

EMERGENCY RENTAL ASSISTANCE CASE STUDY

Santa Clara County Homelessness Prevention System's COVID-19 Emergency Homelessness Prevention Program

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Background

Throughout the course of the coronavirus pandemic and its economic fallout, the Santa Clara County Homelessness Prevention System, a network of 70 partner organizations led by Destination: Home and Sacred Heart Community Service, provided \$36 million to nearly 15,000 low-income households through a combination of direct financial assistance and rental assistance. Over time, the program strengthened its efforts to serve the lowest-income renters. Early on, Destination: Home and Sacred Heart Community Service mobilized quickly to provide \$11.1 million in direct financial assistance to households with low incomes (incomes at or below 80% of area median income [AMI]). The initial program was oversubscribed within the first three days of launching, with demand far outstripping the resources available, and those with the greatest needs not necessarily being served. The Santa Clara County Homelessness Prevention System restructured the subsequent iterations of their direct assistance program to serve the most severely impacted households first by more narrowly targeting extremely low-income households (30% of AMI or less) and families ineligible for unemployment or stimulus payments. In October, the Homelessness Prevention System began implementing an emergency rental assistance program using federal funding allocated through the City of San José and the Santa Clara County.

Key Program Outcomes

The Santa Clara County Homelessness Prevention System provided \$10.8 million in emergency rental assistance through the third phase of their direct assistance program, COVID-19 Emergency Homelessness Prevention System subsequently Program (CEHPP), from October 1, 2020 through January 31, 2021. The program engaged 21 partners from the Homelessness Prevention System to serve 1,454 extremely low-income households, 96% of whom identified as households of color. CEHPP is unique because of its focus on extremely low-income households, community-led design process, and distribution through a broad network of community groups and nonprofit organizations.

Strategies to Successfully Serving Households with Extremely Low Incomes

Based on the first iteration of their direct assistance program, the Santa Clara County Homelessness Prevention System subsequently focused their efforts to serve households with the lowest incomes and households that did not receive unemployment insurance payments. The decision to prioritize these households was a driving force behind their new partnerships with community groups to provide robust support

QUICK PROGRAM FACTS

Program: COVID-19 Emergency Homelessness Prevention Program (Phase 3)
Lead organizations: Santa Clara County Homelessness Prevention System, led by Destination: Home and Sacred Heart Community Service, in partnership with the City of San José and Santa Clara County
Total funding: \$10.8 million
Funding sources: CARES Act Coronavirus Relief Funds, and other public and private funds
Prioritized population: households with extremely low incomes, with priority for those who did not receive unemployment insurance payments
Households served: 1,454

through channels their target population would trust. It also drove their commitment to program design responsive to community members' and partners' input.

Strategy 1: Identify and partner with community groups that community members trust.

The Santa Clara County Homelessness Prevention System leveraged its preexisting network of partners working to address homelessness before the pandemic, but it also sought to develop new partnerships, especially with community groups serving those who were hardest hit by the pandemic. Destination: Home and Sacred Heart Community Service worked with the City of San José's Office of Racial Equity to identify potential partner nonprofit organizations and community groups. Destination: Home and Sacred Heart Community Service reached out to these locally embedded organizations and groups, several of which had not previously worked in housing-related spaces. To familiarize potential partners with the nature of the work, they held a series of one-hour informational sessions explaining the necessity, scope, and impact of administering rental assistance funds. The Homelessness Prevention System developed new partnerships with 55 organizations and community groups over the course of their COVID relief programs, 50 of which were small community

groups with deeply rooted connections and trust in their community and primarily representing people of color, immigrant families, undocumented individuals, and senior citizens. Destination: Home and Sacred Heart Community Service granted over \$1.7 million to these groups to support their capacity and involvement in the Homelessness Prevention System. Partners were able to conduct targeted outreach for the program, identify the most vulnerable families in their community and provide direct assistance.

Strategy 2: Co-design the program with community members and partners.

Destination: Home and Sacred Heart Community Service deferred to the expertise of their community partners to determine how services and funds should be distributed to tenants. Through a survey with their partners' community members, they learned what kind of assistance was desired and how community members wished to receive assistance. They prioritized on-the-ground expertise through regular check-ins and meetings where partners could share their feedback and inform program decisions, and even share successes and concerns with each other. Destination: Home and Sacred Heart Community Service's primary role was to convene the partners, fill in gaps, and provide technical assistance as needed. The Homelessness Prevention System streamlined documentation requirements and adopted flexible documentation options, including allowing self-attestation, to best meet needs of households that have informal tenancies, are unbanked or undocumented, or work in the informal economy.

Strategy 3: Adopt thoughtful and creative strategies to reach the most vulnerable households.

Partner organizations in the Homelessness Prevention System adopted several creative ad hoc strategies to reach the most vulnerable households. For example, partners dropped off application packets at tenants' homes if tenants had limited computer or internet access. Case managers, equipped with PPE (Personal Protective Equipment), would offer "home" visits to help fill out forms and stationed themselves outside of tenants' windows to practice safe distancing. Partner organizations also made sure their organizational phone numbers showed up as the caller when staff were connecting with residents by phone, rather than coming from anonymous or unaffiliated phone numbers.

Strategy 4: Dedicate outreach to landlords.

Partner organizations in the Homelessness Prevention System also reached out to landlords to demonstrate the benefits of participating in emergency rental assistance. Many landlords of informal or illegal rental housing were weary of the tax consequences of accepting assistance, fearing potential ICE raids or being evicted themselves. Partner organizations were transparent about the application process, explaining what would be required of the landlords and providing translation and case management services when required, to illustrate the overall benefits of the rental assistance program.

Strategy 5: Leverage diverse funding streams to meet needs of extremely vulnerable households.

While the Santa Clara County Homelessness Prevention System disbursed city and county rental assistance funds, they also relied on other public and private funds to serve their most vulnerable residents. CEHPP required applicants to demonstrate eligibility and provide supporting documentation for impact from COVID-19, income, and tenancy, which created high barriers for some of the Homelessness Prevention System's service population. In addition, some households needed additional financial support that the emergency rental assistance program could not accommodate, including debts incurred to pay for previous rent and other living costs. Informed by case management services provided by their partner organizations, Destination: Home and Sacred Heart Community Service leveraged the most appropriate funding streams to cater to specific household needs.

Next Steps

The City of San José and Santa Clara County needed to make a choice on how to deliver the new emergency rental assistance coming from the Department of Treasury in 2021: (a) the State could deliver the statewide program on the jurisdictions' behalf using the City's and County's share of state funding and their direct allocation; (b) the City of San José and Santa Clara County could receive their share of state funding as a block grant and locally implement the state program; or (c) the City of San José and Santa Clara County could implement their own, independent program using their direct allocation, while the State could deliver a parallel program using the jurisdictions' share of state funding. To continue prioritizing the lowest-income and most vulnerable residents, Destination: Home and Sacred Heart Commu-

nity Service advocated that the city and county retain their direct allocation and deploy their resources through a locally developed and administered program in parallel with the California statewide program. Drawing from their experience with administering emergency rental assistance, Destination: Home and Sacred Heart Community Service identified overreliance on landlord participation, exclusive availability of applications on an online portal, and lack of case management as key barriers in the state's program that would prevent extremely low-income tenants from successfully receiving assistance. The organizations are now exploring options to simplify technical legalese, address barriers and concerns for their partners, and address tenant feedback from their previous rental assistance program as they develop the next stage of rental assistance.



For more information, visit:

<https://destinationhomesv.org/covid-19/>

<https://sacredheartcs.org/covid19/>