

# **PANDEMIC-RELATED EVICTIONS: CREATING PROBLEMS FOR BOTH TENANTS AND LANDLORDS**

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LOCAL SUMMIT  
NOVEMBER 10, 2020

# NYS MORATORIUM FOR COVID-RELATED RENTAL EVICTIONS EXTENDED UNTIL JANUARY 1, 2021

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- Moratorium builds upon a series of executive orders the governor signed throughout 2020.
- Protects residential and commercial tenants, as well as homeowners
- Prohibits charges or fees for late rent payments
- Tenants may use their security deposit as payment and repay their security deposit over time
- Currently, eviction proceedings in housing court involve cases of arrears pre-COVID

# FUNDING FOR EVICTION PREVENTION PROGRAMS

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Westchester County allocates funding to various county departments for eviction and foreclosure prevention programs to contract out to nonprofit organizations.

- Planning
- Office for Women
- Department of Social Services
- Senior Programs and Services

**This year alone, the County funded over 5 million dollars to approximately 13 non profit organizations.**



# EVICTION PREVENTION PROGRAMS RELATED TO COVID-19

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- 4 main programs designed to address residential eviction prevention
- Programs administered by Planning Department
- Federal funding from CARES Act and ESG COVID-19 used to fund these programs (over 10 million dollars)
- Programs designed taking into consideration the following:
  - Issues experienced/observed by housing organizations
  - Conversations with Building Realty Institute
  - Review of programs designed by NYS HCR, other cities and states

# EVICTIION PREVENTION PROGRAMS FOR RESIDENTS COUNTYWIDE

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<https://homes.westchestergov.com/housing-help>

Funding ends December 2020

# CFR HOUSING STABILIZATION PROGRAM FOR **LANDLORDS** IMPACTED BY COVID-19

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- Landlords with properties between 3 and 50 units are eligible
- Payments of up to 75% of arrears and late charges to be paid to landlords/mgmt. co.
- Tenants must agree to rental payment plan for the remaining 25%
- Tenants current before March 1<sup>st</sup> / arrears occurred due to COVID – after April 1<sup>st</sup>.
- Landlords to apply for tenants, submit application and rent rolls
- Program administered directly by the Department of Planning
- **\$7.5 million allocated to this program**

# CRF **FORECLOSURE** PREVENTION ASSISTANCE TO HOUSEHOLDS IMPACTED BY COVID-19

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- One to three family (owner-occupied) homes eligible
- No more than 4 months of mortgage arrears covered with these funds.
- Arrears must be due to COVID-19 and must have occurred after April 1<sup>st</sup>.
- Payments made directly to bank or mortgage company
- Funding available through four housing nonprofit organizations: Community Housing Innovations, The Bridge Fund, Human Development Services of Westchester, and Westchester Residential Opportunities.
- **\$2 million allocated to this program**

# EVICTIION PREVENTION PROGRAMS FOR RESIDENTS IN URBAN COUNTY CONSORTIUM

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FUNDING AVAILABLE UNTIL APRIL 2022.



# WESTCHESTER URBAN COUNTY CONSORTIUM

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- 27 municipalities belong to the Urban Consortium – Mamaroneck Village and Mamaroneck Town (outside village of Larchmont)
- Funds received by the Consortium from HUD is administered by County Planning Dept.
- HUD awards funding yearly to the Consortium for three programs:
  - CDBG, ESG, and HOME programs
  - ESG Funds awarded in 2020
- 2 programs designed using ESG Funds to assist low income households residing in these municipalities – earning no more than 50% of AMI.
  - Family of 4 – AMI @ 50% = \$62,900

# ESG-CV EVICTION PREVENTION ASSISTANCE TO **HOUSEHOLDS** IMPACTED BY COVID-19

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- Funds used to pay no more than four months of rent and/or utility arrears due to COVID-19.
  - Rent or Cooperative common charges
  - Con Edison/NYSEG Utilities
  - Water Bill
- Rent/utility arrears to occur after April 1<sup>st</sup>
- Payment goes to landlord/management company
- Funds available through 4 nonprofit organizations: Washingtonville Housing Alliance, CHOICE of New Rochelle, Westchester Residential Opportunities, Community Housing Innovations.
- **\$350,000 dollars allocated to this program**

# ESG-CV **SHORT TERM RENTAL ASSISTANCE:** “MOVING FORWARD”

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- Program directly administered by Department of Planning
- Helps eligible households to pay their rent for up to 12 months
- Households with Section 8 or living in public housing are not eligible
- Landlords must sign contract with Westchester County
- Housing units must meet the Housing Quality Standards as defined by HUD.
- Applications available in the Planning Dept. website and will be selected through a lottery
- **\$1.9 million available for this program**

# ASSISTANCE FOR COMMERCIAL TENANTS

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# WESTCHESTER COUNTY BUSINESS FIRST GRANT PROGRAM

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- Eligible applicants applied for the following funding uses:
  - Retaining and/or supporting employees; employee benefits;
  - rent or mortgage payments;
  - addressing temporary COVID-19-related restrictions on business activity;
  - increasing technology capacity to enable alternative work options;
  - marketing;
  - buying safety equipment;
  - and other expenses directly related to impacts of the pandemic

# PROGRAM OUTCOMES:

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- Launched in September for nonprofit and businesses with 99 employees or less.
- Funds available were up to \$49,000.
- 262 awards for approximately \$10 million from CARES funds
- Of the 262 awards, 220 said they would use all or part of the funds towards rent or mortgage payments.
- County aims to provide more grants to local businesses in the near future.
- For more information: <https://westchestercatalyst.com/>

# CDBG-CV CARES ACT FUNDING: **NONPROFIT ASSISTANCE GRANTS**

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- Available to organizations operating in the 27 consortium communities serving low- to moderate-income households.
- Priority consideration given to agencies that provides housing, daycare and mental health services;
- Funding requests of up to \$50,000;
- \$380,000 available for this program; Funds available until April 31, 2022
- Eligible uses: program costs; rent of space for program operations; renovation of space related to protection for employees/clients from COVID-19; purchase of PPE
- For more info: [www.westchestercounty.gov/cdbg](http://www.westchestercounty.gov/cdbg)

# CDBG-CV ASSISTANCE TO MICROENTERPRISES

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- Assistance for small businesses with 5 or fewer employees operating in the Consortium negatively impacted by COVID-19
- One of four criteria must be met – listed in Program Fact Sheet
- \$1.2 million dollars available for this program
- Applications submitted and reviewed by Community Capital New York
- Funding available to apply for grants of up to \$10,000
- Eligible uses: rent; working capital; marketing; technical training; machinery & equipment
- More information: [www.westchestercounty.gov/cdbg](http://www.westchestercounty.gov/cdbg)



# QUESTIONS?

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