TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS

HOUSING AND HEALTH SERVICES COORDINATION COUNCIL MEETING

VIA WEBINAR AND TELEPHONE

April 14, 2021 10:00 a.m.

COUNCIL MEMBERS PRESENT:
BOBBY WILKINSON, Chair
DONI GREEN, Vice Chair
SUZANNE BARNARD
SUZIE BRADY
MICHAEL WILT
DIANA DELAUNAY
JENNIFER GONZALEZ
CLAIRE IRWIN
MICHAEL GOODWIN
DONNA KLAEGER
DERRICK NEAL
JOYCE POHLMAN
BARRETT REYNOLDS

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2	MR. WILKINSON: Good morning, everyone. Thanks
3	for everyone joining us today at this quarterly meeting of
4	this Housing and Health Services Coordination Council.
5	Let's begin with the panelists. Just quickly
6	introduce yourself and remind us which organization you are
7	with.
8	I am Bobby Wilkinson. I am the Executive
9	Director of Texas Department of Housing and Community
10	Affairs, TDHCA.
11	MR. GOODWIN: Michael Goodwin. I'm a governor
12	appointee, representing developers.
13	MS. BARNARD: I'm Suzanne Barnard with the Texas
14	Department of Agriculture Community Development Block Grant
15	program.
16	MR. WILKINSON: Morning, Suzanne.
17	MS. POHLMAN: Good morning. This is Joyce
18	Pohlman with the Health and Human Services Commission.
19	MR. WILKINSON: Good morning, Joyce.
20	MS. BRADY: Good morning. This is Suzie Brady.
21	I'm also with the Health and Human Services Commission,
22	adult mental health. Thank you.
23	MS. IRWIN: This is Claire Irwin, also with HHS,
24	with the Aging Services Coordination Office.
25	MR. GREEN: Hi. This is Doni Green with the

1	North Texas Council of Governments, with the Area Agency on
2	Aging, and Aging and Disability Resource Center. I am a
3	governor appointee, representing the late great Promoting
4	Independence Advisory Committee.
5	MR. WILKINSON: Diana, you're up.
6	MS. DELAUNAY: Hi. Diana Delaunay. Good
7	morning.
8	MR. WILKINSON: And your organization, for
9	anybody watching.
10	MS. DELAUNAY: I am with Texas Regional Bank.
11	MR. WILKINSON: Great.
12	MR. STREMLER: And Derrick, I have unmuted you.
13	If you can hear us, you can unmute yourself, and
14	participate, if you would like.
15	(No response.)
16	MR. WILKINSON: Moving on. Michael, would you
17	introduce yourself.
18	MR. WILT: Yes. Michael Wilt. Texas State
19	Affordable Housing Corporation.
20	We have a Board meeting that starts at 10:30, by
21	the way. I told Jeremy. But I am going to have to hop off
22	for that, because I have to present.
23	MR. WILKINSON: Well, you have an excused
24	absence, sir.
25	MR. WILT: Thank you both.

1	MR. WILKINSON: Any other panelists who haven't
2	introduced themselves?
3	(No response.)
4	MR. WILKINSON: Okay. I think we have
5	MR. NEAL: Can you hear me?
6	MR. WILKINSON: Yes, sir.
7	MR. NEAL: I am sorry. This is Derrick Neal. I
8	am a governor's appointee. I am the Executive Director of
9	the Williamson County Entities Health District.
10	I apologize if you can't see me, but I'm here.
11	Hello.
12	MR. WILKINSON: Thank you, sir. Thanks for
13	being here. And so, yes, that is ten; we do have a quorum.
14	Jeremy, do you want to do the housekeeping,
15	please.
16	MR. STREMLER: Yes. So this is for those of you
17	who are watching the meeting as attendees. Your screen
18	should look similar to this. Where it says Webinar
19	Housekeeping, you should see this slide.
20	Your control panel will be on the right side of
21	your screen, where you can adjust your audio settings and
22	ask questions, and raise your hand when the time comes to
23	be able to speak publicly. Zooming on that control panel,
24	you can select your computer audio, or if you select phone

call, a phone number will appear for you to call in, to be

25

able to participate and listen to the meeting.

And there will be a questions box, as well as a chat box, where you could ask questions during public comment. Or if you have questions on any of the topics that are spoken about here today, you can ask those questions in the chat, or in the questions box, and I can then relay them to the Council on your behalf as well.

If you are unable to hear us, or maybe having issues on your end, always please do the sound check at the top of the control panel, to make sure that your computer's audio is working. And if you have -- if you get disconnected for some reason, if you are on the phone, please wait a few minutes before calling back in. It takes the system a minute to recognize that you are no longer there, before it will let you back in.

In order to participate, if you want to ask the question verbally, please use the raise your hand function on your control panel. This is for attendees, not panelists, of course. And then that is the spiel on that.

MR. WILKINSON: Thank you, Jeremy. Appreciate it.

Moving on, the next Agenda Item would be the approval of the January 27, 2021 HHSCC meeting minutes.

Does anyone have any amendments or comments regarding the minutes?

1	(No response.)
2	MR. WILKINSON: If not, I will entertain a
3	motion to approve.
4	(No response.)
5	MR. WILKINSON: Somebody.
б	MR. GOODWIN: So moved. I can find mine, but I
7	read them when they came in. They were good. Mike
8	Goodwin.
9	MR. WILKINSON: Thank you. And a second?
10	MR. WILT: Second.
11	MR. WILKINSON: Michael. All in favor, say aye.
12	(A chorus of ayes.)
13	MR. WILKINSON: Any opposed?
14	(No response.)
15	MR. WILKINSON: The ayes have it. The minutes
16	are adopted.
17	Next up, Brooke, who is now on camera again,
18	will give us an update on Texas Rent Relief, our
19	programming from the CARES Act from last spring, and the
20	forthcoming American Rescue Plan update.
21	We have been flooded with money and new
22	programs, and she will tell you all about it. And I am
23	sure you might have some questions as well. Thank you,
24	Brooke.
25	MS. BOSTON: Thank you, Bobby. Let's see.

