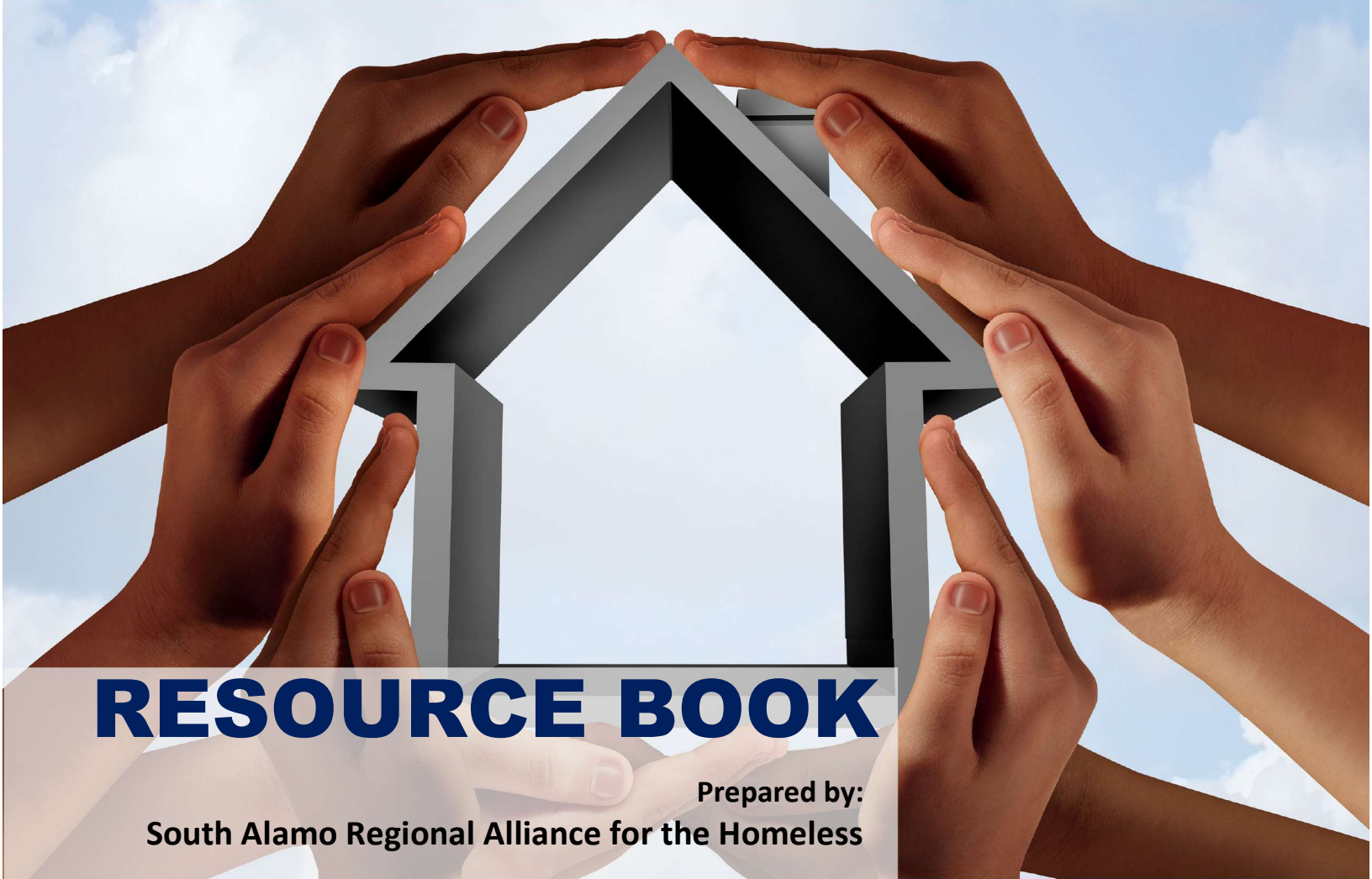


VIRTUAL EVENT

DECEMBER 7, 2020 (11:30 AM - 1:00 PM)



RESOURCE BOOK

Prepared by:
South Alamo Regional Alliance for the Homeless

COVID-19 EVICTON & FORECLOSURE RESPONSE ROUNDTABLE

To attend, please contact Dr. Azza Kamal (AzzaKamal@sarahomeless.org)



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LLSC
SAN ANTONIO



AACOG
Alamo Area Council
Of Governments

TRIA
Texas RioGrande Legal Aid



**WELLS
FARGO**



ALAMO AREA COUNCIL OF GOVERNMENT (AACOG)

- Texas RioGrande Legal Aid—Call (888) 988-9996 –or– (210) 212-3700 –or– fill out online application:
https://trlaoi-demo.legalserver.org/modules/matter/extern_intake.php?d_id=3&f=373&h=c59cc5&pid=130&state_uuid=85d25856-8ef1-11ea-a4fa-0eea33fe5494
- St. Mary’s School of Law’s Consumer Protection Clinic’s Eviction Hotline—Call (210) 570-6135 and leave a message with full name, phone number, and brief description of legal problem
- Texas Eviction Diversion Program (TEDP) -- Starting Oct 12th will service our counties: Bexar, Jim Wills, and Kleberg -- Call (855) 270-7655
- Fair Housing Council of Greater San Antonio -- Call (210) 733-3247 – web link:
<http://www.myfairhousing.org/>
- Legal Hotline for Texans -- Call (800) 622-2520, select option 3. If no answer then leave name, phone number, and a brief description
- Lawyer Referral & Information Service (LRIS) -- Call (800) 252-9690 -- web referral form can be found at:
<https://www.texasbar.com/Content/NavigationMenu/ForThePublic/DoYouNeedaLawyer/LRISOnlineAttorneyReferral/default.htm>
- United Way dial 211— will provide a list of organizations which provide rental assistance
- Hidalgo County Mortgage and Rent Relief Program -- Apply online at:
<https://www.shahsoftware-casemanager.com/CTOnline/frmClientIntakeVertical.aspx?CID=HIDALGO> -- or -- call (956) 205-7058
- National Low-Income Housing Coalition’s COVID-19 Rental Assistance Database:
<https://docs.google.com/spreadsheets/u/0/d/1hLfybfo9NydIptQu5wghUpKXecimh3gaoqT7LU1JGc8/htmlview#>



ALAMO AREA COUNCIL OF GOVERNMENT (AACOG), (cont.)

