

# TENANT TESTAMONIALS



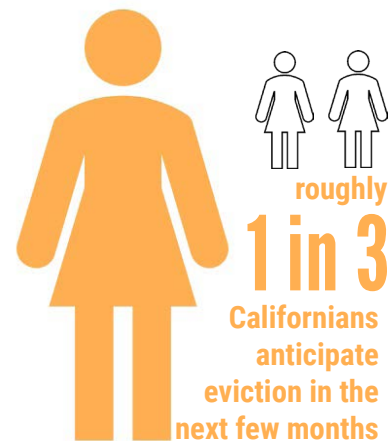
United Way Bay Area

Many tenants have reached out to local governments, organizations, and the state for support in staying housed. ERAP and AB832 have been critical to protecting tenants from evictions. Expanding these services and protections could support tenants in continuing to maintain stable, safe, housing. However, we must evaluate the successes as well as the hurdles tenants faced in maintaining housing throughout the pandemic.

“ During this past year of the COVID-19 Pandemic when I couldn’t work, I was grateful to receive several months of rental assistance from a Community Action Marin (CAM) grant funded by United Way Bay Area (UWBA) as well as financial assistance from Marin Center for Independent Living (Marin CIL) and prepared nutritious meals through the Great Plates of Marin Delivered program. **This combined life-saving assistance during the COVID-19 Pandemic allowed me to catch up on medical and utility bills, catch my breath, and give me hope as I waited my turn (with wait lists of up to 8 years!) for affordable senior housing.** As a Marin resident for over 50 years, I am finding it increasingly difficult to afford living in California. **Knowing that there is a statewide eviction moratorium in place during the Covid 19 pandemic has given me some peace of mind. BUT, without the legal protection of a statewide Eviction Moratorium, I’m afraid that vulnerable Seniors — as well as entire families in more dire situations — would be at risk and face eviction from their homes.**



“ When my family was faced with an eviction notice, I was scared and did not know what to do, yet the Legal Aid Society of San Mateo County supported my family with the moratorium and housing is key resources. In addition, **Housing is Key has helped my family from a major financial burden during this pandemic. However, it was a long and nerve-wracking experience waiting for the results of our application and having to constantly call and try to get through to someone.** I am grateful to the Legal Aid Society and the fact that our application was accepted before the expiration of the moratorium.



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“Although I receive a fixed Social Security retirement income plus wages from a post-retirement part-time job, I am increasingly unable to pay all my monthly bills plus my ever-increasing (at the maximum legally allowable) rent on my studio apartment. I fear eviction by property management who may prefer replacing longtime residents with new tenants able and willing to pay much higher “market rate” rents.

“As a formerly incarcerated student in the Bay Area, I have had to rely on various rental assistance programs in order to keep housed. The assistance provided to me by Bay Area Community Services (BACS) and La Familia were essential in ensuring I was able to care for my family and complete school. The deposit assistance and rent assistance programs they offered allowed me time to pursue opportunities that have benefited my life, my family and the wider community. **The end of the eviction moratorium will be hard for families that are suffering through the financial hardships brought on by the COVID-19 pandemic; programs that help prevent homelessness give hard working families the chance to be an inspiration for those who do not have the luxury of having a place to call home.** Without the kindness, generosity and support of the community around me, I would not be gainfully employed in a job I love with a roof over my head. Coming from homelessness I understand the importance of feeling cared about when it feels like your forgotten.

“I have a full time job with my local school district. During the summer I have time off (with no income). My lease was up at a previous apartment and thankfully, an opportunity to move into a new space presented itself. Due to timing and other delays I had to pay rent at two residences. (That extra money was saved to survive off of for the time I would not be receiving income). I was set back because of the loss but SparkPoint through United way informed me of a rent assistance opportunity that I could partake in. **Had that opportunity not been available, I would have easily been in greater debt that could’ve led to increased struggles in the future possibly ending in an eviction.**

“One of our leaders who is being evicted (as the federal moratorium was expiring) lost in court and tried to negotiate a pay-and-stay agreement with the landlord. The pay-and-stay agreement is contingent on the landlord receiving money from the state program, but the tenant was not approved for July and August 2021 because of the **“15 month limit” of the program, even though the law says 18 month limit.**

# ISSUES WITH ERAP



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Many nonprofit partners and direct service providers rose to the challenge of helping our communities maintain housing amidst a pandemic that caused significant financial harm. For example, Season of Sharing (an Alameda County Social Services agency) typically serves 100 households; however, this year they served 1,333 households—a 1333% increase. Similarly, many other nonprofits have had to increase capacity and develop new roles to support the rise in demand for services. They noted the following successes and hurdles in supporting tenants with ERAP.