Okay. I am getting a loud echo. Let's see. Can you guys still hear me? Okay. Good.

So first I am going to start talking about the CARES Act. So with the CARES Act, we got several different allocations of funds.

The first of those was Community Services Block Grant. That is a grant from HHS that we get annually, anyway, so this was a supplemental allocation. It goes out to the Community Action Agencies across the state. They cover all 254 counties.

In addition to 90 percent of the funds going to them for helping households who have been affected by the pandemic, we also programmed 2 percent of the funds to the Texas Homeless Network, to help with reaching services in the balance of state where there are not other continuum of care providing services.

And they also put 7 percent of the funds towards an eviction diversion pilot program. At this point, that pilot has been completed, and the funds have been spent, and we are now doing eviction diversion through another program that I will tell you about in a minute.

So the CSBG-CARES program, we had roughly \$27 million -- excuse me. We had about \$48 million, and it is about halfway expended.

Also under the CARES Act, we got LIHEAP funds.

LIHEAP is a utility assistance program like CSBG. It is one that we have normally. This was a supplemental allocation of about \$95 million. That is about maybe 30 percent of the way spent.

That one is spending a little slower, primarily because they also have their whole annual allocation that they are spending at the same time. But that is going to assist households affected by the pandemic with utility assistance.

Also under the CARES Act, we got Community

Development Block Grant funds that came in three different

phase. Across the three phases, that was \$141.8 million.

We have done a variety of different activities with that,

although I will say that each activity we decide to do with

it ends up having some additional federal funding down the

pipeline later.

So we originally planned to rental assistance with almost all of it. And then subsequent rental assistance funds that I will talk to you about in a minute were made available. We do still have 44 contracts with cities and counties for rental assistance, because we had already committed to do that activity with them, and they still wanted to proceed.

We then programmed a good chunk of the funds for mortgage assistance, so the households basically who own

their home, and are struggling to pay their mortgage because of the pandemic. The deadline for that was the 12th. And we had requests for a little over \$30 million, so that is great.

Unfortunately, one of the areas that we needed to assist and get funds out to, which is non-entitlement areas of the state, so think of small rural areas, we did not get a significant amount of applications. And so we will still have to program about \$37 million back into trying to serve those areas.

We also are dedicating funds from this pot of CDBG for legal services for people with disabilities.

We're giving funds for providers of people with disabilities for like group homes, for their eligible costs being reimbursed, and then broadband planning.

And then, we had had about \$21 million programmed for Food Bank activities as match. But then the match was no longer required, which is great, so we're needing to reprogram that as well. So we will probably take something to our Board in May or June for the reprogramming of that \$21 million as well as the non-entitlement activity.

Let's see. The last pot of -- well, it's not last. The next pot with CARES was ESG, which is Emergency Solutions Grant funds. These came in two different

allocations.

The first allocation was about \$33 million.

That went to 101 contracts across the state, primarily to existing ESG providers, as well as legal service providers.

They are about 30 percent of the way through their contracts.

The second allocation of ESG we targeted a little bit more specifically to homelessness prevention and rapid rehousing, instead of all activities. And with that, that happened more recently, and so we have contracts out for all of those funds, but they are just starting to spend on those contracts.

And last but not least, we also received 15 additional mainstream voucher program vouchers from HUD. As most of you know, TDHCA is a small PHA, and one of the programs that we run is the mainstream voucher program. We use that to assist folks in our Project Access program. And so it was nice we got 15 additional under the CARES Act that we were able to issues those vouchers to people on the Project Access waiting list.

So the next thing I want to talk to you about is the Texas Rent Relief program. And you may hear this nationally, or in documents you see, called Emergency Rental Assistance program, ERA. And most things refer to either ERA 1.0 or 2.0.

1.0 is the funds that came through the Consolidated Appropriation Act of 2021-22, and that program, which was ERA 1.0, we turned around and couched that as the Texas Rent Relief program. It's about \$1.3 billion, and it can provide up to 15 months of rent and utility assistance, including arrears.

Households have to reapply every three months if we still have funds available. The program is being run by TDHCA, and our vendor, or vendors, but we are not using subrecipients.

And then there is a 10 percent set-aside, so over \$100 million specifically for eviction diversion.

Eviction diversion cases are ones in which a landlord has already filed for eviction on the household. Then we prioritize those, and that is supposed to get reviewed first, so hopefully we can actually divert the eviction.

The nice thing about that program is that if the landlord and tenant participate, then eviction is sealed on their record, so that it doesn't show up the next time they go looking for another unit.

That program has gotten a kind of slow start.

But we rolled it out on February 15th. We had some slow startup because of some system challenges, but we are now drawing -- or paying out more than a million a day. And we are seeing kind of an exponential curve and are excited to

see everything finally moving. As of today, we have paid out about \$7.7 million to more than 1,100 households. So we're on our way.

The last thing I wanted to mention to you is the American Rescue Plan. A lot of people -- in the news, this is being called ARPA. So TDHCA we think is getting five different programs through that, through the Rescue Plan.

The first of those is a second allocation of rental assistance. So this is ERA 2.0. Like the first one, we think it is going to be around a billion, but we don't have an amount yet from Treasury.

The rules on it are a little different, in terms of how long we have to spend it, how long we can assist a household. But overall, it's the general same theme. And assuming things are going well with our ERA 1.0, we will most likely channel that through the same system and reach Texans that way.

