## MID-SESSION STAKEHOLDER FORUM

March 9, 2021 Rep. Nadine Nakamura Chair, Housing Committee



#### HOUSING COMMITTEE: IMMEDIATE NEEDS



Rent Relief: from January – December 2021



Renters: eviction diversion program



Homeowners: mortgage modification agreements to avoid foreclosures

EMERGENCY
RENTAL
ASSISTANCE
PROGRAM 2021

\$200 million + \$152 million

Distributed to Counties

Uses: Rent and Utilities

## MAJOR DIFFERENCES

Landlord may apply for one or multiple properties and receive direct payment

Eligible household changed from 100% AMI to 80% AMI

Priority assistance to households with income less than 50% AMI; or one member in household unemployed and has not been employed for 90 days

➤ Covers utilities

#### ELIGIBLE HOUSEHOLDS

One or more household members qualified for unemployment benefits or experienced a reduction in income, directly or indirectly, due to COVID-19

One or more household members can demonstrate homelessness or housing instability

➤ Household income not more than 80% AMI

## HOMEOWNER ASSISTANCE \$50 MILLION

For homeowners who are behind in mortgage, property tax, utility payments

At least 60% of funds must go to households at or below 100% of Area Median Income

Administered through the State of Hawaii

#### **APPLICATION**

Apply for three months at a time

If there's back rent (from January 1, 2021), must reduce back rent to receive prospective rent payments

Financial assistance not to exceed 12 months

#### EVICTION MORATORIUMS

Federal eviction moratorium — expires March 31, 2021

31 Mar. 2021

Biden administration proposal – national eviction and foreclosure moratorium until September 30, 2021

30 Sep. 2021

#### 14 April 2021

State eviction moratorium — expires April 14, 2021

RENTER
HOUSEHOLD
DELINQUENCIES
PROJECTION BY
DR. PHIL
GARBODEN

As of December 2020, there is an estimated 14,800 renters who are one to six months behind in rent

# EVICTION DIVERSION PROGRAM HB 1376 HD2

#### Goal 1:

Prevent an avalanche of cases flooding courts once eviction moratorium is lifted

#### Goal 2:

Prevent the filing of an eviction lawsuit that may hurt a tenant's ability to rent in the future

#### EVICTION DIVERSION PROGRAM -CONCEPT

Landlord notifies tenant and mediation center of intent to mediate delinquent rent

Mediation center has 15 days to schedule mediation

Landlord and tenant have 15 days to finalize mediation

If mediation is unsuccessful, landlord may file for eviction

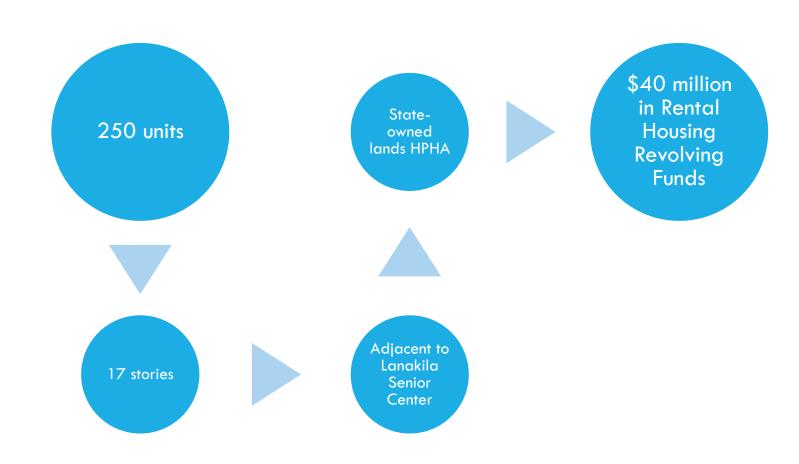
#### **CONTINUE FUNDING**

HB 606 HD1

#### Rental Housing Revolving Fund

#### Dwelling Unit Revolving Fund

## SCHOOL STREET SENIOR HOUSING HB 1132 HD1



### LOW INCOME HOUSING TAX CREDITS HB 80 HD1

Modernize LIHTC program

Allow high net worth individuals to compete for tax credits

Increase pool of potential investors

Extends sunset date for another 5 years

## HHFDC PUBLIC LANDS EXEMPTION HB 902 HD1

by the Governor to
HHFDC for affordable
housing from
classification as public
lands

Reduces development process by 6-9 months

#### HAWAIIAN HOME LANDS

Support Support CIP requests for priority projects Support Support legislation to reduce development costs Listen to proposals for alternative sources of financing to Listen address waitlist backlog

#### MORE HOUSING BILLS

Require fiscal impact analysis on the cost of developing single- and multi-family homes of proposed changes to the State Building Code (HB1131 HD1)

Increase density in rural districts from one dwelling per half acre to one dwelling per quarter acre (HB 502 HD2)

Create an affordable homeownership revolving loan fund (HB 79 HD1)

Office of Planning to conduct study at five TOD sites statewide

Assess infrastructure needs; alternative financing and value-capture tools

Report back to Legislature in 2022

# TRANSITORIENTED DEVELOPMENT HB1130 HD2

#### HOUSING NEED CONTINUUM

30% and below AMI 10,457 households

30 – 60% AMI 8,871 households 60 – 80% AMI 6,910 households

80 – 120% AMI 6,055 households 120 – 140% AMI4,011 households