Coronavirus, Disasters, Housing and Homelessness
Hosted by NLIHC and the Disaster Housing Recovery Coalition
February 16, 2021
Welcome & Updates
• Diane Yentel, NLIHC

Shaping Rental Assistance Programs
• Jennifer Loving, Destination: Home

Updates on Eviction Moratorium & Emergency Rental Assistance
• Diane Yentel, NLIHC

Applicability of CDC Moratorium to Lease Expirations & No-Cause Evictions
• Eric Dunn, NHLP

Field Updates
• Christine Hess, Nevada Housing Coalition
• Lindsey Siegel, Atlanta Legal Aid Society, Inc.

Update on New Housing/Homelessness Resources in Next COVID Relief Bill
• Sarah Saadian, NLIHC

Next Steps
COVID-19 Financial and Rental Relief in Santa Clara County

Santa Clara County Homelessness Prevention System

COVID-19 Financial Assistance Program Phases 1 & 2

COVID-19 Emergency Homelessness Prevention Program

Relief effort launched on March 23rd as an extension of our existing countywide Homelessness Prevention System.

In total, we’ve provided over $31 million to 14,000 households in need.

Our funding has come from both public and private sources (roughly 50/50 split).

We’ve partnered with close to 70 non-profit organizations and community groups to reach vulnerable residents throughout the community.
Adapting Our Efforts to Meet the Need in Our Community

Santa Clara County Homelessness Prevention System established in 2017
- Provides financial assistance and support services to at-risk households.
- In March 2020, this system had the capacity to serve 1,500 HHs/year.

To add capacity in response to COVID-19, we’ve layered on additional special assistance programs, which have evolved over the course of the pandemic.

Phase 1 (Mar. - May)
- Launched during 1st week of Shelter-in-Place
- Direct cash assistance to cover a COVID-related loss of income
- Oversubscribed with requests in first 3 days; had to stop accepting applications

Phase 2 (May - Sep.)
- Narrowed eligibility: ELI residents (<30% AMI) without access to unemployment benefits or stimulus checks
- Expanded partnership to include small grassroots organizations with trusted relationships in our target communities

Phase 3 (Oct - Feb)
- Secured public funds for rental assistance
- Continued priority for ELI residents
- Rent payments aligned to trigger eviction protections
- Paired with direct cash assistance to help with other basic needs
Reaching Those with the Greatest Needs

The Households We’ve Served

77% Extremely Low Income (make < 30% of the area median income)

68% Included Children

94% Identified as People of Color

More than 1/3 of the funding has gone into five highly-impacted East San Jose Zip Codes:

- 95116 $2,230,490
- 95112 $2,001,792
- 95111 $2,199,435
- 95127 $1,747,399
- 95122 $2,416,413
Data from the Most Recent Phase of Relief Effort

- The ELI residents served during our most recent phase have seen their income drop by 2/3 since the beginning of the pandemic (see graphic to right).

- The average household assisted in December owed appx. $5K in back rent.

- For roughly 40% of these households, we were unable to connect with a landlord to accept a rental assistance payment.
Utilizing Federal Emergency Rental Assistance (ERA) Funds

In late January, the State of California announced its plans for statewide rental relief:

- Partnering with a single CDFI to administer program
- Online application portal + multilingual call center
- Landlord-centric program design:
  - Payment of 80% of back rent if landlord agrees to forgive remaining amount
  - If landlord refuses, tenant receives 25% payment (min. amount to trigger eviction protections)

We are partnering with our local jurisdictions to create a local program that will meet the needs of our most vulnerable residents

**Key Program Elements:**

- Priority for ELI households (<30% of AMI)
- Payment standards don’t penalize tenants w/ uncooperative landlords
- Simplified processes/systems that remove barriers to accessing assistance
- Partner with trusted community groups on outreach, intake, case management

**Funding:**

- Utilize the County of Santa Clara’s & City of San Jose’s direct allocations of federal ERA funds (~$57M)
- Leverage private funding raised by Destination: Home to help households cover other basic needs
Key Recommendations for Implementing Rental Relief

1. Prioritize the lowest-income & most vulnerable residents

2. Provide enough assistance to help people stay housed & meet basic needs

3. Take intentional steps to reach underserved communities & people of color
   - Ensure there are multiple access points for residents to seek assistance.
   - Encourage partnerships between: organizations with capacity to administer financial assistance and organizations well-positioned to reach those in-need, and create a common data system/data coordination

4. Avoid onerous requirements and ensure there is the flexibility needed to serve our most vulnerable residents
   - Ensure program is designed to serve residents without formal leases or in other non-traditional living situations.
   - Be explicit about alternative forms of documentation that are allowable. For example:
     - Allow residents without a formal lease to document residency with a utility bill, school enrollment form, verbal/written verification from a sublessor, etc.
     - Create mechanisms for self-certification (i.e. to verify income for people paid in cash)
     - Create options for residents to submit paperwork/signatures (i.e. ensure flexibility for someone who is quarantined at home, somebody without access to technology, etc.)
Updates on Eviction Moratorium & Emergency Rental Assistance

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Applicability of CDC Moratorium to Lease Expirations & No-Cause Evictions

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Field Updates

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Next Steps

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Resources