The second activity under ARPA is called the Homeless Assistance and Supportive Services Program. And it actually is coming through kind of the conduit of HOME funds from HUD, but it has activities that aren't typical of HOME funds that can be used typically for tenant based rental assistance, or developing affordable housing. But then atypically they can be used for supportive services, non-congregate shelter, permanent supportive housing, and

operating expenses for nonprofits. And so it is a really neat, creative pot.

Right now, HUD has not released guidance. They have let us know that they are planning on issuing guidance, which kind of puts us in a spot of having to wait.

The amount for that is \$132.9 million, and essentially we are just going to be waiting to see what HUD releases. And then when they do, we will need to take a plan amendment to our Board before we can proceed.

The third activity under ARPA that we think is coming to us is also coming from Treasury, like the rental assistance activity. It is the Homeowner Assistance Fund, and it essentially kind of looks and smells like the rental assistance program, but it is for folks with mortgages. It can be used for mortgage payment assistance, principal reduction, interest rate reduction. It can include utilities, flood insurance, HOA fees. They were really thorough in thinking through the types of expenses households would have, so it's nice that it is pretty comprehensive.

That one, we still have not heard an amount from Treasury. We think it might be about \$500 million. And we have not received guidance, so we are not quite sure yet kind of how we are proceeding with that.

And then the last two pots under the Rescue Plan, another round of LIHEAP, which I had mentioned, utility assistance. We think that is going to be about \$234 million.

And then the last one is something called LIHWAP, Low Income Home Water Assistance Program. And this -- we actually got two pots of this. One came under the Appropriations Act, at the same time we got ERA 1.0. And then the second pot is under Rescue Plan.

In neither case have we heard an amount, has HHS issued any guidance. They have implied in a few things that they may try and mimic LIHEAP. But then at the same time, they have alluded to making payments directly to water providers, which would not be quite like LIHEAP.

So unfortunately, we are not at a point where we can even really plan for the funds yet, because we haven't seen enough guidance from HHS. So I think the real tone of things with the Rescue Plan actually is there's a lot of still wait and see going on. Any questions?

MS. GREEN: Yeah, Brooke. This is Doni Green.

I have got a couple of questions. The first, on LIHEAP.

We get a fair number of calls from people who are looking for utility assistance. And I think, you know, the programs that are available tend to be less recognized than some of the rental relief programs.

So can you talk a little bit about how those 1 2 funds will be used? I believe that, you know, you use a network of local contractors for LIHEAP. Is that correct? 3 4 MS. BOSTON: Yes. 5 Some discretion to establish their MS. GREEN: 6 own policies. 7 MS. BOSTON: Good question. I know with reports over the years, 8 MS. GREEN: 9 you know, this provider told me I got help with my utility 10 bill 15 years ago, and it is one time only. So we kind of walked into kind of different program requirements, 11 12 eligibility requirements, kind of going from one contractor 13 to another. 14 MS. BOSTON: Yes. And that shouldn't be the 15 case a whole lot with LIHEAP utility assistance. The rules 16 are pretty specific. 17 For households at 150 percent of poverty or below -- and we did change the rules recently to 18 19 accommodate for Winter Storm Uri. We know people were 20 having some really outrageous bills coming in, and we didn't want to see that kind of suck up all of the 21 22 assistance for someone, so we increased the state limit for 23 households. 24 There's not a prohibition that they can only be

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helped once.

With weatherization, that is true.

weatherization, once the house is weatherized, we wouldn't generally go back. But with utility assistance, they are allowed to get assistance every program year, up to a certain limit.

MS. GREEN: Okay. Good to know.

MS. BOSTON: Yes. And just to -- as Doni pointed out, the program is run by a network of nonprofits and local governments and regional organizations who service all 254 counties. And you know, they have the infrastructure to do this because they receive LIHEAP, you know, year after year.

MS. GREEN: And then I also have a question about the rental assistance through the various pots. Is assistance available to folks who are living in hotels? We've had a number of folks in hotels, who come to us seeking assistance, and we are just not sure what the rules are.

MS. BOSTON: Yeah. We can assist people in hotels. They just need to be able to show a pattern of payments, you know, a recurring basis. So it is not just someone who is there today. It needs to be their only residence. So, but yes, we can assist in that case.

And our policies are just about to be updated on our website. But the policies explain kind of exactly what a household would need to be able to receive payments.

Okay. And then I said I would have

that things have just been crazy there for you guys. 3 But 4 do you have a summary of this information that I might be 5 able to share with my staff and with the Aging and 6 Disability Resource Centers? 7 And if not, might it be possible to schedule a brief webinar, just to make sure that again, the folks who 8 9 are fielding the calls and providing referrals are familiar 10 with the various services. MS. BOSTON: Definitely. Jeremy, if you could 11 12 send the group the Board report that we sent the Board in the last Board book; that's what I was looking at, as I was 13 14 talking to you guys. It talks through everything that we 15 have done that is COVID related. 16 And, Bobby, were you going to say something? 17 MR. WILKINSON: The person the hotel may have to show that they are late with the payment and the risk of 18 19 losing the room. MS. GREEN: Good deal. 20 MS. BOSTON: They would either have to show that 21 22 they are late, or that if they aren't late, that if they 23 move, they would be at risk of being put in an unhealthy 24 situation. 25 One of the other issues that MS. GREEN: Yes.

one; I actually have three. So my last one, and I am sure

MS. GREEN:

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we are running into -- and I am sure that this is beyond the scope of these programs -- we have some landlords who will not accept payment, because they would just prefer to evict the resident, or issues other than nonpayment.