## LANGUAGE ACCESS AND NOTIFICATIONS

- *We have had an increase in calls and emails from tenants needing help. Many of them have shared that their situations since the beginning of the pandemic such as job losses have not gotten better. We are also experiencing requests for help from unhoused Sacramentans who are living months at a time in motels that are unsafe and uninhabitable yet also kicking them out and not giving them their deposits. **Barriers we're hearing about from tenants include not being able to access rent relief because information is not in their primary language and also landlords are issuing notices to vacate to non-english speaking tenants that are not in their primary language.***
- *When a tenant selects a language preference on the application, that preference should be carried through so that the counselor who contacts them speaks their language and documents they receive are in the correct language - people receive calls at 10pm from counselors who only speak English.*
- *The **notifications tenants get are uneven across the state.** For example, the state program has said tenants get notified when a payment is made on their behalf to landlords, but that hasn't been the case in Sacramento. Sacramento just started taking in documents by mail. Some people get emails when their application progresses or is approved. Others don't. Many would prefer text.*
- *Some cities stopped accepting applications, while others continued in the form of a wait list. Some local programs were taken over by the state. **The inconsistencies in the programs and deadlines have increased confusion for tenants.***
- *Some people are recently getting approved through March 2021, while others who applied for the same timeline have been approved through June, July or even September. **There is no communication about why some people are only now getting approved for old months and others into the future.***
- *For some people who have already been approved for past months (for example, someone who was approved through March, but owes rent through August), **a notification comes up that they can "request additional funding" starting on September 25, 2021 which was not enough time before the moratorium expired.** The only other option was submitting an entirely new application.*

# ISSUES WITH ERAP



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## BARRIERS WITH THE APPLICATION PROCESS

- *People need 1:1 support when filling out an application. Tenants need someone to sit with them through the application and CBOs doing application assistance are overwhelmed. Folks are afraid, confused on where to apply, and need more time.*
- *The biggest barriers with ERAP are issues around accessibility and the ease of the application. **There have been instances when Oakland tenants apply to the Alameda program and it takes people about 1 hour to fill out the form** - they filled out the wrong form and spent a lot of time doing it. Can we have a common or single application across the state & counties?*
- *For low-income households, a lack of access to technology and the internet can be barriers when **service access is all on-line**. Low-income individuals are also more likely to be subtenants or not have a traditional lease, which can be a barrier for accessing certain funding streams.*
- *Some tenants are getting denied additional rental assistance, even if they have not met the 15 or 18 month limit.*
- *An HUD tenant is having trouble because the case manager at Housing is Key was asking the management company to either sign paperwork or to OPT OUT of the program so the tenant can get the funds.*

## ERAP STRUCTURE

- *The state, cities, and counties should look to partners who have already done rental relief to administer funds. **The on-ramp time to hire and train new employees, especially at organizations that haven't distributed funds before, takes a while and delays administering funds. The workload is often added onto existing work which also limits their time and capacity.***



# ISSUES WITH ERAP



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## ERAP STRUCTURE

- *Local governments should assess the cost of operations for nonprofits who are distributing rental relief and see if the nonprofits are able to recover the cost under federal guidelines or local unrestricted funding for administrative costs. A flexible funding policy in place could be helpful, especially to support undocumented/vulnerable communities that have more complicated application procedures that may dip into the organization's own funds.*
- *We are managing an RFP that is granting funds to local organizations providing Outreach and Technical Assistance to tenants at a hyperlocal level to ensure we are getting as many people signed up. **The fact of the matter is that we are just getting many of these programs up and running, meaning there is still so much work to do.** With the end of the moratorium, we are expecting a surge in applications but also a surge in unlawful detainers and self-evictions since folks do not know how to fight for their rights when facing eviction.*
- *Tenants may know about nonprofit organizations that provide support, but may be unclear on the court process or where to turn when it reaches that stage. There needs to be outreach on that level as well.*
- *Although our team is moving quickly and winning north of \$20k a week in ERAP grants for our community members, so many more are not applying out of fear, distrust, or harassment by their landlord.*



