

PAST DUE

Helping Neighbors Access Rent and Utility Assistance

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Quick Overview – Utility Assistance Facts

- Utility assistance is the most requested social service (United Way 2-1-1 data)
- Renters can be evicted for utility shut-off
- Shut-offs can cause damage from defrosting freezers, etc.

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Quick Overview

- 69% of payday loan users use money for recurring expenses, like utilities and other bills
- Low- to Moderate-Income families often live in older, energy-inefficient housing

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How Families Get Help – LIHEAP/Gov't

- Best option is always Low-Income Home Energy Assistance Program (LIHEAP)
- 2024: MO Got \$78.4M in LIHEAP
- Families may get \$1,400/year over two cycles
- Other State programs

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How Families Get Help – I-Share

- I-Share was founded in 1978
- See Resolution Bill #81-605, #81-742
- See Council meeting minutes from 12-18-1978

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How Families Get Help – I-Share

- The I-Share budget from IPL in 2023-2024 is \$60,000
- CSL gathers \$60,000 from other sources for a 1:1 match. Yields \$120,000 in help.

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How CSL Distributes I-Share Money

- We use discretion, but follow guiding principles.
- Get the balance to \$0 and a fresh start.
- See what the customer can pay.
- “Layer” it with other supports
- We value referrals from other partners

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How Families Get Help – IRAP

- Independence Rate Assistance Program was founded in 1985 (Res. Bill #85-335)

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How Families Get Help – IRAP

- IRAP budget for 2023-2024 is \$230,000
- Approval is reflected as a credit on bill
- Help is for those 62+ years old and/or disability status

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CARES Act Utility Assistance

- City Council authorized \$2.249M from CARES Act in 2020
- 3,998 payments were made at an average of \$520.39

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Rent Assistance

- No federal assistance like LIHEAP for utilities
- Modest amounts of money through MO Housing Development Commission (ESG, MOHTF, etc.)

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Rent Assistance

- Federal Emergency Rental Assistance Program (ERAP)
- 2021-24: \$40M in rent/utility assistance in suburban Jackson County
- 7,081 HHs received an average of \$5,200

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Eviction Crisis in Jackson County (as of 4/1/2024)

- 27,282 evictions since 3/15/2020
- 8,590 evictions last 365 days
- HUD 2024 FMRs: \$985/\$1,098, \$1,258, \$1,645, \$1,931

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Eviction Crisis in Jackson County

- CSL administering \$1,000,000 in Housing Stability and Eviction Diversion in 2024
- Only eligible if HH is in active eviction
- \$824,036 in HOME-ARP July 1, 2024-July 1, 2026

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One Day Trend

- Monday, May 6
- CSL's Noland Road office
- 17 Walk-in requests for utility help and
10 for rent

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What Could Be Done?

- The current system is broken and disparate
- We desperately need more energy efficient housing units
- Smart meters would help residents see their current usage

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What Could Be Done?

- Separate consideration for those living in units where utility shut-off equals eviction
- Pop-up LIHEAP events
- Low- or no-interest loans for efficient equipment
- Repayment plans for old debt