And you know, we have told folks, no one can compel a landlord to accept assistance. And even when the moratorium was under effect, you've still got to comply with the terms of your lease. So if you are running a meth lab from your apartment, you know, you are not guaranteed that the landlord, you know, has to allow you to remain there.

MR. WILKINSON: Good point. We can't compel landlords. But I guess we can only work the messaging to say that you are not going to get paid [inaudible].

We do believe, the way the bill is written is, we are supposed to pay landlords directly. But after a certain time, if they don't want to accept payment, we can pay the tenant to then pay the landlord. Of course, if you are already in eviction, it's hard to control from this angle.

MS. GREEN: Could you kind of summarize for us where we are in terms of the eviction moratorium?

MR. WILKINSON: It's not something that we're able to enforce or anything. The short answer is, CDC extended, but the Texas Supreme Court rules were not

extended in such a way as to compel JPs to enforce the moratorium.

So typically there is not really a statewide eviction moratorium in place as of March 31st. So now it's jurisdiction by jurisdiction that has a more comprehensive list of who is doing what.

You know, some of the big cities we know, like to -- we don't know statewide, who is under protection of moratorium and who isn't. But hopefully soon.

MS. GREEN: Thank you. And with that, I am going to silence.

MR. WILKINSON: So Brooke laid out a bunch of programs. We have been in the paper for Texas Rent Relief. So anybody else have any other questions or comments, or stuff you are hearing about us, or programs -- we are open ears.

MS. POHLMAN: This is Joyce at HHSC, and I had a question about the Homeless Assistance and Supportive Services Program. And I may have missed this. But by its name, it sounds like it funds the services as well as the housing. Is that correct?

MS. BOSTON: It can, yes. It has a pretty long list of what we can do with it. So it can fund, actually, the construction or purchase of non-congregate shelter. It can be permanent supportive housing, it can be development

1 of affordable housing. But then additionally, it can be 2 supportive services. 3 So when we put together our draft plan, which may still be several months out, considering that HUD isn't 4 5 releasing guidance yet -- but when we do, we will let you 6 guys all know, so that there is an opportunity for you guys 7 to make comments on that plan for our Board. 8 MS. POHLMAN: And that has a fairly long period 9 of allocation. Is that correct? It is not something that 10 has to be spent in two years? MS. BOSTON: That's correct. Yeah. I know we 11 12 would like to see it used quickly; quickly being a relative I think federally it has like five or six years. 13 14 But we would like to see it, you know, being helpful in 15 communities as quickly as possible. 16 MS. POHLMAN: Okay. Thank you so much. 17 MS. BOSTON: Yeah. All right. Thanks, 18 everyone. 19 MR. WILKINSON: All right. No one has any more 20 comments on that item. We will move on to an update on the Section 811 Project Rental Assistance Program. 21 22 Spencer Duran. 23 MR. DURAN: Hi. Good morning, everybody. Thank 24 you, Bobby, for the intro. Spencer Duran, TDHCA 811 25 Program Director. I just have kind of a quick overview of

how we've been doing the program so far. And then I will leave plenty of time for questions, if anybody has any, at the end.

We try and keep this group kind of current on a little more detail of what is going on in all things 811.

And just to kind of report some high level numbers, to start off, currently we have 88 properties that are actively housing people. So that is up from the last time we checked in.

We had a wave of new constructions that opened their door, starting at the end of the last calendar year. So 88 properties are housing folks. We're super excited about that. You know, we feel like we are always kind of struggling against this narrative of being a small marginal program, which we kind of are. But 88 properties participating is pretty great.

So we actually have 148 properties that have come into the program overall. And those unused properties, we're kind of keeping around for future funding, future interests, things like that.

We currently have 436 households that are in units right now and have assisted 551 households throughout the lifetime of the program. And currently we have 2300 households on our waiting list.

So in general, our program has been a story of

just growth, growth, growth. We are starting to get a little more flat in our move-ins, as the new construction properties, they are no longer -- we don't have new constructions opening their doors all of the time.

So a new construction property comes along, you know, we get ten families housed pretty quickly. You know, ten families, ten families, because they open up those units kind of all at once, with initial move-ins. So we are going to be a little more flat.

We are also getting a little more flat because we have seen less churning in our little rental market.

During 2020, obviously with the pandemic, people are generally staying put.

And they are also flattening out a little bit because we've been doing a little bit of attrition; not filling units that become vacant as we monitor our spending. We want to make sure that we don't overcommit our funds.

So whenever we house a family today, we're going to make sure that we have funding available for the next five years. So we try to reserve funding to support that family for five years. And after that fifth year, the funding comes from just annual appropriations.

So the budgeting is a little bit tricky, and we've been pretty conservative, so that we are not over

committing our funds.

Also, we have been tracking this pretty closely:
we're are still at 92 percent of the families that are
being served are coming from the local mental health
authorities, that are persons with serious mental illness.
And the majority of those folks are people who are exiting
out of homelessness. So 92 percent are those with serious
mental illness, and the majority of those are people
existing homelessness.

We have 6 percent served coming from nursing facilities. Two percent are youth aging out of the foster care system. And then 1 percent are folks that are exiting out of the developmental disability institutions.

And then lastly, I just want to get kind of a little 811 shoutout to our rock star referral agents out there. So Integral Care, here in Austin, they housed 109 families with our program. Metro Care in Dallas has housed 73 families with our program. The Harris Center in Houston has housed 65 families with our program. And the Center for Health Care Services has housed 58 families with our program, and they're in San Antonio.

So I feel really good about the program overall.

You know, we are hoping that we are not going to be as

flat with our move-ins. But we also might be kind of

hitting our stabilization point as well, so we will just

kind of see what the budget holds for us.