# ISSUES WITH ERAP



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## ERAP STRUCTURE

- *Larger cities like Los Angeles and San Francisco experienced delays due to a lack of funding. Los Angeles residents can't apply or told they can't apply when they call Housing is Key because **local funds are depleted and localities chose to do their own thing.***
- ***ERAP and Housing is Key have been siloed, making it difficult to coordinate between state and local government. On the local level, counties don't coordinate with cities.***
- *There is confusion with the hybrid option—**clients aren't sure which one they've applied to and because the systems are siloed, we can't see their status if it's not within our respective system.** For example, a tenant may apply for local aid and the landlord may apply for state aid, which leads to confusion since we don't have the application on both ends. This is addressed with landlords not having to be involved under AB832, but the process is still confusing.*
- *The state created system for checking duplicate applications, but it's not a perfect (there have been examples where landlords have gotten duplicate checks)*
- *Some jurisdictions are not being proactive about promoting programs.*
- ***Using Area Median Income (AMI) as a cut off works better on the tenant side of the application since landlords may not always know their tenant's AMI.** The estimates differ by application, which means the applicant may get referred to a specific rent relief option depending on what they estimate their AMI to be. If they have different estimates, they may be led to different options.*

# LANDLORD HARASSMENT

Although illegal, landlords have threatened to call ICE or the police on tenants. Because there is no enforcement measure, tenants have no recourse to address these actions. Also, because police are not always safe for people of color, being told to call the police when being harassed while also a Black, queer, or undocumented person can be a dangerous prospect. Calling the police as a vulnerable community member may result in losing your life that day or being accused of something you did not do even though you are calling as a victim.

- *In one case, a landlord threatened a tenant with an eviction for playing with a dog, even when the dog was simply visiting the apartment complex. This landlord continued to send messages, calls, and letters to a Spanish speaking tenant that they would evict her for playing with a dog, even though the landlord knew that was not a basis for eviction, worsening her anxiety and ultimately her diabetes.*
- ***We have seen a few landlords threaten tenants facing domestic violence, and/or who have autistic children, by calling the police on tenants when they are the victims of violence. Tenants who are Black or Brown are often seen immediately as the “abuser” or supporting the abuser no matter what the situation is. Landlords use constant surveillance in the form of cameras being placed above or near unit doors, or following tenants around in the attempt to “prove” that the tenant was a “danger” to others. Several tenants were told by landlords that everything they do will be analyzed for “criminal action.” Landlords do not have the legal authority to determine what is criminal. In some of the cases we’ve seen tenants who are domestic violence victims led to harassment in the form of constant messages and threats by landlords.***
- *One landlord barged into tenants’ apartments and took photos of tenants while they were still getting dressed in order to try and prove that there is “illegal” subletting occurring in an apartment. This occurred even when allowing immediate family members to move in during the Contra Costa County Urgency Ordinance was legal. Landlords do not have a right to conduct random, unannounced inspections for no reason, nor to barge into a tenant’s home. The tenant has full rights of privacy to their home as a renter, and yet landlords continue to treat the property that is the renter’s as if it were the private home of the landlord. It is clear the landlords know they will face no consequences for such behavior.*
- *In one case we worked on, a landlord brought realtors and hostile neighbors to intimidate a Spanish speaking tenant into signing an English contract saying they will pay back all the rent or voluntarily move, when AB 832 specifically protected tenants from non-payment of rent. We see landlords consistently knock on doors and follow tenants around until tenants agree to sign contracts that would be considered contrary to public policy and law.*
- ***Multiple landlords in our cases have refused to make repairs or threaten eviction if a tenant asks for a repair. These threats come in the form of constantly being watched to try to “catch a tenant making a mistake” so they can evict the tenant.***

# LANDLORD HARASSMENT



- *Also we have seen at least three cases where tenants were served illegal notices for no cause and threatened under these illegal notices over and over again for not moving out.*
- *One of our job seekers who applied for ERAP in July, or maybe early August, is anxious because it hasn't been processed yet. The biggest concerns are 1) that it has been difficult for people to apply, and 2) the backlog of applications means that people are left wondering whether they will be approved.*
- *A tenant has been living in his current apartment for about three years. They had two jobs but lost both because of the COVID-19 pandemic. They spent all their savings trying to keep up with their bills and rent, until recently they began working only a few hours a week. On Saturday, February 6, their landlord entered the apartment without any notice. The landlord woke the tenant up while screaming obscenities, demanding the rent money. The landlord then proceeded to ransack the tenant's dresser. When the landlord could not find any money, he left the apartment but returned to give the tenant a 3-day eviction notice and threatened to call immigration if they didn't pay their rent.*