- HUD Resource Locator: <https://resources.hud.gov/>
- Our Casas Resident Council, Inc. -- Call (210) 354 – 2400 – web: ourcasas@stic.net
- South Alamo Regional Alliance for the Homeless -- (210) 876-0720 – web: <https://www.sarahomeless.org/>
- Haven For Hope -- (210) 220-2100 – web: <https://www.havenforhope.org/>
- SAMMinistries – 210-340-0302 – web: <https://www.samm.org/>
- Ramon Herrera (Local Contact Agent) Alamo Area Council of Governments.
If you would like to be a referral source to Bexar and/or the Alamo Counties please email me: RHerrera@aacog.com



TEXAS HOMELESS NETWORK (THN)

Displacement, Again: Concurrent Fears of Eviction and Deportation Amidst the Pandemic

Description: Join THN panel discussion on assisting immigrant families access rent relief through local programs during COVID, providing tenant advocacy and anti-eviction work, and exploring solutions for assisting unhoused immigrants in status/documentation-limbo in accessing housing.

December 15th, 2-3:30 pm CST (<https://tinyurl.com/y2vuxv5l>)



BEXAR COUNTY: ECONOMIC DEVELOPMENT DEPARTMENT

Resources for eviction/homeless prevention

| AGENCY | SERVICES | PHONE |
|---|---|------------------------------|
| United Way Helpline | Community Referrals | 211 |
| City of San Antonio Family Services Division | Emergency rent and utility assistance for city residents | 210-207-7830 |
| City of San Antonio- Neighborhood and Housing Services Dept | Emergency rental assistance up to 6 months for residents outside of city limits | TBD |
| Catholic Charities | Rent/ Utility Assistance | 210-226-6178 |
| Willie Velasquez Center | COSA Financial & Emergency Assistance; Fair Housing Counseling and Adult Literacy | 210-206-5366 |
| SAMMinistries | Rental/ Housing Assistance – Financial Assistance | 210-377-1616 210-321-5616 |
| Ella Austin | Food/Utilities | 210-224-2351 |
| Haven for Hope | Assistance for persons who are Homeless/ At Risk of Homelessness | 210-220-2100 210-220-2350 |
| Salvation Army Hope Center | Emergency shelter/Rental and Utilities/Food Pantry | 210-352-2020 |
| Christian Assistance Ministry (CAM) | Utility Assistance/Prescription Assistance/Food Pantry/ID Recovery | 210-223-4099 |
| Family Endeavors | Rental Assistance/ Veterans | 210-431-466 ext. 123 |
| Bexar County Housing Authority | Public Housing/ Section 8/ Homeless Assistance | 210-225-0071 |
| San Antonio Housing Authority | Public Housing/ Section 8/ Homeless Assistance | 210-477-6262 210-477-6196 |
| Bexar County Community Resources | Utility Assistance/Pauper Burial | 210-335-6770 |
| American GI Forum | Job training/ support services, transitional and permanent housing for qualifying veterans. | 210-354-4892 |
| St. Vincent de Paul | Rental/Utility assistance | 210-225-7837 |
| San Antonio Food Bank | Emergency Food; Food Stamp, Medicaid, TANF | 210-431-8326 |



CITY OF SAN ANTONIO

Department of Human Services (DHS)

- Financial Counseling and Benefits Navigation services:
<https://covid19.sanantonio.gov/Services/FinancialBenefits-Counseling>
- Homeless street outreach team: Call 311 or email
HomelessOutreach@sanantonio.gov
- Homeless prevention/diversion and connection to other services via DHS Homeless Connections Hotline: 210-207-1799



CITY OF SAN ANTONIO

Neighborhood and Housing Services Department (NHSD)

1. The Emergency Housing Assistance Program 210-207-5910 or
<https://www.sanantonio.gov/NHSD/Programs/FairHousing>
2. The TX Eviction Diversion Program (referrals through courts only. More info at 210-207-5910)
3. Right to Counsel Righttocounsel@trla.org / 210-212-3703
4. CDC Moratorium information & Declaration Templates
<https://covid19.sanantonio.gov/Assistance/Residents/Housing-Evictions>



WELLS FARGO MORTGAGE ASSISTANCE

[Wellsfargo.com/mortgageassist](https://www.wellsfargo.com/mortgageassist)

Wells Fargo: 1-877-937-9357

[Consumerfinance.org](https://www.consumerfinance.org)

HOUSING COUNSELING

Juan J Gutierrez, Housing Counselor

Our Casas Resident Council

2300 W Commerce , Suite 218

San Antonio, Texas 78207

210-3542400 Office

210-354-2402 Fax

juan.ourcasas@stic.net

After mortgage payment suspension ends

We understand that COVID-19 continues to cause unpredictable hardships. And while we know you want to get back on your feet as quickly as possible, we realize you may not yet be able to repay your suspended mortgage payments in a lump sum or as part of a repayment plan that increases your monthly payments for a period of time.

At the end of 6 months, you have a decision to make:

If your mortgage is covered by the CARES Act, you may request an additional 6 months of payment suspension for a total of 12 months.

If your loan investor is Wells Fargo, or another private investor, you may also request to extend the payment suspension period for up to another 6 months, for a total of 12 months, subject to approval. Additional financial information may be needed.

Once your payment suspension is over, your options may include:

- **Repayment plan** — Divides the amount due from the missed payments into manageable amounts, spread out over time.
- **Payment deferral** — Moves the amount of the suspended payments to the end of your loan term.
- **A separate, interest-free FHA loan** — Moves the amount owed to a second, interest-free loan that is repaid when your home is sold or refinanced, or the mortgage is paid off.
- **Loan modification** — Changes certain terms of your loan — such as the interest rate or the time allowed for repayment — to make payments more manageable. This program is intended for those experiencing long-term financial hardships.

Note: These missed payments would be due all at once when you pay off your mortgage, refinance, or no longer own the home.

To learn more, please visit <http://wellsfargo.com/repaymentdetails>.



Assistance Available

If you don't think that you will be able to resume your mortgage payments at the end of the payment suspension period, contact Wells Fargo right away, before the end of your payment suspension period.

Contact us

Call us at 1-877-937-9357

You can also connect via our online banking site (wellsfargo.com):

- Log on (or sign up)
- Select the payment assistance banner at the top of your Account Summary.