Lastly, we do not yet have our third grant, what we call the FY '19 grant. We are just -- we were awarded; we got our award letter, but we haven't gotten our contract from HUD, so we are just kind of waiting around for HUD to give us our \$7 million, so we can start serving more families.

So what is happening, just so you all know, we have properties that were scheduled to absorb that FY '19 funding. And we had to turn down filling some of those units, because we don't have the grant money that we thought we would, because we didn't think that it was going to take this long to get a contract from HUD.

I was willing to use that grant money to wrap up the program at the end of the last calendar year. So we're basically two quarters out from when I thought I would have money. So that is the situation that is going on. So kind of ending it on a negative note, but if you have any questions, please let me know.

MR. WILKINSON: Some questions for Spencer on the 811 program?

(No response.)

MR. WILKINSON: Hearing none, we will move on to the HHSCC Project update from Jeremy.

MR. STREMLER: Yes. And this is a quick update

on just two things. First, an update on our serviceenriched housing database project.

You know, with Spencer's help, we found a spreadsheet on the HUD exchange website that we were directed to that lists kind of all of the supportive housing developments, whether it's 811 or 202, or other contracts through HUD funding for the entire country.

And so we are going to work with that spreadsheet to whittle it down to Texas and then, you know, work more on getting that freshened up and looking really nice, so that we can figure out how exactly you want to present that on the website and what we want to do with that information. So that is something that, you know, in the coming meetings we might discuss more to get Council feedback, once I have kind of whittled that down to just Texas information.

And then secondly, you all should, over the last couple of months, been receiving the emails after our Board meetings, with the information that is out for public comment from TDHCA: things that have been approved for public comment by the Board, whether that is rules, plans, you know, reports, things of that nature that are out for public comment and, you know, have the opportunity to do that.

And so that will continue to be what happens

1 every month, unless there is some objection from anyone on 2 the Council. That seems to be working. If you wish to make public comment or, you know, let me know if anyone 3 feels the Council as a whole needs to make public comment, 4 5 and I can set those policy and planning subcommittee 6 meetings up. 7 But those have been going out for the last few months, and so I hope you have been receiving it. 8 9 have not been receiving it, please let me know, so I can 10 make sure you do get it. But, yeah, that's all of the updates on 11 12 If anyone has any questions? projects. 13 MR. WILKINSON: Any questions for Jeremy? 14 (No response.) 15 MR. WILKINSON: Okay. Next up, Elizabeth Yevich 16 is going to give up a legislative update. 17 MS. YEVICH: Good morning. And well, I thought I was -- there we go again. Hi, again. This is Elizabeth 18 19 I am the Director of the Housing Resource Center. I'm going to provide an update on House Bill 20 And if you recall, Chair Wilkinson briefed this 21 1225. 22 Council on this bill at the end of the January meeting. 23 Now, at that time, Bobby provided an overview of 24 the bill language, noting that it would have this Council 25 do an annual review and evaluation of the 211 Texas

Information and Referral Network, which is operated by
Health and Human Services, stating at that time, I believe
he used the words it was a bit awkward, seeing as this
Council has a large component of Health and Human Services
members.

Annd he concluded, adding that if TDHCA were called upon to produce a fiscal note, that it was probably going to be a hefty one, and that we would keep the Council updated if there was any bill movement through this legislative session.

So the bill has ended up getting legs, so to speak. First, not too long ago, on March 26, TDHCA was asked to provide a fiscal note. And as is typical, we were given about a day to provide it. But that's par for the course.

So Jeremy Stremler and I, we were tasked to write up a note. And we based it off of previous type studies, which the Housing Resource Center, HRC, has produced. And as Bobby had alluded to, it came with a hefty price tag.

We estimated that it would total \$350,000 per year for such a comprehensive study to be outsourced. And as the legislation stated, it had to be for five years, each year, annually, 2022 through 2026, the five-year impact was going to be \$1,750,000.

So then the bill inched further along. And it was to be heard on March 30th at the House Human Services Committee. So TDHCA was, interestingly enough, not called upon to be a resource witness by the bill's author. But I was asked to attend a hearing just on an in-case basis.

Before attending, I was informed by TDHCA senior legislative affairs advisor Elena Peinado that the analysis that was given over to be heard that day did reflect our cost estimates.

So it was a curious hearing. It turns out TDHCA was not even named all during the testimony.

Representative Campos, the bill author introduced the bill and immediately mentioned a Committee substitute.

Now, TDHCA had not been apprised of a Committee substitute, and nor did she state what the difference was between the Committee substitute and the originally filed version.

Anyway, there was one person who testified in support of the bill. This was Ashley Harris, part of the United Way of Texas. And of course, United Way of Texas, for those of you who are unfamiliar, partners with 211.

She stated all the support of 211, basically praising the system, pointing out a few things that were needed, which in some way sort of begs the question, why is the study needed when they seem to agree on what is needed.

Anyway, no one else testified. And curiously, nothing was mentioned about the fiscal note. So the bill was left pending. We -- the remains of what is going to happen, we do not know. It could get voted out.

Now, just earlier this week, two days ago,
Michael Lyttle, TDHCA's Director of External Affairs,
reached out to Representative Campos's office and was
informed that they are still working on the Committee
substitute, which is curious. So that is my report on the
curious and curiouser saga of HB 1225.

MS. GREEN: Elizabeth, do you have any insight into what motivated this legislation? And I appreciate your term "curious," because it just seems odd that TDHCA would be charged with evaluating a program that has limited responsibilities for providing a little bit of housing information. But the vast majority of calls that are handled by 211 have nothing to do with housing benefits. So, you know, I would just question it in terms of kind of jurisdiction. So any insight into why?

