADO DEPARTMENT OF LOCAL AFFAIRS
DIVISION OF HOUSING (DOH)
COLORADO HOUSING AND FINANCE AUTHORITY (CHFA)
Welcome!

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Housing Colorado
2020 Legislative Review
Elena Wilken, Executive Director
Oh yikes! – The Budget

- Joint Budget Committee re-wrote the 2020-2021 budget, cutting more than $3 billion.
- Preserved the Vendor Fee transfer of $6-8 million for FY2020-2021.
- $30 million transfer from Unclaimed Property Trust Fund to Housing Development Grant fund delayed for FY2020/2021. Transfer still possible in the future.
Funding for Affordable Housing

GOVERNOR’S EMERGENCY FUND
$3 million from Governor’s Emergency Fund for housing assistance

CARES ACT HUD
(Housing and Homelessness)
CDBG-CV – $4 million
CDBG-CV2 – $12 million
ESG-CV – $7.3 Million
HOPWA – $105,000

CARES ACT CORONAVIRUS RELIEF FUND
E070 Rental and Mortgage Assistance – $10 million
HB1410 Rental and Mortgage Assistance – $19.6 million

HB 1410
Emergency Funding
Landlord Tenant Relationship bills that passed

- HB20-1009 Suppressing Court Records Eviction
- HB20-1048 Race Trait Hairstyle Anti-Discrimination Protect
- HB20-1196 Mobile Home Park Updates
- HB20-1201 Mobile Home Park Opportunity to Purchase
- HB20-1332 Prohibit Housing Discrimination Source of Income
- SB20-224 Landlord Prohibitions Tenant Citizenship Status
Helping Vulnerable Populations

Passed

• HB20-1262 Housing Assistance Justice System Transition Money
• SB20-029 Cost of Living Adjustment for Colorado Works Program
• SB20-106 Consent to Shelter and Services by Homeless Youth

Development and Construction

Passed

• HB20-1155 Higher Efficiency New Construction Residence
Executive Orders regarding Evictions

6 Executive Orders
• #12 – March 20 - Prohibited evictions for non-payment. Prohibited charging late fees.
• #31 – April 6 – Extended #12 through April 30 (with modifications)
• #51 – April 30 – Extended #31 through May 30 (with modifications)
• #88 – May 29 – Extended #51 through June 14 (with modifications)
• #101 – June 13 – Extends time to cure for nonpayment from 10 to 30 days. Expired July 13.
• #134 – July 12 – Extends 101 through August 11.
• #162 – August 10– Extends 134 through September 9.

Full texts can be found at:
  • https://www.colorado.gov/governor/2020-executive-orders
Referred to 2020 Ballot

• SCR20-001 Repeal Property Tax Assessment Rates.
• Repeals several constitutional provisions regarding property taxes, commonly referred to as the Gallagher Amendment, including:
  • The 29% assessment for most nonresidential property,
  • The calculation of the target percentage, and
  • The requirement that the General Assembly adjust the residential assessment rate to maintain the target percentage.
Referred to 2020 Ballot

HB20-1427 Cigarette Tobacco and Nicotine Products Tax

- Increases cigarette and tobacco taxes and creates a new tax on nicotine products. If passed and revenue projections are accurate, $11,166,000 would go to the Housing Development Grant Fund each year.
- An additional $500,000 would go to the Eviction Legal Defense Fund.
What Happened to Anti-growth?

- Proponent pulled initiative due to COVID-19
- It will be back!
Federal Housing Action

Coronavirus Aid, Relief, and Economic Security Act (CARES)

- $5 billion in Community Development Block Grants
- $4 billion in Emergency Solutions Grants to assist shelters and homeless outreach workers
- $1.25 billion in housing choice vouchers
- $1 billion in project-based rental assistance, and $685 million for public housing.
- Temporary moratorium on evictions for most residents of federally subsidized apartments and renters in homes covered by federally-backed mortgages through July 25, 2020.
- Signed into law on March 27, 2020.
Federal Housing Action

Health and Economic Recovery Omnibus Emergency Solutions (HEROES) Act “HEROS”

• $100 billion in emergency rental assistance
• An additional $11.5 billion to prevent and respond to outbreaks among people experiencing homelessness
• National, uniform moratorium on evictions for all renters
• Funding for 100,000 new emergency housing vouchers
• $5 billion for Community Development Block Grants
• $300 million for rural rental assistance
• Passed the House on May 15.
• Senate not considering the bill.
Federal Housing Action

The Moving Forward Act
• Establishes a minimum 4% credit rate for low income housing projects.
• Increases 9% per capita from $2.81 to $4.56.
• 30% basis boost for Rural and Native American areas.
• 50% basis boost for developments serving extremely low-income tenants.
• Lowers the 50% bond test.
• Passed by the House on July 1.

Emergency Affordable Housing Act of 2020
• Companion bill introduced in the Senate on June 25.
Elena Wilken
Executive Director

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Colorado Division of Housing Programs and Funding Resources COVID-19 Response

Alison George, Housing Director
DOH Areas of Impact: SFY20

8,339
Vouchers Issued

83%
Serving People W/Disabilities

1,600
People Housed From Homelessness

5,152
Affordable Housing Opportunities Created

701
Homes Modified To Support People With Disabilities

797
Manufactured Homes Inspected For Safety
Originally Projected HDG Funding based on 2019 Legislative Session

Current SFY began July 2020
Economic Impact of COVID-19 & Budgets

Vendor Fee

- Vendor Fee collection subject to volume of sales tax collection
- **NO Vender Fee transferred in SFY20**
- Unknown impact for SFY21 or future years

Unclaimed Asset

- Unclaimed Asset funding transfer for housing
- **Postponed until SFY22/23**
- Subject to TABOR limitations
Originally Projected HDG Funding based on 2019 Legislative Session

Revised based on economic changes and 2020 legislation

Current SFY began July 2020
Mobile Home Park Oversight Act

- Register mobile home parks (February 1, 2020)
- Receive & investigate complaints (May 1, 2020)

- **Status:**
  - >100 calls per month to hotline
  - 46 official complaints since May 1, 2020
  - 647 registration manufactured housing communities since January 2, 2020
Over 50 applications

Appointments to be made in August 2020

The SHWG will be comprised of a balanced group of no more than 13 members that represent a variety of perspectives and backgrounds including:

- Regional or Local Housing Authorities
- Rural Community Residents (Non-resort)
- Rural Resort Community Residents
- Employers
- Homeownership Housing Advocates
- Economic Development Councils
- Banking
- Youth and/or Families
- Beneficiary of Affordable Housing Programs
- Developers of innovative housing solutions

- Municipalities and Counties
- Real Estate, Realtors
- Rental Housing Advocates
- Affordable Housing Developers
- Homelessness Advocates
- People with Disabilities
- Seniors
Housing Impacts on Coloradans:

- Stay at Home Order
- Safer at Home Order
- Unemployment
- Coloradans unable to pay rent
- Moratorium on Evictions
- Mortgage Forbearance
- Executive Orders 12, 31, 51, 70, 88, 99, 101, 134
- Wind down of protections
- Foreclosures

Housing Response & Funding:

- EO12 Disaster Emergency Fund $3M
- CARES Act Coronavirus Relief Fund
- EO70 Rental & Mortgage Assist. $10M
- HB1410 Rent & Mortgage Assist. $19.6M
- CARES Act HUD (housing & homelessness)
  - CDBG-CV $4M
  - CDBG-CV2 $12 (uses undecided)
  - ESG-CV $7.3M
  - ESG-CV2 $25.8M
  - HOPWA $105K
COVID-19 & Housing

Frequently Asked Questions (FAQs)

https://drive.google.com/file/d/1Iks6C7zxBl5WzIbF8SZTpHiNHqGjjynD/view

Frequently Asked Questions for TENANTS and LANDLORDS

EVICTIONS, FORECLOSURES, RENT AND MORTGAGE PAYMENTS

1. Can I be evicted if I don’t pay my rent?

By order by the Governor of Colorado you cannot be evicted from May 1, 2020 through June 13, 2020 if you had difficulty paying your rent due to COVID-19. This rule doesn’t apply if a tenant poses an imminent and serious threat to another person or causes significant damage to property.

The federal government stopped evictions for non-payment of rent from March 27, 2020 through July 24, 2020 for people living in certain federally funded properties. Your landlord must notify you in writing if your rental is covered by these federal protections. Many of the covered rental properties are listed here.
COVID-19 & Housing

Model Repayment Agreement

https://drive.google.com/file/d/1mWh7qSpXRMcavBnjnZdQmR9goEcrq6b0/viewjjynD/view
COVID-19 & Housing PROGRAMS

Emergency Housing Assistance Program (EHAP)

Funding: Colorado State Emergency Funds and Federal CARES Act through Executive Order

To qualify for these assistance funds:
• Your household must have earned less than 80% of the area median income.
• You must be experiencing financial hardship due to the economic disruption caused by COVID-19.

To access these funds, dial 211 or go to the 211 website and you will be directed to the resource that best meets your needs.
COVID-19 & Housing PROGRAMS

Property Owner Preservation (POP) program

Funding: Federal CARES Act through Colorado’s legislature HB1410

Available July 15, 2020
• Rental Property owners and mobile home parks apply directly online to DOH
• Program-specific HAP contract executed to receive payment in arrears
• Residents must attest to financial hardship
• Residents will receive verification of payments made on their behalf
• Rent rolls will be compared to other rental assistance data to ensure no duplication of benefit.
COVID-19 & Housing PROGRAMS

Housing Counseling and Navigation

Funding: Federal CARES Act through Colorado’s legislature HB1410

✓ More information coming

✓ Existing statewide resource:

COLORADO HOUSING CONNECTS
1-844-926-6632
DOH Impact since COVID-19

15,600 Households Served Since Pandemic

4,000 Households Served By Emergency Programs

Local partnerships are critical to maximize impact.
Assessing what is to come?

Department of Local Affairs - Coronavirus Housing Recovery Dashboard

Did not Pay for Housing on Time This Month (monthly avg.)

<table>
<thead>
<tr>
<th>Date</th>
<th>Persons</th>
</tr>
</thead>
<tbody>
<tr>
<td>April</td>
<td>130K</td>
</tr>
<tr>
<td>May</td>
<td>106K</td>
</tr>
<tr>
<td>June</td>
<td>162K</td>
</tr>
<tr>
<td>July</td>
<td>133K</td>
</tr>
</tbody>
</table>

No Confidence in Ability to Pay for Housing Next Month (data from the last or latest week of each month)

<table>
<thead>
<tr>
<th>Date</th>
<th>Persons</th>
</tr>
</thead>
<tbody>
<tr>
<td>April</td>
<td>211K</td>
</tr>
<tr>
<td>May</td>
<td>141K</td>
</tr>
<tr>
<td>June</td>
<td>123K</td>
</tr>
<tr>
<td>July</td>
<td>268K</td>
</tr>
</tbody>
</table>

Source: Census Bureau Household Pulse Survey dataset.

Notes: Grey shaded areas represent standard error; readers should take this into account when analyzing over time. This survey is collected on a weekly basis to best represent the data. Responses are filtered to the last week of a month (or most recent week of the current month) for the housing confidence measure. An average of all weekly responses is displayed for the unpaid housing measure.
Alison George
Housing Director

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https://cdola.colorado.gov/housing-covid19
Colorado Housing and Finance Authority
COVID-19 Response & Update

Jaime G. Gomez, Deputy Executive Director and COO
CHFA Overview

Mission
We strengthen Colorado by investing in affordable housing and community development.

Vision
Everyone in Colorado will have the opportunity for housing stability and economic prosperity.

• CHFA was established in 1973 by the Colorado General Assembly.
• CHFA is not a state agency and does not receive any direct appropriations.
  • Board of Directors: 11 Members
• CHFA’s authority was expanded in 1982 to allow the use of bond proceeds for economic development activities.
• Approximately $22B has been raised and invested in Colorado to date.

About CHFA
Rental Housing

- **3,141** Total Units Supported as of July 31, 2020
- **45** 2020 State AHTC and 4% LIHTC Letters of Intent
- **10,673** Tax Credit Units Under Construction
- **21** 2019 State AHTC and 4% LIHTC Letters of Intent
- **2** Multifamily Forbearance Requests
Homeownership

$1.7B
Investment in Home Mortgage Loans as of July 31, 2020

$56.9M
Investment in Down Payment Assistance July 31, 2020

Free
Online Homebuyer Education (HBE)

4,077
In Forbearance as of July 31, 2020

529
Borrowers Requesting Forbearance But Making Mortgage Payments
Innovations

Small Housing Innovation Program (SHIP) –
  • Finance
  • Technical Assistance (TA)
    • DOH partner

CHFA First Look
Community Engagement

Community Relationship Managers (CRM) –
- Four Corners
- San Luis Valley
- Southern Colorado
- Western Slope

Interagency Partnership
- DOH
- City of Denver
- Funders
Corporate Giving COVID-19 Priorities

Primary Areas of Focus

• Shelters
• Food Banks
• Rental Assistance/Mortgage Assistance

$506,800

• Total donated to support 51 nonprofits across Colorado in response to the COVID-19 pandemic as of July 31, 2020
Jaime G. Gomez
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Questions?

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Thank you!

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