Eviction concerns? 5 things you need to know:

As a result of the economic downturn caused by COVID-19 pandemic, 30% of renters in America have no or slight confidence that they will be able to pay next month's rent, according to the Harvard Joint Center for Housing Studies.

In fact, researchers from the Aspen Institute and the COVID-19 Eviction Defense project estimate that up to 40 million U.S. renters will be at risk of eviction by the end of the year.

While the Centers for Disease Control (CDC), and, several state and local moratoria are in place through the end of the year, renters still need to take actions to protect themselves from eviction.

If you can't pay next month's rent, here are some steps you can follow to avoid eviction:

1 Contact your Landlord: Given the stressful situation you are in, your instinct might be to avoid your landlord, but you should reach out as soon as it becomes clear you can't make your rent payment. Explain your situation and offer an alternative agreement such as partial payments and plan to catch-up.

2 Gather Documentation: Read your rental agreement thoroughly. Prepare proof of income, statements and other documents proving financial hardship. Also, gather evidence of things the landlord may have failed to provide or fix on time, including the air conditioner, a leak, etc. Save emails, letters, and pictures. Eviction proceedings may be halted for many reasons, for example if the property owner has failed to fulfill their obligations in a timely and efficient manner.

3 Submit your Declaration: The CDC recently issued an order halting the eviction of tenants who cannot pay rent through the end of the year. The order requires that tenants must still file a federal declaration form to be eligible for the eviction protection. Check if you meet the requirements and if you do, submit your declaration as soon as possible.

4 Know free Legal Assistance is available: Tenants with legal representation are much more likely to avoid an eviction and remain in their home than renters without representation. Many organizations offer free or low-cost legal assistance and representation to low to moderate-income renters. Remember, 90% of landlords will have legal representation, so it is advisable to be prepared with the support of free or low-cost legal assistance.

5 Identify resources in your community: There may be additional support and resources available to help you navigate this difficult time. Visit www.legalfaq.org to learn more about legal assistance and community-based organizations in your area that may provide food, healthcare, and other services.

Understanding mortgage payment suspension in response to COVID-19

We know this is a challenging time for all of us. As we all work to protect what matters most - our health and the health and safety of our families - we also understand that our homes play an important role in our well-being. We want you to know we are here to help.

| Question | Answer |
|---|---|
| 1. What is a payment suspension? | An initial short-term payment suspension temporarily pauses your obligation to make monthly payments for up to 6 months. |
| 2. When should I think about requesting a payment suspension? | <p>Consider a payment suspension if you need payment help due to COVID-19 impacts, such as:</p> <ul style="list-style-type: none">• Unemployment or underemployment• Illness preventing you from your normal employment• Caring for an ill family member that prevents your normal employment• Decline in income |
| 3. How does a payment suspension work? | <p>Payment suspension is made available in 3-month increments. During that time, Wells Fargo will be checking in with you during your initial 3 months, and throughout payment suspension, to understand if you continue to experience financial hardship.</p> <p>At the end of the initial 6 months, if your mortgage is covered by the CARES Act, you may request an additional 6 months of payment suspension for a total of 12 months. We will continue to contact you every 3 months to understand your needs.</p> <p>If your loan investor is Wells Fargo, or another private investor, you may also request to extend the payment suspension period for up to another 6 months, for a total of 12 months, subject to approval. Additional financial information may be needed.</p> |
| 4. How do I request a payment suspension? | <p>If you have Wells Fargo online banking, log in (wellsfargo.com/online-banking/) to your account. Select the payment assistance alert located at the top of the account summary page. Complete the COVID-19 Payment Assistance Request form you will find there. This form will enable you to request assistance with all eligible Wells Fargo credit accounts.</p> <p>You may also call us at 1-877-937-9357.</p> |

For more information, please visit wellsfargo.com/mortgageassist.



LOCAL INITIATIVES SUPPORT CORPORATION (LISC) SAN ANTONIO

- COVIDHelpForHome.org
- <https://texashousingstability.org/>

HUD APPROVED HOUSING COUNSELING AGENCIES IN BEXAR COUNTY

<https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?searchstate=TX&filterLng=&filterSvc=&filterMultiState=&searchName=&searchCity=san+antonio&searchZip=&searchService=&searchLang=&searchAffiliation=&webListAction=Search>

RESOURCES FOR HUD CERTIFICATION

- HUD Housing Counseling Exam covers a broad range of topics but is not too difficult. It will take you back to academic days of studying and memorizing a few materials. It is recommended to set a date for the test about 3 months out and studying a module (15 total) per week.
- Facebook HUD Housing Counselor Exam Prep:
<<https://www.facebook.com/groups/2407815199231887>>
- NeighborWorks America, Diversified Resource Network, Rural Community Assistance Corporation offer prep classes.
- Contact Lori Hall (LHall@lisc.org) for study materials, and for a 15-week course registration.



SAHA | SAN ANTONIO
HOUSING AUTHORITY
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**SAN ANTONIO HOUSING
AUTHORITY (SAHA)**

Resource Listing

NOTE: If available, websites are hyperlinked to Agency Name.

| PHYSICAL / MENTAL HEALTH SERVICES | | | |
|--|--|--|--|
| Agency | Location | Time | Notes |
| United Healthcare | Telephone | 24 hrs / 7 days a week | Medicare recipients can call for information on COVID-19, where to be tested, and how to have the testing copay waived. Contact (210) 385-5532 |
| Freeman Coliseum | 3201 E. Houston Street, San Antonio, TX 78219 | Mon. - Fri. | Free COVID-19 Testing available for individuals. By appointment or walk-in. |
| Aetna | Varies | 24 hrs / 7 days a week | CHIP/Medicaid Applications. For appointment to apply for CHIP/Medicaid, call (210) 863-1785 |
| Well Care | Telephone | Mon. - Fri. 8:00 am - 7:00 pm Sat. - Sun. 8:00 am - 4:00 pm | For questions regarding benefits and claims issues. (210) 694-3917 - Front Office // (210) 694-3901 - Retention Specialist |
| Health Resources and Services Administration | Varies | Varies | List of Federally Qualified Health Clinics for persons without health insurance. |
| Mental Health Hotline | Telephone | N/A | HHS has launched a 24/7 statewide mental health support line to help Texans experiencing anxiety, stress or emotional challenges due to the COVID-19 pandemic. Contact: 1-833-986-1919 |
| Support Groups Central | Online | N/A | Free online support groups for anxiety, single parents, depression, and more. |
| NAMI | Online | N/A | National Alliance on Mental Illness (Support, Education) |
| San Antonio Sports (iPlay, Youth) | Online | N/A | SA Sports created a PDF workout guide for kids to exercise and stay healthy. PDF 1 / PDF 2 |
| Therapy Assistance Online (TAO) | Online | N/A | TAO is online and free for 90 days during COVID-19. The evidence-based digital tools |