MS. YEVICH: That's a great question, Doni. And I think at this point, only assumptions can be made. And, Doni, you and Mike Goodwin have been here since the beginning. This Council, HHSCC -- and not to be confused with HHSC, and that is another assumption: We are wondering actually has HHSCC gotten confused with HHSC.

1 MS. GREEN: Yes. Because you know, 211 is 2 managed by HHSC. But it is not -- you know, it's not administered directly by HHSC. It utilizes the network of 3 4 providers. So, you know, it does have jurisdiction. 5 MS. YEVICH: Well, the other thing is, back in 6 2014, this Council did support a very small two-month look 7 into 211. 8 So, again, only an assumption can be made, but 9 it could be that someone had maybe looked back and seen that the Council had done that. I went back and rewound 10 the tape two or three times, and I could have sworn that I 11 12 thought that when Representative Campos was speaking, she referenced, oh, well we haven't looked back since 2014. 13 14 Now again, another assumption, but maybe somehow 15 there has been confusion on what that study was: HHSCC, 16 HHSC. They thought that that was the body that maybe 17 looked at it every few years. Again, only assumptions, Doni. 18 19 MS. GREEN: Yeah. MS. YEVICH: So I didn't know if Bobby wanted to 20 21 add anything further to that. 22 MR. WILKINSON: I know it is an enthusiastic 23 freshman trying to cause some good bills. And right now, 24 it is left in Committee. It might be written out of

Committee. So we don't know yet; there's nothing posted

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1 online. 2 Anybody have any questions about this bill? really, the item is opened up. And if you want to just ask 3 me any questions about the session in general from TDHCA's 4 5 perspective, I'll do my best. 6 (No response.) 7 MR. WILKINSON: No takers. Thanks, Elizabeth. I appreciate it. 8 9 MS. YEVICH: Welcome. 10 MR. WILKINSON: Cool. Does someone have a question? 11 12 (No response.) No. Never mind. 13 MR. WILKINSON: 14 Okay. Next up, Diana is going to tell us about 15 Texas Regional Bank. 16 (Pause.) 17 MR. WILKINSON: Diana, you are muted. MS. DELAUNAY: There we go. Good morning, and 18 19 thank you so much for giving me the opportunity to share

So as you can see, I have been in banking for many, many years. And my experience as a banker has been from helping the customer establish their banking relationship to helping them with all their lending needs:

some of my work. Things that I have done here in the past

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15 plus years.

business lending needs as well, including mortgages.

I had been very fortunate to help customers.

Maybe they didn't qualify at that time for that particular loan and guiding them and teaching them how they could get into that loan.

So with all that experience, one of the things that I started doing was, I really started getting involved in delivering financial literacy. And I think that it is very important because you know, it's crucial to our every day life. Right? We have got to make responsible choices.

And really, no matter what your income level is,

I think there is a need for that. And it is just very

rewarding to be able to in front of a group of individuals,

whether they are elementary, middle school, high school,

college kids, or even adults, and just helping them with -
or giving them, you know, just a curriculum on financial

literacy.

So some of the topics -- can we go to the next slide, please. Some of the topics that most individuals want to hear is -- you know, there is always this talk about well, I am on a very limited income. I don't have enough. I live paycheck to paycheck.

So we talk about the importance of budgeting. We help them understand what is the difference between needs and wants, and we really work on creating a budget.

Others are intimidated. People don't want to come into a bank. They don't understand banking. So I will go into detail about what the bank offers; what will they need to establish a checking account; what are some of the tools that are available to help them avoid a lot of those fees. Right?

We also spent a lot of time talking about why good credit is important, especially if they want to get into a home. I help them understand what is a credit report; what goes into a credit report; and how to actually obtain a free copy of their credit report on an annual basis. This is something -- good credit is a hot topic.

The other one, teaching children the benefits of savings. We actually go into elementaries and we spend a lot of time with these kids.

And this one is always a fun one, because it is literally kindergartners, first graders, second graders.

And we do a lot of math. We talk about, you know, the different denominations of coins, money, and it's always very rewarding to be front of these kids.

Also, I work with a lot of teens and their monies. We talk about, you know, once they start working, the importance of saving, setting some of that money aside, and also incorporating the credit portion.

One of my favorite topics that is just -- I just

like really having and hosting these presentations -- is the keys to home ownership. I think everybody deserves the right to own their home.

A lot of folks, you know, they don't understand that, you know, they are paying rent to someone else, but with maybe just a few, couple more hundred dollars, they can actually own their own home. And we talk about the benefits of home ownership, what it is that they need to do to get prepared.

Normally, when I had this workshop, I will invite our mortgage rep. I will invite a realtor. And so everybody talks a little bit about their roles and what is the process.

The keys to home ownership starts with, of course, the budgeting. We talk about that. We talk about saving and setting money aside.

We talk about what is going to be involved, not only with the down payment, closing cost fees. And then of course, based on their income situation, we also talk about, you know, some of the other programs that are out there that can help them with either down payment assistance or just some other programs to help them get into their home.

Even if they don't have good credit, I always tell them, the best thing is let's take a look at your

credit score; let's see where you are at. We always want to ensure that they have a higher credit score, because of course the pricing will be much better.

But we don't discourage them. If you don't have that FICO score, there are still some organizations out there that will help you get into that home.

We also talk about identity theft. I think that is something that is really big: identity theft and how, you know, to protect their accounts; rebuilding good credit.

I want people to understand that you don't have to go out and pay credit repair companies hundreds of dollars to rebuild your credit. So one of the things that I do is, I teach them how they can rebuild their credit and save all those monies.

Okay. We can go to the next slide. Some of the agencies and nonprofits that I have partnered with is the Brownsville Independent School District, the adult continuing education.

Every month, there are two whole days of presentations, and I am in front of about 400 adults. And there is always a lot of questions. And so it's really neat. I am glad that I have that partnership, because once again, I have been doing this for the last three or four years with the ISD, and it's very rewarding when I have

people come up to me and say, hey, you know, I finally got into that home. Thank you so much for the advice that you gave. So that's really neat.

UT-RGV, partnered with a trio of student support services. This is our first-generation kids, normally from low-income individuals. So I talk to them about early how important it is to save money, to have good credit, and just to be prepared, you know, as they, you know, graduate and then of course start earning wages.

The home ownership workshop, those normally take place in here, in the bank. I do those on a quarterly basis. Of course, with COVID, we had to halt that, but normally, I will do -- the presentations are in Cameron County, and I will do presentations in Harlingen and Brownsville, rotate. We really get a full house. We get anywhere between 50 to 60 families that come in. So they are very, very good workshops.

I have been in front of the Youth Build kids, teaching them also again, you know, everything there is to know about financial literacy. And these kids are great kids, because, you know, they are not only getting educated and earning their GED, but they are also out there working and building. So really neat.

The Tip of Texas Family Outreach, this is parenting classes. I also provide financial literacy to

them, as well as the UT-RGV Gear Up group. And with the UT-RGV Gear Up, we start from seventh graders, all of the way to freshmen in college.

Gladys Porter Zoo, we have done their summer camps. They have got summer camps between June and August.

And they are elementary kids that I go out, and I also present to them.

The Brownsville Affordable Home Ownership

Corporation, my partnership with them has been with the

financial literacy class that a lot of their customers must

take. This is something that I provided. Of course, now

with COVID, all these classes are now done via Zoom.

Habitat for Humanity has been all labor work, just going out there and really helping building these homes.

We can go to the next slide. Very pleased with what TRB has done. I joined TRB about three years ago, and of course, as I was interviewing with them, one of the things that I told them was that I had these partnerships with a lot of these agencies, in conducting the financial literacy.

And on days, I said, I may be out for one or two days. Are you all going to be okay with that? And they said, absolutely. So this is something that we have really implemented.

There has always been a lot of volunteering that has been done with the bank. But in the last three or four years, we have really focused on financial literacy presentations. And so these are just some of those volunteer hours, all CRA. And so, very pleased for what we have done.

And once again, you can see that for '20 and '21, because of COVID, we really have not been very active.

All of the 431 hours that you see there have all been

Zoom. You will also see some CRA-eligible donations.

And if you go to the next slide, some of those donations have been for Habitat for Humanity. The Affordable Homes of South Texas with the Smart Savings Program -- and this was a really neat program, because we helped ten families.

And basically, the goal there was that families who wanted to get into their home, the goal was to get them into setting up a savings account, having the discipline of setting that money aside, and we matched those funds. So very pleased with that program.

The other one was again, with the Affordable

Home of South Texas, Inc. When the hurricane had a hit,

there were a lot of families, that because of power outages

or flooding in their home, had lost a lot of their, you

know, their foods, and of course, the necessities, so we

were able to help some families and give back some relief.

And one of -- the last initiative has been with the City of Brownsville. And of course, now with COVID, the broadband initiative, making sure that everyone in our community, especially those areas that are less fortunate, have connectivity and they are able to connect, you know, especially with a lot of these kids that are not being able to attend school. And so I have been very happy with what we have been doing.

Let's see. The next slide. One of the -- and once again, one of the things that I really like about Texas Regional Bank was that, you know, they are really involved with their community. And of course, one of their core values is community.

And as I said, we take pride in contributing our time and resources to make our communities a great place to live and work. And we are successful when our communities are successful.

And I really appreciate everything that they have done for our community, that they will continue doing.

And of course, the support, not only to me, but really, encouraging a lot of participation from all of our team members, and all our 21 branches, to really go out and make a difference and start teaching them young.

And that is all I have. Thank you so much for

your time. Any questions for me?

MR. WILKINSON: I would just [inaudible] some of the same agencies. CDBC, and [inaudible] Habitat in there, we can promote. So it's great that we're are working with the same people.

MS. DELAUNAY: Yes. And I will have to say that now that I am part of this Council, it has been -- when I am meeting with families now, I have just got more resources than I can refer them to. So it really has been really a great learning for me. So thank you so much for the opportunity.

MR. STREMLER: And there was one question, just based on -- you know, I guess it's kind of based around where you are located, what regions you cover. Is it just Brownsville Cameron County, Hidalgo County area, or is it other parts of the state, as well?

MS. DELAUNAY: So, no, it is other parts of the state. We are in the Hill Country, as well as Hidalgo and Cameron and Willacy. Those are the areas.

And I go wherever they need me. If I have a branch manager who is in San Marcos, who says hey, you know, we have a presentation, can you assist? Of course, with Zoom, I am able to assist somebody in Blanco or wherever they may be. So pretty much everywhere.

MR. WILKINSON: Thanks, Diana. I also like how

1 you train them while they are young. You need to come to 2 talk to my kids. They always want to --3 MS. DELAUNAY: Oh, yeah, we got to do that. 4 Thank you. 5 MR. WILKINSON: Thanks, Diana. Let the record 6 show that Jennifer Gonzalez joined us, another Board 7 member. She just missed roll call, so she has been with us 8 for a while now. 9 Sorry about that. MS. GONZALEZ: Yes. 10 MR. WILKINSON: No worries. Glad to have you. If there is no more questions for Diana, we will move on 11 12 to public comment. So I am going to ask anyone who is watching, if 13 14 you have public comment, to raise your hand, and then 15 Jeremy can unmute you for a brief comments. 16 MR. STREMLER: I have got one question here. Marilyn, it looks like you are self-muted. 17 you will unmute yourself, you can make comment. Please 18 19 state your name and who you are with. 20 MS. HARTMAN: I am Marilyn Hartman. member and advocate for the National Alliance on Mental 21 22 Illness -- that's otherwise known as NAMI -- and out of the 23 Central Texas affiliate, which is here in Austin. 24 One of our very high priorities is a step-down 25 program for people with serious mental illness that have

been in the state hospitals for more than a year. And many have been in there for more than -- much more than a year.