| | | | |
|--|-----------------------------------|---|--|
| | | | can be accessed at any time, from anywhere. TAO can help with treating anxiety, depression, stress, substance abuse, resiliency, relationship problems, and pain management. |
| Family Violence Prevention Services (FVPS) | Telephone | N/A | For anyone experiencing violence who needs shelter. FVPS: (210) 733-8810 / SAPD Non-Emergency: (210) 207-7273 / Emergency: 911 |
| Bexar County Sheriff's Office (BCSO) | Telephone | 24 hrs / 7 days a week | Anyone experiencing violence can text to 911. Put 911 in the "To" field. In the text field include your location and the type of emergency. Press send and answer any follow-up questions and instructions that are texted back. |
| San Antonio Homeless Connection Hotline | Telephone | Mon. - Fri. 8:30 am - 4:30 pm | Hotline for individuals experiencing homelessness. If there is no answer, leave a voicemail. Contact: 210-207-1799 |
| Deaf Counseling Center | Video call | Tuesdays 2 pm (240)- 380-2577 | Free deaf counseling services via video phone. (Calming Coronavirus anxiety and depression support group) |
| COVID-19 Pandemic Response Resources | Online | N/A | This a COVID-19 specific resource list from the Center for the Study of Traumatic Stress. There is a wide variety of resources listed from a trauma-informed perspective. |
| Methodist Healthcare Ministries | Various Locations | By appointment | One on one counseling to individuals with no insurance. The first meeting with a counselor is free. A modest fee based on a sliding fee scale is collected for each follow-up session; however, no one is denied service because they cannot pay. An appointment must be scheduled in advance. |
| Center for Health Care Services | Telephone | 210-731-1300 24 Hr Hot Line: 1-800-316-9421 Crisis Line: 210-223-7233 | Services for individuals experiencing mental health issues. |
| THHSC | Telephone | 833-986-1919 | COVID-19 mental health support hotline |
| FINANCIAL / UTILITIES | | | |
| Agency | Location | Time | Notes |



| IRS | Online | N/A | IRS launch new tool to help non-filers register for Economic Impact Payments |
|-------------------------------------|---|-----------------------------------|---|
| SAWS | East Side Customer Center (403 South WW White Road) | Mon. - Fri. 8:00 am - 5:00 pm | For concerns with paying utility bills. Can pay in person, online, or by phone. Contact: 210-704-7297 |
| SAWS | West Side Customer Center (803 Castroville Rd, Suite 406) | Mon. - Fri. 10:30 am - 5:00 pm | Water utility, will not be enforcing water shutoffs for unpaid bills at this time. Can pay in person, online, or by phone. |
| SAWS | HEB | Varies | Can pay water bill at HEB |
| SAWS | Online | N/A | Can apply online for utility payment assistance through SAWS. |
| SAWS | Online | N/A | Can pay online. |
| CPS | East Side (4525 Rigsby Ave, Suite 112) | Mon. - Fri. 10:30 am - 5:00 pm | Inquiries for utility payments. Can pay in person, online, or by phone. |
| CPS | North Side (7000 San Pedro) | Mon. - Fri. 10:30 am - 5:00 pm | Inquiries for utility payments. Can pay in person, online, or by phone. |
| CPS | South Side (660 S.W. Military) | Mon. - Fri. 10:30 am - 5:00 pm | Inquiries for utility payments. Can pay in person, online, or by phone. |
| CPS | West Side (803 Castroville Rd, Suite 406) | Mon. - Fri. 10:30 am - 5:00 pm | Inquiries for utility payments. Can pay in person, online, or by phone. |
| CPS | Online | N/A | Can apply for online utility payment assistance. |
| Alamo Colleges | Online | | To support students through this crisis, Alamo Colleges District has established Student Emergency Aid to provide emergency resources for students who need temporary assistance. |
| City of San Antonio | Online | N/A | Rental/Mortgage Assistance |
| CHILDCARE | | | |
| Agency | Location | Time | Notes |
| Child care assistance | Online | N/A | Child care assistance for essential personnel having to report to work. United Way Phone #: 2-1-1 |



FOOD SERVICES

| Agency | Location | Date | Notes |
|---------------------------------------|---|-----------------------------------|---|
| Catholic Charities | Varies | Varies | Must call ahead to be screened CC will then provide information on what assistance is available. Contact: (210) 226-6178 |
| SA Hope | 321 N. General McMullen, San Antonio, Texas 78237 | Mon. - Fri. 9:00 am - 5:00 pm | Provides food for families. This is subject to change based on resources and need. Families can receive this once a week. Contact: (210) 732-3776 |
| Salvation Army | 521 W. Elmira Street, San Antonio, TX | Mon. - Fri. 11:00 am - 1:00 pm | Provides sack lunches. |
| | 521 W. Elmira Street, San Antonio, TX | Mon. - Fri. 4:00 pm -5:00 pm | Provides hot meals. |
| Catholic Workers House (All ages) | 626 Nolan St, San Antonio, TX 78202 | Mon. - Fri. 8:00 am. -10:00 am | |
| | N/A | Mon. - Fri. 11:30 am | Provides lunches |
| San Antonio Food Bank | 5200 Enrique M. Barrera Pkwy, San Antonio, TX 78227 | Saturdays | Register online for free weekly produce pick up. Each week you can pick up a week's supply of a different kind of produce. Register |



| | | | |
|------------------------|---|--------------------------------|--|
| | | | through link. Contact: (210) 337-3663 |
| West Avenue Compassion | 10715 West Ave, San Antonio, TX 78213 | Tuesdays 10:00 am - 2:00 pm | Parking lot opens at 9:00 am. Families must bring a picture ID to make the process go quicker and easier. It can be any type of ID with their picture and name on it. |
| R3Student | 2555 Castroville Rd. SATX 78237 | Tues. & Thurs. 12:00 pm | Distributing free hot meals curbside beginning at 12pm for the month of April. No qualifications or documents are needed, children do not need to be present for this one. Meals served on a first come basis. |
| R3Student | 2555 Castroville RD. SATX | Mondays 1:00 pm - 3:00 pm | Meal Pack pickup beginning at 1pm. Parents and children need to be present. Meals per child. Meals served on a first come basis. |
| Bexar County Youth | Delivers | 10:00 am - 12:00 pm | Free meal pack for seniors |
| VIA CARES | Delivers | N/A | VIA will deliver food to people who are homebound and are in need of food. Residents will need to call ahead to pre-register. Contact: 210-431-8326 |
| CJCLife Church | 6401 Bandera Rd, San Antonio, TX 78238 | Fridays 10:00 am - 12:00 pm | CJCLife Church will be giving out free bag of groceries to first come first serve every Friday |
| Agora Ministries | 1807 San Fernando St. 78207 | Wednesdays 12:00 pm | Hope Food Pantry, curbside pickup, while supplies last |
| Free Little Pantry | Intersection of Silent Oaks and Peaceful Meadows. 7300 block of Peaceful Meadows across from the mailboxes. | Everyday 8:00 am - 8:00 pm | Free groceries. No need to call or message. Take what you need. Give what you can. |

Youth Lunches: Meals are being offered by school districts for children 18 and under. Please visit their websites (linked below) for more information on dates, times, locations and other details.

- [ECISD](#)
- [IDEA](#)
- [NEISD](#)
- [NISD](#)
- [Judson ISD](#)
- [KIPP](#)
- [SAISD](#)

TECHNOLOGY SERVICES

| Agency Name | Address | Phone | Notes |
|---|---------------------------------|-------|-------------------------------------|
| City of San Antonio's Digital Inclusion Resources | Online | N/A | |
| Internet | Low-Cost Offers | N/A | Free and low-cost internet options. |



| | Low-Cost Internet Service | N/A | Low-cost internet options. |
|---|--|-----------------------------------|--|
| BiblioTech | Online | N/A | Bexar County residents can register for a free BiblioTech Card on this website. Access to online books, movies and learning resources/classes. |
| PBS | Online | N/A | Online learning resource for students K-12. |
| Scholastic | Online | N/A | Learning resources for children in Pre-K. |
| National Down Syndrome Congress | Online | | Parent webinar series to help with online learning for students with disabilities. |
| Time for Kids | Online | N/A | Learning materials for students. |
| Free School Work Tutoring | Online | N/A | Free tutoring for students K-12. |
| Connect2Compete | Online | N/A | The Alamo Colleges is working with Connect2Compete to provide students and employees low-cost computers and free or low cost Internet service, along with the hardware and the digital skills to effectively and safely use the Internet. Depending on home location, you may qualify for fast free service or a discounted high-speed Internet data plan. |
| Assurance (Free Government Phone) | Online | N/A | Free cell phone to qualifying low income individuals who must be a participant in an assistance program such as medicaid, medicare, snap, or SSI |
| Lifeline Smart (Free Phone and Service) | | 254-220-8810 | Free phone service to all residents and low income individuals. Same day delivery. |
| GENERAL RESOURCES | | | |
| Agency | Location | Time | Notes |
| United Way | Online | N/A | Resource Page |
| VITA Free Tax Help | Guadalupe Community Center 1801 W. Cesar Chavez Blvd, 78207 (210) 226-6178 | Mon. - Fri. 8:00 am - 5:00 pm | Due to COVID-19 only 3 locations are doing income taxes, Guadalupe Community Center is one of the sites, drop off paperwork and pick up within 72 hours when completed. |
| YMCA | Online | N/A | Online exercise programs |
| Texas Diaper Bank | 1803 Grandstand Dr #150 San Antonio, TX 78238 | Mon. - Wed. 9:00 am - 11:45 am | Appointment only. Diaper Assistance, Incontinence Assistance, Period Supplies. To |



| | | | |
|---|---|----------------------------------|---|
| | | 1:00 pm - 4:00 pm | make an appointment, please call: (210) 731-8118 option 1. |
| IRS | Online | N/A | IRS launch new tool to help non-filers register for Economic Impact Payments |
| VIA Transit | Online | Ongoing | Free transportation |
| Eagles Flight Advocacy & Outreach | 216 Purcell S.A. TX. 78237 | Suggestion: 8:00 am - 5:00 p, | Provides diapers, wipes, cleaning supplies, masks, & food |
| City of San Antonio (COSA) | Hotline: (210) 207-5779 | 8:00 am -7:00 pm | Hotline will answer and assists with questions related to COVID-19. Recently obtained email to request documentation for results of testing that was done at Freeman Coliseum to provide to employer. |
| Mask Helpers | Online | N/A | Free non-medical grade reusable masks to those in need |
| Catholic Charities | 2127 S. Zarzamora St, San Antonio, TX 78207. | Mon. - Fri. 8:30 am - 5:00 pm | Food, clothing, diapers assistance. Call to schedule an appointment to get assistance (210) 226-6178. |

REPAYMENT AGREEMENT DEFAULT NOTICE

Dear

A recent review of your account indicates that you failed to submit two or more payments toward your outstanding balance. According to the repayment agreement you entered into with on you agreed to make the following payments toward your debt:

| | |
|----------------|----------------|
| 1. \$ _____ on | 2. \$ _____ on |
|----------------|----------------|

Because you failed to submit these payments, your repayment agreement is currently in default. Consequently, the entire balance of \$_____ is due within ten (10) business days from the date of this letter and no future repayment agreement will be made for your account.

You may submit your payment **by mail** to the following address:

Payment must be provided in the form of a money order or cashier's check and made payable to _____.

Failure to pay the balance in full by _____ may result in termination of your lease and if necessary, eviction proceedings. Please immediately contact me as soon as possible to arrange payment of your outstanding balance.

Thank you,

Phone:

Email:

REPAYMENT AGREEMENT

| Tenant Information | |
|-------------------------------|----------------|
| Head of Household (HOH) Name: | Last 4 of SSN: |
| Co-Head or Spouse Name: | Last 4 of SSN: |
| Unit Address: | |

| Reason for Outstanding Debt | |
|--|--|
| <input type="checkbox"/> Damage Claim / Move-Out Charges | <input type="checkbox"/> Non-Payment of Rent |
| <input type="checkbox"/> Other: _____ | <input type="checkbox"/> Other: _____ |

Down Payment (If Applicable)

I agree to submit a down payment in the amount of \$ _____ no later than _____, which is ten (10) business days from the execution date of this repayment agreement.