And right now we have just two pilot programs going on in the state: one out of Bluebonnet Trails, and another from the Farabee Center, I believe it is. And we desperately need much more of that and are wondering if some of the housing dollars that you have or expect to get in will be able to support more of those kinds of programs.

I believe that right now we have -- oh, gosh, I think I have lost track of the numbers -- but quite a high number of people that could be out of the state hospitals, providing beds for somebody else. We have a very long waiting list for people to get into the state hospitals because we don't have enough beds.

But we could move out some people that have been there long term if we had the step-down programs with a very high level of support for them. So, again, I'm asking if there is a possibility of more step-down programs through your funding.

MR. WILKINSON: Brooke, do you want to address that? I mean, 811 is a fit. And then Project Access, and then I guess ESG with casework could be used as well.

Anything else to add?

MS. BOSTON: No. Those are the ones.

Marilyn, I don't know that any of the new

funds -- really, it's pandemic response -- would be tailored for what you are suggesting.

MS. HARTMAN: Yeah. I think that those programs also are not high powered enough, have enough strong support services.

One thing that we were looking at -- and I know it was a rider on the Senate side in this session -- was to repurpose some of the excess beds in the SSLCs, the state supported living centers, for this population.

And I don't know that that is going to be going forward. I don't believe that the House side put that in their provisions. But that would be ideal, because those campuses already exist. They already have strong support systems there. And we were looking at that as a possibility.

But as I said, I am not sure that it can go forward, at least this year. But that is kind of support and campus situation that we are looking at until the new rebuilds of state hospitals will have step-down facilities on campus itself.

But thank you. I think that, as I said, your programs are probably not sufficient to take into consideration what I am talking about. It might be something to look at for you all. We would appreciate it, because that's a big hole for us.

1 MR. WILKINSON: Thank you. I would say one more 2 thing is we have a tax credit program, where we subsidize 3 affordable housing statewide. We have a few projects per 4 year that are supportive housing that I think might be a 5 fit, with some supportive services for folks that are 6 exiting state hospitals. 7 MS. HARTMAN: Yes. And I know that Foundation 8 Communities here in Austin is one of your big recipients 9 over and over again. They are phenomenal. They are 10 heroes, in my way of thinking. So thank you for that. MR. WILKINSON: They get an award every other 11 12 year or so. And I think as they build capacity, it would 13 be nice to be every year. 14 MS. HARTMAN: They are taking care of many 15 people with mental illnesses. I do appreciate that. 16 people tend to be a little more functional than the group 17 that I am talking about. The group that have been in the state hospital for more than a year are really needing a 18 19 lot more support than that. 20 MR. WILKINSON: Thank you. 21 Jeremy, do you have any other hands raised? 22 MR. STREMLER: Let's see. It does not appear 23 so. 24 MR. WILKINSON: Next meeting, July 21. And at the bottom of your agenda, all the Council meetings for 25

fiscal year 2021 are listed, so you can plan out your calendar, et cetera.

Do we have any suggested items to talk about for the next meeting? Email it to Jeremy, and we will throw them on the agenda. Any comments from the panelists?

(No response.)

MR. GOODWIN: This is future shock: Have you all looked at anything that's pending in this gazillion dollar infrastructure?

One thing that kind of concerns me that I saw a snippet, that one of the key points of the housing development part of that is putting new low-income multifamily properties in affluent neighborhoods. And I would just encourage people to go back and read the history. I believe it was during the Cuomo secretariat when they tried to do that, it just didn't work because they didn't have clients to move into the housing they built, because it was not near jobs. You know, they were putting them in suburbs and almost gated communities, and there was no way for people to get to work.

MR. WILKINSON: We don't have a thorough analysis of the new Jobs Act or Infrastructure Bill, whatever they're calling it. I have someone looking at it now, so maybe it is something we can talk about at a later time.

1 We are at a place housing is -- it is complex, 2 So we currently in our QAP for the 9 percent tax 3 credits incentivize proximity to jobs. That is a big point 4 item. 5 So, you know, it is something we definitely take 6 into account, in addition to poverty levels, quality of 7 schools, et cetera. Suzanne, were you -- it looked like you raised 8 9 your hand. 10 MS. BARNARD: Yes. I just wanted to take a chance and plug the Active Program for the Community 11 12 Development Fund. Applications are due next month, but it is not going to be a highly competitive round this year. 13 14 So a housing project could be very competitive and actually 15 get funded this year. 16 Time is short. You would have to be really 17 highly motivated to get an application in on time. But if you have got a project, please give me a call. 18 19 MR. WILKINSON: Thanks, Suzanne. Okay. It is 11:11 a.m., Texas time, and we are 20 21 adjourned. 22 (Whereupon, at 11:11 a.m., the meeting was 23 concluded.)

1 CERTIFICATE 2 Housing and Health Services Coordination 3 MEETING OF: Council 4 5 LOCATION: Austin, Texas 6 DATE: April 14, 2021 I do hereby certify that the foregoing pages, 8 numbers 1 through 48, inclusive, are the true, accurate, 9 and complete transcript prepared from the verbal recording made by electronic recording by Latrice Porter before the 10 Texas Department of Housing and Community Affairs. 11 DATE: April 20, 2021 12 13 14 15 16 17 18 19 (Transcriber) 20 21 22 23

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