Monthly Repayment

I will continue to repay the balance of \$ _____ in monthly installments of at least \$ _____ until the balance is paid in full. My monthly payments will be due on the first day of each month and will be considered late thereafter. The first monthly repayment will be due and payable on _____.

Repayment Time Period

I understand that I must repay the above balance in full within _____ months of the execution date of this repayment agreement. My final payment must be submitted on or before _____.

I, _____, do hereby agree that I owe **PROPERTY MANAGER NAME / MANAGEMENT COMPANY** the amount of \$ _____ as a result of my occupancy at _____. I have read and understand this repayment agreement policy, and I understand that my failure to abide by this repayment agreement may result in the termination of my lease and if necessary, eviction proceedings.

Special provisions (if any): _____

Tenant Full Name (Printed)

Tenant Signature / Date

Property Manager Name (Printed)

Property Manager Signature / Date

REPAYMENT AGREEMENT TERMS & POLICIES

In accordance with the terms of your lease, this repayment agreement has been executed between a family and property manager / owner to resolve an outstanding debt and ensure that the balance is paid in full..

Repayment Time Period

Unless otherwise agreed, the family is required to pay the balance in full within _____ months of the execution of this repayment agreement.

Monthly Repayment Determination

The property manager / owner will negotiate a reasonable monthly repayment amount with the family before the execution of the repayment agreement. The U.S. Department of Housing and Urban Development (HUD) advises that, generally, the property manager / owner will not require families to make monthly repayments that, with the family's monthly share of rent, will exceed 40 percent of the family's monthly adjusted income. However, in cases where the family pays 40 percent or more of its monthly adjusted income in rent, the property manager / owner may negotiate the monthly repayment with the family until both parties agree on a reasonable amount. Families may make lump sum payments greater than the agreed upon monthly repayment at any time.

Down Payment

The property manager / owner does not have a down payment requirement for repayment agreements; however, the family must make an initial payment in the amount agreed upon by the family and the property manager / owner, no later than ten (10) business days after the family enters into a repayment agreement with the property manager / owner.

Repayment Due Dates

All payments are due by the close of business on the first day of each month. However, payments submitted to the property manager / owner before the first day of the month will be accepted and credited for the correct payment period. If the first day of the month does not fall on a business day, the payment is due by the close of business on the next business day following the first. Failure to submit a payment to the property manager / owner by close of business on the due date will be considered a breach of the agreement.

Methods of Payment

Payments must be provided in the form of a money order, cashier's check or other payment type (_____)

and should be made payable to _____.

Payments may be delivered to the following address:

Families may request a receipt for mailed-in payments by contacting the property manager / owner at

All payments must include the signatory's full name (first and last name) and their complete unit address ("1234 Any St. # 456, San Antonio, TX 78204").

Breach of Agreement

If a family breaches the repayment agreement, the property owner / manager will send the family a default notice. The family must repay the remainder of the debt owed to the property owner / manager within ten (10) business days of the date on the default notice. If the family fails to repay the total amount due, the property owner / manager will terminate the family's lease and in accordance with HUD regulations and SAHA policy, SAHA may terminate the family's housing assistance.

MONTHLY REPAYMENT DETERMINATION FORM

Maximum Monthly Repayment

| | |
|---|-----|
| A. Family's Monthly Adjusted Income | \$ |
| B. Maximum Repayment Threshold | 40% |
| C. 40% of Family's Monthly Adjusted Income ($A \times B$) | \$ |
| D. Family's Monthly Share of Rent | \$ |
| E. Maximum Monthly Repayment ($C - D$) | \$ |

Maximum Repayment Time Period

| | |
|---|----|
| F. Total Balance Owed | \$ |
| G. Maximum Repayment Months <ul style="list-style-type: none"> ● <i>Recommended: If F is less than or equal to \$1,500, enter "12"</i> ● <i>Recommended: If F is greater than \$1,500, enter "24"</i> | |
| H. Monthly Repayment by Maximum Time Period ($F \div G$) | \$ |

Repayment Determination

| | |
|--|----|
| I. Monthly Repayment <ul style="list-style-type: none"> ● <i>Enter the lesser of E and H</i> ● <i>If E is a negative value, enter negotiated amount</i> | \$ |
| J. Down Payment <ul style="list-style-type: none"> ● <i>If H is greater than E, enter the difference of $F - (E \times G)$</i> ● <i>If E is greater than H, enter "\$0.00"</i> ● <i>If E is a negative value, enter negotiated amount</i> | \$ |

MONTHLY REPAYMENT DETERMINATION - ****EXAMPLE****

Maximum Monthly Repayment

| | |
|---|----------|
| A. Family's Monthly Adjusted Income | \$783.00 |
| B. Maximum Repayment Threshold | 40% |
| C. 40% of Family's Monthly Adjusted Income ($A \times B$) | \$313.20 |
| D. Family's Monthly Share of Rent | \$0.00 |
| E. Maximum Monthly Repayment ($C - D$) | \$313.20 |

Maximum Repayment Time Period

| | |
|--|------------|
| F. Total Balance Owed | \$3,000.00 |
| G. Maximum Repayment Months <ul style="list-style-type: none"> • <i>Recommended: If F is less than or equal to \$1,500, enter "12"</i> • <i>Recommended: If F is greater than \$1,500, enter "24"</i> | 24 |
| H. Monthly Repayment by Maximum Time Period ($F \div G$) | \$125.00 |

Repayment Determination

| | |
|---|-----------------|
| I. Monthly Repayment <ul style="list-style-type: none"> • <i>Enter the lesser of E and H</i> • <i>If E is a negative value, enter negotiated amount</i> | \$125.00 |
| J. Down Payment <ul style="list-style-type: none"> • <i>If H is greater than E, enter the difference of $F - (E \times G)$</i> • <i>If E is greater than H, enter "\$0.00"</i> • <i>If E is a negative value, enter negotiated amount</i> | \$0.00 |

****EXAMPLE****

FORMULARIO DE ACUERDO DE REEMBOLSO

| Información del Inquilino | | | |
|---------------------------|--|--|--|
| Jefe de Hogar (HOH) | | HOH SSN # (Últimos 4) | |
| Co-Jefe o Cónyuge | | Co-Jefe / cónyuge SSN # (Últimos 4) | |
| Dirección de la Unidad | | | |

| Reason for Outstanding Debt | |
|---|---|
| <input type="checkbox"/> Reclamación de Daños / Cargos de Mudanza | <input type="checkbox"/> Falta de Pago del Alquiler |
| <input type="checkbox"/> Otror: | <input type="checkbox"/> Otror: |

Periodo de Tiempo de Reembolso

Entiendo que debo pagar el saldo anterior en su totalidad dentro de ____ meses de la fecha de ejecución de este acuerdo de pago. Mi pago final debe enviarse en _____ antes.

Pago Inicial (Si Corresponde)

Acepto enviar un anticipo por un monto de \$ _____ a más tardar el _____, que es diez (10) días hábiles a partir de la fecha de ejecución de este acuerdo de pago.

Pago Mensual

Continuaré pagando el saldo de \$ _____ en cuotas mensuales de al menos \$ _____ hasta que el saldo se pague en su totalidad. Mis pagos mensuales se vencerán el primer día de cada mes y se considerarán tarde a partir de entonces. El primer pago mensual será pagadero el _____.

Yo, _____, acepto que debo al **NOMBRE DEL ADMINISTRADOR DE PROPIEDADES / EMPRESA GERENCIAL** la cantidad de \$ _____ como resultado de mi ocupación en _____. He leído y entiendo esta política de acuerdo de pago, y entiendo que si no cumplo con este acuerdo de pago, podría resultar en la terminación de mi contrato de arrendamiento.

Disposiciones especiales (en su caso):

Nombre Completo del Inquilino (Impreso)

Firma del Inquilino / Fecha

Nombre del Administrador de la Propiedad (impreso)

Firma del Administrador / Fecha

TÉRMINOS Y POLÍTICAS DEL ACUERDO DE REEMBOLSO

De acuerdo con los términos de su contrato de arrendamiento, este acuerdo de pago se ha ejecutado entre una familia y el administrador / propietario de la propiedad para resolver una deuda pendiente y garantizar que el saldo se pague en su totalidad. Este acuerdo de pago cumple con el Código de Regulaciones Federales, §982.552, que establece que la Autoridad de Vivienda de San Antonio (SAHA) no puede proporcionar asistencia de vivienda a una familia con una deuda pendiente sin ejecutar un acuerdo de pago.

Periodo de tiempo de reembolso

A menos que se acuerde lo contrario, la familia debe pagar el saldo completo dentro de _____ meses de la ejecución de este acuerdo de pago.

Determinación de reembolso mensual

El administrador / propietario de la propiedad negociará un monto de pago mensual razonable con la familia antes de la ejecución del acuerdo de pago. En general, el administrador / propietario de la propiedad no requerirá que las familias realicen pagos mensuales que, con la parte mensual de la renta de la familia, excederán el 40 por ciento del ingreso mensual ajustado de la familia. Sin embargo, en los casos en que la familia paga el 40 por ciento o más de sus ingresos mensuales ajustados en alquiler, el administrador / propietario de la propiedad puede negociar el reembolso mensual con la familia hasta que ambas partes acuerden un monto razonable. Las familias pueden hacer pagos a tanto alzado superiores al pago mensual acordado en cualquier momento.

Pago Inicial

El administrador / propietario de la propiedad no tiene un requisito de pago inicial para los acuerdos de pago; sin embargo, la familia debe realizar un pago inicial por el monto acordado por la familia y el administrador / propietario de la propiedad, a más tardar diez (10) días hábiles después de que la familia llegue a un acuerdo de pago con el administrador / propietario de la propiedad.

Fechas de Reembolso

Todos los pagos vencen al cierre del negocio el primer día de cada mes. Sin embargo, los pagos presentados al administrador / propietario de la propiedad antes del primer día del mes serán aceptados y acreditados por el período de pago correcto. Si el primer día del mes no cae en un día hábil, el pago vence al cierre del siguiente día hábil siguiente. No presentar un pago al administrador / propietario de la propiedad al cierre del negocio en la fecha de vencimiento se considerará un incumplimiento del acuerdo.

Formas de Pago

Los pagos deben proporcionarse en forma de giro postal, cheque de caja u otro tipo de pago (_____) y deben hacerse pagaderos a _____. Los pagos pueden ser entregados a la siguiente dirección:

Las familias pueden solicitar un recibo por pagos por correo contactando al administrador / propietario de la propiedad al

Todos los pagos deben incluir el nombre completo del firmante (nombre y apellido) y la dirección completa de su unidad ("1234 Any St. # 456, San Antonio, TX 78204").

Incumplimiento de contrato

Si una familia incumple el acuerdo de pago, el propietario / administrador de la propiedad enviará a la familia un aviso de incumplimiento. La familia debe pagar el resto de la deuda al propietario / administrador de la propiedad dentro de los diez (10) días hábiles a partir de la fecha del aviso de incumplimiento. Si la familia no paga el monto total adeudado, el propietario / administrador de la propiedad rescindirá el contrato de arrendamiento de la familia y, de acuerdo con las regulaciones de HUD y la política de SAHA, SAHA puede rescindir la vivienda de la familia.

FORMULARIO DE DETERMINACIÓN DE REEMBOLSO MENSUAL

Pago Mensual Máximo

| | |
|---|-----|
| A. Ingresos mensuales ajustados de la familia | \$ |
| B. Umbral de reembolso máximo | 40% |
| C. 40% de los ingresos mensuales ajustados de la familia ($A \times B$) | \$ |
| D. Cuota mensual de renta de la familia | \$ |
| E. Pago mensual máximo ($C - D$) | \$ |

Período Máximo de Reembolso

| | |
|--|----|
| F. Saldo total adeudado | \$ |
| G. Meses máximos de reembolso <ul style="list-style-type: none">● <i>Recomendado: si F es menor o igual a \$ 1,500, ingrese "12"</i>● <i>Recomendado: si F es mayor de \$ 1,500, ingrese "24"</i> | |
| H. Pago mensual por período de tiempo máximo ($F \div G$) | \$ |

Determinación de Reembolso

| | |
|--|----|
| I. Pago Mensual <ul style="list-style-type: none">● <i>Ingrese el menor de E y H</i>● <i>Si E es un valor negativo, ingrese el monto negociado</i> | \$ |
| J. Pago Inicial <ul style="list-style-type: none">● <i>Si H es mayor que E, ingrese la diferencia de $F - (E \times G)$</i>● <i>Si E es mayor que H, ingrese "\$ 0.00"</i>● <i>Si E es un valor negativo, ingrese el monto negociado</i> | \$ |

DELINQUENT-RENT RESOURCES DURING COVID-19

Dear

We hope that this letter finds you and your loved ones safe and healthy. Our records indicate that you currently have past-due charges that are outstanding. Please be advised that timely rent payment is required under the terms of your lease.

As of today's date, the total amount due on your account is \$_____. If you have already sent payment for this balance, please disregard this notice and contact me at the phone number or email address below.

I will call you on _____ at _____m. to discuss the charges on your account and your options for repayment. During this time, please ask me any questions you may have on the resources referenced at the end of this letter.

It is important that we speak about this issue now in an effort to agree on the repayment of your balance to prevent your lease from being terminated and avoid eviction. My intention is to work with you to resolve this balance to keep you in your unit and make successful rent payments in the future.

If we come to a solution for repayment, I will prepare a document for us both to sign that will include the terms of the repayment agreement.

Report Changes of Income to SAHA

If your household income has been impacted by the COVID-19 pandemic, such as if you or a family member have lost a job, worked fewer hours or had another loss of income, you should report this change to SAHA immediately, if you have not already done so. You can visit saha.org/coronavirus to download the *Voucher Program Change of Income Packet*. Completed packets can be sent via email to hcvchanges@saha.org or by mail to:

**San Antonio Housing Authority
ATTN: Housing Choice Vouchers
818 S. Flores St., San Antonio, TX 78204**

Reporting your change of income to SAHA is incredibly important because it may result in a decrease in your monthly rent payment and may also lessen or eliminate the amount of past-due rent that you owe.

Additional COVID-19 Resources

The purpose of this letter is to remind you of the balance currently owed on your account and to offer an opportunity to bring your account into good standing. Several community organizations are also

providing support for those struggling with food insecurity, utility bills, childcare, access to masks and other critical needs. I encourage you to seek out additional resources through the City of San Antonio at **covid19.sanantonio.gov** and through SAHA at **saha.org/coronavirus**. For the latest updates on COVID-19 resources, you can also call SAHA's Resident Hotline at **(210) 477-6999** or follow SAHA on Facebook and Twitter.

This letter is not an attempt to terminate your lease or to evict you. However, this letter does not waive any prior lease termination notices or proceedings you may be subject to. This letter does not waive my right to proceed with a new or pending eviction and it does not renew or create a new tenancy with you.

I look forward to speaking with you at the date and time above. To resolve your account sooner or ask any questions, please contact me at the number or email below.

Thank you,

Phone:

Email:

RECURSOS DE ALQUILER DELINCUENTE DURANTE COVID-19

Estimado

Esperamos que esta carta lo encuentre a usted y a sus seres queridos seguros y saludables. Nuestros registros indican que actualmente tiene cargos vencidos pendientes. Tenga en cuenta que se requiere el pago oportuno del alquiler según los términos de su contrato de arrendamiento.

A partir de la fecha de hoy, el monto total adeudado en su cuenta es de \$ _____. Si ya ha enviado el pago de este saldo, ignore este aviso y comuníquese conmigo al número de teléfono o dirección de correo electrónico a continuación.

Te llamaré el _____ a las _____.m. para discutir los cargos en su cuenta y sus opciones de reembolso. Durante este tiempo, hágame cualquier pregunta que pueda tener sobre los recursos a los que se hace referencia al final de esta carta.

Es importante que hablemos sobre este tema ahora en un esfuerzo por acordar el reembolso de su saldo para evitar que se cancele su contrato de arrendamiento y evitar el desalojo. Mi intención es trabajar con usted para resolver este saldo para mantenerlo en su unidad y hacer pagos de renta exitosos en el futuro.

Si llegamos a una solución para el reembolso, prepararé un documento para que ambos lo firmemos que incluirá los términos del acuerdo de reembolso.

Informar Cambios de Ingresos a SAHA

Si los ingresos de su hogar se vieron afectados por la pandemia de COVID-19, como si usted o un miembro de su familia ha perdido un trabajo, trabajado menos horas o ha tenido otra pérdida de ingresos, debe informar este cambio a SAHA de inmediato, si no lo ha hecho. Ya lo he hecho. Puede visitar saha.org/coronavirus para descargar el *Paquete de Cambio de Ingresos del Programa de Cupones* ("Voucher Program Rent Change Packet" en inglés). Los paquetes completos se pueden enviar por correo electrónico a hcvchanges@saha.org o por correo a:

**San Antonio Housing Authority
ATTN: Housing Choice Vouchers
818 S. Flores St., San Antonio, TX 78204**

Informar su cambio de ingresos a SAHA es increíblemente importante porque puede resultar en una disminución en su pago de renta mensual y también puede disminuir o eliminar la cantidad de renta atrasada que debe.

Recursos Adicionales de COVID-19

El propósito de esta carta es recordarle el saldo adeudado actualmente en su cuenta y ofrecer una oportunidad para que su cuenta tenga buena reputación. Varias organizaciones comunitarias también brindan apoyo a quienes luchan con la inseguridad alimentaria, facturas de servicios públicos, cuidado de niños, acceso a máscaras y otras necesidades críticas. Le animo a buscar recursos adicionales a través de la Ciudad de San Antonio en [covid19.sanantonio.gov](https://www.sanantonio.gov/covid19) y a través de SAHA en saha.org/coronavirus. Para obtener las últimas actualizaciones sobre los recursos de COVID-19, también puede llamar a la línea directa para residentes de SAHA al **(210) 477-6999** o seguir a SAHA en Facebook y Twitter.

Esta carta no es un intento de rescindir su contrato de arrendamiento ni de desalojarlo. Sin embargo, esta carta no renuncia a avisos o procedimientos de rescisión del contrato de arrendamiento a los que pueda estar sujeto. Esta carta no renuncia a mi derecho de proceder con un desalojo nuevo o pendiente y no renueva ni crea un nuevo arrendamiento con usted.

Espero poder hablar con usted en la fecha y hora anteriores. Para resolver su cuenta antes o hacer cualquier pregunta, comuníquese conmigo al número o correo electrónico a continuación.

Gracias,

Teléfono:

Email: