BRIEFING TAKEAWAYS:

**TENANT SPEAKER** Guillermina Prado

- Many tenants facing eviction are also facing other major events (job loss, health, safety, parenthood, etc.) that contribute to additional financial, mental, and emotional stress.
- Finding new employment does not mean earning the same wage or more. When you receive 25% less of your paycheck, it’s difficult to make 25% of rent.
- Even with the updates to ERAP, for the process to go smoothly, landlord cooperation is required. Those of us who aren’t able to get landlords to cooperate struggle to make this work.
- Despite applying for rental assistance, sending messages, and calling the landlord, I still received an eviction notice that I needed to leave within 3 days. I have a 12 and 15 year old who are afraid of becoming homeless.
- These stories aren’t unique to me, this is happening to many tenants across the state.

**TENANTS TOGETHER** Lupe Arreola, Executive Director

- Only 20% of the 458,000 ERAP applications received have been paid off.
- ERAP’s extremely slow process is likely to result in a rise in illegal evictions, harassment, and removal of tenants from their homes.
- Tenants are likely to self-evict out of fear of being displaced, a lack of information of what their legal rights are, and intimidation.
- Anti-harassment legislation will become increasingly important, because landlords might be incentivized to evict tenants if they know they will still be eligible for those funding streams even after eviction.
- **Recommendations**: strong rent control legislation for state and local jurisdictions, anti-harassment legislation, and enforcement of these protections by courts.

**LANDLORD** Keisha Browder

- My brothers and I did what we could to cover rent for our tenant who we treated like family. But even after going to court to ask for a forbearance we were only given about 6 months.
- I applied for ERAP in August and still haven’t received funds (in November)
- I have 5 children, one of whom is on their way to college, and it is becoming a financial burden for my brother and I to find the money to cover these costs.
- We have absolutely no intention of evicting Gina, we see her as family, but we have been experiencing this financial strain since 2020.
**BRIEFING TAKEAWAYS:**

<table>
<thead>
<tr>
<th>PATHWAYS OF HOPE</th>
<th>David Gillanders, Executive Director</th>
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<tbody>
<tr>
<td>■ The people we are helping aren’t the typical recipients of aid, and for many of them it is their first time applying for this kind of assistance.</td>
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<tr>
<td>■ Many of them are working class individuals who have a lot of questions about the kind of information that was being requested.</td>
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<tr>
<td>■ We had a $10K cap in assistance funds in Orange County, and though we could try to help tenants access the Housing is Key website, some landlords used these opportunities to continue evicting tenants.</td>
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<tr>
<td>■ This is not a long term solution to housing affordability across the nation. All this did was reinforce to us the idea that we need legislation that protects tenants first.</td>
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</tbody>
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<table>
<thead>
<tr>
<th>CENTRO LEGAL DE LA RAZA</th>
<th>Reetu Mody, Managing Attorney</th>
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<tbody>
<tr>
<td>■ One of the tenants we represented was evicted by a landlord after not paying rent after one month. She lost her job at a restaurant, and had experienced domestic violence.</td>
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<tr>
<td>■ Her story showed us that we need protection that includes just-cause across the board.</td>
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<tr>
<td>■ Court systems should be equipped with the information to oversee these cases and protect tenants who often do not have legal representation.</td>
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<tr>
<td>■ Housing needs to be protected in a very different way, not just as a crisis response.</td>
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<tr>
<td>■ Most landlords (90%) do have representation in legal courts. Courts are using a mediation process that often leaves tenants vulnerable.</td>
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<tr>
<td>■ Helping tenants helps small landlords, across the board.</td>
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<table>
<thead>
<tr>
<th>DISCUSSION</th>
<th>Led by Senator Scott Wiener</th>
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<tbody>
<tr>
<td>■ Employers have had to change business practices to limit the number of coworkers for COVID safety</td>
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<tr>
<td>■ Landlords discriminate by income. Some landlords have said that they won’t accept tenants who are using ERAP money.</td>
<td></td>
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<tr>
<td>■ Many ran up credit cards, sold cars, deferred expensive medication, etc. just to find extra money to pay for this rental debt. This kind of debt is not covered by rent relief because it is not an arrear, and it represents a long-term barrier for household stability.</td>
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</tbody>
</table>
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.
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

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 Sacramantans 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

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

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

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.**
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.
September 28, 2021

The Honorable Gavin Newsom  
Governor of California  
1303 10th Street, Suite 1173  
Sacramento, CA 95814

The Honorable Toni Atkins  
Senate President Pro Tempore  
State Capitol, Room 205  
Sacramento, CA 95814

The Honorable Anthony Rendon  
Speaker of the Assembly  
State Capitol, Room 219  
Sacramento, CA 95814

Re: Strategies to protect tenants after the statewide eviction moratorium expires

Dear Governor and Legislative Leaders,

While California has an unprecedented $5.2 billion in emergency rental assistance to help tenants address COVID-19 rent debt, 753,000 residents across the state are still behind on rent and may face eviction once the statewide moratorium expires on September 30th, 2021. Preemption stipulations in AB 832 (Chiu), along with the deadline for the legislature’s interim recess, inhibit both the legislature and local elected officials across the state from protecting tenants and homeowners beyond the end of this month. Meanwhile, US Attorney General Garland, Treasury Secretary Yellen, and Housing and Urban Development (HUD) Secretary Fudge have issued a joint letter calling on state and local governments to take further action against unnecessary evictions. As the Administration and Legislature weigh future action to protect residents across the state, the undersigned advocacy, legal aid organizations, and elected officials urge you to consider the following five recommendations:

**Recommendation 1: Repeal the provision to preempt any further extension of local eviction moratoriums**

AB 832 prevents local jurisdictions from extending existing local moratoria or passing new local nonpayment protections until April 2022. Given that only a few jurisdictions tied their local moratoria to the conclusion of their local emergency declaration, AB 832’s preemption clause leaves the majority of California tenants without emergency protections for six months after the state’s eviction moratorium expires. Meanwhile, local jurisdictions will bear the brunt of ensuring residents remain safely housed after September 30th, 2021. We urge the State to extend the moratorium through the end of the year or allow local jurisdictions to adopt policies which allow them to continue to support their residents.

**Recommendation 2: Expedite disbursement of rental relief and develop a state deadline for the disbursement of funds**

Despite partnering with multiple community based organizations, the state has only disbursed less than 10% of rental relief. Given the slow rollout and the lack of a deadline for the disbursement of rent relief, tenants
and landlords are ill-prepared to determine future action since they don’t have a sense of when they’ll receive the funds. This lack of clarity and delay in receiving funds could lead to significant financial harm for both parties and potentially increase the number of evictions for tenants who are eligible but have yet to receive relief, as well as those yet to apply. To increase consistency across programs, the state could mirror the federal availability deadline of September 30th, 2022 to distribute the first round of rental relief. Providing a deadline will increase accountability and increase clarity for landlords, tenants, and advocates on next steps and support them in seeking other resources as needed to maintain housing.

**Recommendation 3: Establish consistent procedures across rental relief programs throughout the state**

Tenants experiencing financial hardship due to COVID must apply for rental assistance to avoid eviction. However, inconsistencies across state and local programs have led to some localities closing off applications while others developed waitlists to capture need. This skews our assessment of which communities are in immediate need of rental assistance and if the state funds will be enough to adequately support our residents in remaining housed. Additionally, inconsistencies between state and local programs puts further burden on struggling households who must attempt to navigate complex and changing ERAP systems. This can lead to several adverse outcomes for tenants, including them abandoning the process after attempting to apply for relief and, despite the fact they are eligible, not receiving it, and as a result, potentially losing their housing.

The state should require counties and corresponding cities to establish a collective deadline for any COVID related moratoria, which would increase clarity and support organizations distributing relief in understanding which resources are available for clients. The state should also require all partners distributing rental relief to continue accepting applications, even after funds are dispersed to ensure reallocations are informed by which cities and counties have the highest need.

**Recommendation 4: Protect tenants until ERAP funds are fully disbursed**

We urge the state to require landlords to apply for ERAP before initiating eviction proceedings, as recommended by the joint Department of Justice/Treasury/HUD directive. Given the slow rollout of rent relief funds and the need to increase awareness of ERAP, many qualified applicants will need to access these services after September 30th, 2021. Residents who were unable to get into the queue through no fault of their own (whether it’s because they weren’t aware of the program, because the program stopped accepting applicants in their locality, or other access barriers) will not be protected from eviction past 9/30 even if the state has more funds to disburse. Tenants must be protected until all funds are disbursed to ensure communities that could benefit from state support aren’t erroneously impacted, and that courts are not inundated with unnecessary and avoidable eviction cases against ERAP-eligible tenants. Many tenants simply leave their homes when faced with an unlawful detainer notice, even if they have legal grounds to contest the eviction. The state should also use federal funds to support right to counsel to ensure tenants have access to resources and can be protected. AB1487 in particular, if signed, could support the state in providing legal aid to residents.

**Recommendation 5: Develop plans to provide adequate staffing and training support for partners distributing services**

The state’s vast network of local partners have worked hard to support our residents during the pandemic. This collaboration can continue to support our communities even once the pandemic’s effects are behind us. We urge the state to learn from and continue partnering with local organizations to serve our communities. These partnerships highlighted how greater broadband access and digital literacy could help communities address basic needs. It was also clear that the state could play a significant role in helping local organizations build capacity so communities can receive efficient, culturally competent support from organizations they already have a trusted relationship with—especially as the state anticipates an uptick in ERAP applications with the robust outreach underway. The state may consider expanding external partner’s scope to facilitate the coordination across local partners and support local partners in increasing capacity.
It is undeniable that the state’s intervention during the pandemic has supported many residents in finding and maintaining shelter, but these interventions have not always reached communities most in need. We urge the legislature to consider the recommendations above to ensure our neighbors can maintain safe, stable housing throughout the pandemic and even once the pandemic is behind us.

Sincerely,

Anti-Eviction Mapping Project
Asian Americans Advancing justice - Asian Law Caucus
Asian Pacific Environmental Network
BARHI
BASTA, Inc.
Berkeley Tenants Union
CADEM Renters Council
California Reinvestment Coalition
California YIMBY
Causa Justa :: Just Cause
Centro Legal de la Raza
Children’s Network of Solano County
CityServe of the Tri-Valley
Community Action Marin
Community Power Collective
Council of Community Housing Organizations
Councilmember-At-Large and Vice Mayor, Rebecca Kaplan, City of Oakland
Councilmember Kalb, City of Oakland, District 1
Councilmember Thao, City of Oakland, District 4
Dolores Street Community Services
East Bay Asian Local Development Corporation (EBALDC)
East Bay Housing Organizations
East Yard Communities for Environmental Justice
Ensuring Opportunity Campaign to End Poverty in Contra Costa
Eviction Defense Collaborative
Greenbelt Alliance
Healthy & Active Before 5
Housing California
Housing Equality & Advocacy Resource Team (HEART LA)
Housing Rights Committee of San Francisco
LA Tenants Union
Mission Economic Development Agency (MEDA)
Nonprofit Housing Association of Northern California
Oakland Tenants Union
Opportunity Junction
Orange County United Way
Palo Alto Renters’ Association
Pasadena Tenants Union
Raise the Roof Coalition - Contra Costa
Richmond LAND
Rubicon Programs
Sacramento Tenants Union
San Diego Tenants Union
San Francisco Anti Displacement Coalition
Senior and Disability Action
Silicon Valley at Home (SV@Home)
South Pasadena Tenants Union
SparkPoint Contra Costa
Strategic Actions for a Just Economy (SAJE)
REC 1: Repeal the provision to preempt any further extension of local eviction moratoriums

**TOOL:** - New legislation with emergency clause
- Eviction diversion programs

**KEY PLAYERS:** - Assembly Housing and Community Development
- Senate Housing Committee

The statewide moratorium’s expiration on September 30th leaves many vulnerable tenants without emergency protections for the next six months as AB832’s preemption clause stripped local jurisdictions’ ability to extend local moratoria or pass new nonpayment protections until April 2022. Only a small number of jurisdictions who adopted a local emergency eviction moratorium remain unaffected since their moratorium is in place until their local emergency declaration concludes. **This means many tenants, especially those who have yet to apply to or were denied from receiving ERAP funds, are no longer protected by either the state or the local government.**

32% of renters across the state anticipate eviction in the next few months. To avoid eviction, tenants have to pay at least 25% of their owed rent from the past year (September 2020 to September 2021) or apply for rental assistance.

Landlords can start pursuing evictions for unpaid rent October 1st and can pursue unpaid debts in small claims court starting Nov. 1st.

### HOW MANY PEOPLE COULD BE EVICTED FOR NON-PAYMENT AND HOW MUCH DO PEOPLE OWE IN THE BAY AREA?

- **Alameda County**
  - 16,810 households may be evicted
  - $3,900 in debt per household
  - $65,190,000 in total debt for the county

- **Contra Costa County**
  - 8,654 households may be evicted
  - $3,900 in debt per household
  - $33,517,000 in total debt for the county

- **Marin County**
  - 2,208 households may be evicted
  - $4,700 in debt per household
  - $10,273,000 in total debt for the county

- **Napa County**
  - 1,840 households may be evicted
  - $3,800 in debt per household
  - $6,978,000 in total debt for the county

- **San Francisco County**
  - 11,731 households may be evicted
  - $3,200 in debt per household
  - $37,182,000 in total debt for the county
HOW MANY PEOPLE COULD BE EVICTED FOR NON-PAYMENT AND HOW MUCH DO PEOPLE OWE IN THE BAY AREA?

<table>
<thead>
<tr>
<th>County</th>
<th>households at risk</th>
<th>debt per household</th>
<th>total debt for the county</th>
</tr>
</thead>
<tbody>
<tr>
<td>San Mateo County</td>
<td>5,233</td>
<td>$5,100</td>
<td>$26,719,000</td>
</tr>
<tr>
<td>Santa Clara County</td>
<td>23,504</td>
<td>$4,600</td>
<td>$109,000,000</td>
</tr>
<tr>
<td>Solano County</td>
<td>6,634</td>
<td>$3,500</td>
<td>$22,917,000</td>
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<tr>
<td><strong>TOTALS</strong></td>
<td><strong>76,614</strong></td>
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<td><strong>$311,776</strong></td>
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Santa Clara has the highest total households behind on rent with 23,000+ households. This is followed by Alameda County with 16,000+ households. When looking at the average rent debt per households, San Mateo has the highest average with $5,100. This is followed by Marin county with $4,700.

HOW MUCH ERA1 FUNDS HAVE COUNTIES ALLOCATED IN THE BAY AREA?

Rental assistance distribution has been extremely slow. As of July 31, 2021, Contra Costa County and San Mateo County had the lowest percent of allocated ERA1 funds with 0%. This is followed by Santa Clara County with 6% and San Francisco County with 7%.
**REC 2:** Expedite rent relief disbursement and develop a state deadline for the disbursement of funds

**TOOL:**
- Expand partnerships with trusted nonprofits who have experience distributing funds.
- Have the Governor announce a deadline for when funds should be dispersed.

**KEY PLAYERS:**
- LISC and other nonprofits with experience in distributing funds
- The Governor

Motivated by the overwhelming demand and urgency needed to support tenants in remaining housed, the state partnered with an unprecedented number of organizations to disperse rent relief. However, not all nonprofit partners have the experience or the capacity to distribute large sums of money. Hiring and onboarding new staff has been a costly and time-consuming endeavor, delaying the distribution process by at least 6 months in some cases. To ensure a smoother and faster distribution, the state should identify key regional nonprofits who have experience handling large distributions. The identified regional nonprofits should be responsible for administering funds, either by contracting out, or using their own staff to disperse funds. The state should be prepared to provide financial support for any capacity constraints (hiring, developing the infrastructure, etc.) that may limit progress. **By spending time to initially identify which nonprofits are best poised to handle the disbursement, the state will save costs in the long-run.** A thoughtful partnership that prioritizes expertise and experience will ensure tenants receive funding in a timely fashion without significant hiccups.

Given the varying levels of experience with distributing funds and the varying levels of need across the state, it’s crucial that the state provides a deadline for all funds to be dispersed. **Should the governor announce a phased deadline, localities can determine outstanding needs and identify which households should be prioritized in the next round of disbursement.** This will help the state accurately track the distribution and, with the support of the enlisted nonprofits handling disbursement, provide targeted outreach and support to the neediest areas based on the funds dispersed compared to outstanding need. A phased deadline will also support the selected nonprofits in identifying which partners to elicit for the next round of rent relief based on experience, geography, clients served, etc. A deadline will also support landlords’ and tenants’ financial planning since this would allow them to anticipate when they will receive funds.

**WHAT DO THE STATE NUMBERS LOOK LIKE?**

<table>
<thead>
<tr>
<th>more than 309,000 households have applied for assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>ASKING for roughly $3.2 billion of the $5 billion total</td>
</tr>
<tr>
<td>$650 million has been PAID by the state</td>
</tr>
<tr>
<td>this $650 million has gone to 55,000 households</td>
</tr>
<tr>
<td>another $950 million in assistance has been approved to be paid</td>
</tr>
</tbody>
</table>
The state should invest in eviction diversion programs as recommended by President Biden. Additionally, new emergency legislation around COVID-related eviction protections should not prevent local jurisdictions from responding to the upcoming rise in evictions. Any preemption clause that aims to tie the hands of local governments should be removed since local jurisdictions bear the true brunt of ensuring residents are housed.

**REC 3:** Establish consistent procedures across rental relief programs throughout the state

**TOOL:**
- Develop a guide for nonprofits administering funds and have state staff support with implementation to increase consistency across programs

**KEY PLAYERS:**
- Legislature and staff
- The Governor

Inconsistencies across programs vary from differences in the application process, to some courts ignoring the state’s declaration to protect tenants from eviction if they’ve paid 25% of rent owed or applied for ERAP. These inconsistencies have increased confusion for tenants, advocates, and legal organizations who have been working overtime to keep tenants housed.

Following AB832 should not vary across the state. **The state should develop a guide for all programs administering funds outlining basic, consistent, principles that each program must have. This will set a baseline and increase consistency across programs.** Should localities not follow the guideline set, the state could consider withholding funds, or the governor could instate an executive order under Government Code § 8628 to use the guide as a baseline for how funds should be administered. The state should also be prepared to support the identified regional organizations administering funds with implementation by having state staff who can answer questions and oversee the implementation across the 8 regions of California.

As programs undergo changes, the state should also increase transparency and announce changes in order to increase consistency across programs and minimize confusion. Local programs in San Francisco and Los Angeles, for example, were encouraged to roll back into the state program. Programs that are using Option C must ask tenants to reapply. However, tenants have not been properly informed of these changes. Investing in public information campaigns that track changes to programs can support tenants, landlords, advocates, and legal aid all working to keep tenants housed.
REC 4: Protect tenants until ERAP funds are fully disbursed

**TOOL:**
- Judicial Council increase consistency across courts

**KEY PLAYERS:**
- Judicial Council
- The legislature

Current stipulations in AB832 state tenants will be protected from eviction if they apply to ERAP and demonstrate financial hardship, or pay 25% of the rent owed from September 2020 to October 2021. Landlords are also required to apply for rental assistance before evicting a tenant for nonpayment. However, court clerks are not equipped to vet if landlords have filed legally sufficient paperwork (as opposed to checking off boxes) before issuing a summons. The Judicial Council should develop stronger guidelines and consistent procedures for all courts to follow throughout the state, prioritizing the need to keep tenants housed given the state’s existing, exacerbated, housing crisis.

Furthermore, the state still holds over $2 billion in unclaimed financial support. The state should protect tenants until all funds are claimed, given that there are thousands of qualified tenants who have yet to apply for ERAP, but may avoid eviction if they had applied prior to September 30th. It is unclear if tenants who apply for ERAP after September 30th will be protected from eviction for nonpayment. The thousands of tenants who could benefit from unclaimed funds and avoid eviction should be given the opportunity to apply before losing their homes. Judicial Council should instruct courts to . Furthermore, to ensure landlords don’t try to work around Judicial Council’s instructions, the state should pass stronger anti-harassment protections.

REC 5: Develop plans to provide adequate staffing and training support for partners distributing services

**TOOL:**
- The legislature should develop a fund to support nonprofit partnerships

**KEY PLAYERS:**
- Budget Committees (both Senate and Assembly)
- The Governor

Despite being notoriously underfunded and under-resourced, nonprofits are often tapped to support the state in carrying out emergency protections and supporting tenants. Given the close partnership, the state should set aside funds for a safety net that would support nonprofits in carrying out the state’s requests like distributing funds, providing know your rights campaigns, and legal support. Many tenants, especially low-income tenants and non-English speakers, need specific forms of outreach and often lack access to adequate legal support, resulting in a higher percentage of these communities being evicted. Stronger state support in increasing capacity and resources for partnering nonprofits would secure a stronger, two-sided relationship that works to serve our residents.
An Early Analysis of the California COVID-19 Rental Relief Program

Housing Initiative at Penn

Vincent Reina
Sydney Goldstein

Introduction

The federal government has allocated nearly $50 billion to rental assistance programs across the United States via the Treasury Emergency Rental Assistance (ERA) Program. Most of these funds were not allocated until 2021, and guidance that governs the use of these funds has since been modified several times. As a result, only 140 programs were launched by the end of April, but by the end of June, well over 500 were active. This report focuses on the performance thus far of the California COVID-19 Rental Relief Program, which is the largest such program in the country and aims to provide $1.12 billion in assistance.

The Housing Initiative at Penn (HIP) is currently partnering with the State of California to evaluate its rental relief program. This is an independent evaluation funded by private foundations and receives no financial support from the State of California. As part of this evaluation, HIP invites program applicants to participate in an optional survey after they complete their rent relief application. Some of these survey data, representing over 16,100 program applicants, are highlighted in this report.

While the State of California’s rent relief program is one of the earlier movers of 2021 Emergency Rental Assistance programs, having launched in March, it is still less than four months old. Research has shown that programs that have adjusted over time to expand access, increase ease in applying, reduce restrictions, and modify as they go along, have been the most effective at getting dollars to households and rental property owners in need. Recent changes to the California program through Assembly Bill 832 align with these principles. The State is making the application itself more efficient and is removing tenant application and certain owner participation requirements. Those changes go into effect immediately after the data in this report were collected; thus, we would expect future reports to reflect any of these changes.

\[1\] Lessons learned from a survey of rent relief programs in 2020 can be found here: [https://www.housinginitiative.org/uploads/1/3/2/9/132946414/hip_nlihc_furman_final.pdf](https://www.housinginitiative.org/uploads/1/3/2/9/132946414/hip_nlihc_furman_final.pdf)

\[2\] Lessons learned from case studies of rent relief programs in 2020 can be found here: [https://www.housinginitiative.org/uploads/1/3/2/9/132946414/hip_nlihc_furman_final.pdf](https://www.housinginitiative.org/uploads/1/3/2/9/132946414/hip_nlihc_furman_final.pdf)
forthcoming report will specifically focus on the impact of these recent adjustments.

Key findings thus far include:

- As of June 25, 2021 (before the passage of AB 832), roughly 59,000 households have applied to the program under Options A and C, requesting over $690 million in assistance.\(^5\)

- As of June 25, 2021, 13,000 applications have been approved, of which well over half are in the payment pipeline, representing $137 million in allocated funds.

- Data current as of July 6, 2021 show the program received over $870 million in requests for assistance, approved over $270 million, and expended over $114 million in assistance.

- Over the ten days between June 25 and July 6, 2021, almost 9,000 new applications were submitted.

- Los Angeles County has the largest share of applicants and approved applicants of the jurisdictions participating in the California COVID-19 Rental Relief Program. This is not surprising given the high level of need in Los Angeles County relative to other Option A jurisdictions, where over 130,000 households are still estimated to be at risk according to UrbanFootprint’s eviction risk measure.\(^5\)

- Applicants to the statewide program have been disproportionately White, non-Latino/a households. Although the program has approved Black and Asian applicants at slightly higher rates than it has White applicants, the large number of White applicants means that this group has been approved for the largest share of rental assistance of any racial or ethnic group.

- According to a survey of nearly 30 percent of applicants, the majority of households have taken on additional debt in order to pay for their housing that is not reimbursable through rent relief programs. This is often called “shadow debt.”\(^5\)

- The average survey respondent’s shadow debt was over $3,050, with respondents who identified as Asian reporting the highest level of shadow debt at over $4,500.

- Further, households reported that they had also cut back on other essential goods—such as transportation, food, and medical care—to remain in their housing.

- While over 40 percent of applicants said they did not have any challenges with the application, nearly 20 percent listed documentation or internet challenges as barriers to successfully applying for rent relief.

### Program Overview

In January 2021, the State of California passed Senate Bill 91, which set the foundation for the State Department of Housing and Community Development’s (DHCD) statewide rent relief program. The program itself launched in mid-March 2021. Several important modifications have been made since then. Like many programs across the country, both tenants and rental property owners can apply directly for the assistance, although the process often necessitates engagement with both parties. The statewide program initially paid 80 percent of qualifying households’ rent arrears dating back to April 2020 and required owners to forgive the remaining 20 percent.\(^7\) A modification to the program was passed in June 2021 to allow owners to receive 100 percent of rent arrears. The passage of AB 832 enabled another modification; whereas the program had only been able to pay 25 percent of prospective rent for three months, it can now pay 100 percent. A final modification concerns direct-to-tenant assistance. When a tenant applies, the program seeks owner consent to participate in the program and to accept the rental assistance on their tenant’s behalf. Formerly, if their rental owner did not consent, participating tenants were allowed to receive only 25 percent of the amount owed.\(^8\) Modifications now allow

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\(^5\) For an explanation of Options A, B, and C programs, see page 3.

\(^6\) In this report, we use the Eviction Risk Insights (ERI), an eviction risk measure developed by UrbanFootprint, a for-profit software and data science company. This measure is being used by partners in the program to develop outreach strategies. The data we received was last updated June 21, 2021, however, the ERI is updated frequently and has most likely changed since this report was released. For more information on how this measure is calculated, see Footnote 11.

\(^7\) A brief overview can be found here: [https://housing.ca.gov/covid_rr/program_overview.html#renter](https://housing.ca.gov/covid_rr/program_overview.html#renter)

\(^8\) Initial program guidance can be found here: [https://www.hcd.ca.gov/grants-funding/active-funding/erap/docs/state-rental-assistance-program-general-info-and-guidance-to-web.pdf](https://www.hcd.ca.gov/grants-funding/active-funding/erap/docs/state-rental-assistance-program-general-info-and-guidance-to-web.pdf)
tenants to receive 100 percent of the amount owed if their landlord chooses not to participate.

Because many jurisdictions received their own allocations of rent relief funds directly from the federal government, the State of California created three options for its program, which became known as Options A, B, and C.⁹ Under Option A, the jurisdiction agrees to let the State administer its local rent relief program, which means the program is the same as the statewide program. The 30 California counties with populations under 200,000, and the cities within them, are required to pursue this option.¹⁰ Under Option B, the jurisdiction administers the statewide program, which again means there is only one rent relief program operating in that jurisdiction, but in this case it is administered by a local agency. Finally, under Option C, the locality runs its own unique program that is different from the state program, while the State also runs its program in that jurisdiction. Option C means there are two separate programs administered by two different agencies operating in one jurisdiction. This report focuses on the CA State program, which means only those places in option A and C, and has a combined allocation of $1.12 billion in assistance to assist tenants and owners.

Composition of Applicants

This report uses application data as well as estimates developed by UrbanFootprint for households at risk of eviction. Statewide figures throughout the report are based on data current as of July 6, 2021, which is after the passage of AB 832. However, most of the analysis, including analysis focusing on counties, the racial and ethnic composition of applicants, and estimates from the HIP survey, rely on application data last updated on Friday, June 25, 2021 (pre-AB 832). These earlier data include nearly 59,000 residents who applied to the California COVID-19 Rental Relief Program via Option A and C, and who have collectively requested over $690 million of rental assistance. The data exclude all those applying to Option B programs and to the

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⁹ A full list of which programs are in each category can be found here: https://www.hcd.ca.gov/grants-funding/active-funding/erap/docs/rental-assistance-allocations-table.pdf

¹⁰ The notice stating this can be found here: https://www.hcd.ca.gov/grants-funding/active-funding/erap/docs/rent-relief-program-clarifications-for-non-entitlement-jurisdictions.pdf
rental assistance programs developed independently by local entities in Option C jurisdictions. As a result, more households have applied and received rental assistance in California than are represented in the following analysis. The California DHCD’s program remains open for applications, so the results of this preliminary analysis are subject to change and subsequent reports will be released to reflect these changes. HIP plans to conduct an updated analysis of applicants to assess the impact of AB 832 on the program and whom it serves.

The State has seen fluctuations in the volume of applications over time, with the greatest spike in applications (nearly 5,000) occurring shortly after the program launched. Since April, when the volume of applications stabilized, the program has averaged 393 applications per day (see Figure 1 on previous page).

Importantly, this analysis does not reflect the impact of AB 832, which now allows California rent relief programs to cover 100 percent of past-due and prospective rent payments as well as to allow tenants to access assistance directly if their rental property owner declines to participate. In the days following the passage of AB 832, the State has experienced an increase in applications.

The average approved payment per household is $6,940, for a total of $137 million allocated as of June 25, 2021. Not all of these funds have been disbursed. As of June 25, 2021, 12,510 applications have been approved, of which 6,021 are pending landlord response/approval ($14,848,595 or 1.3% of the total budget) and 6,489 are ready for payment to be made ($71,338,771; or 6.5% of the total budget). However, as of July 6, 2021, the program expended slightly over $114 million, or 10.2% of its total budget.

Since the program launched, assistance expenditures have consistently increased, particularly over the past few weeks (Figure 2). Given the recent program changes to increase the generosity of the assistance, we would expect the average payment size to increase as well. Removing an owners’ obligation to forgive a portion of past rent could also increase overall program participation, which will benefit households at risk of eviction across the state. According to Eviction Risk Insight (ERI) estimates developed by UrbanFootprint, this has already begun, with unmet demand decreasing.

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**Figure 02.** Program expenditures over time as of July 6, 2021
by about 3 percentage points between June 25, 2021 and July 6, 2021.

ERI estimates also indicate that the 10 counties with the greatest number of households at risk of eviction have between 13,000 and 130,000 households in Option A and C jurisdictions that need help to remain housed as of June 2021 (Table 1). These calculations are updated frequently by UrbanFootprint and are likely to change.\(^{11}\)

\(^{11}\) The UrbanFootprint Eviction Risk Insights (ERI) dataset includes estimates of households at risk of eviction at the census block group level, along with an estimated aggregate monthly rent gap, counts of rental assistance applications submitted, and “application gap” metrics that compare the numbers of applications received and households at risk. Eviction risk is updated biweekly in alignment with releases of Census Pulse Survey data, which indicates households behind on rent by state and major metropolitan area, while the application counts and gap metrics are updated weekly using incoming data from the California COVID-19 Rental Relief Program.

UrbanFootprint’s Eviction Risk Model looks to the most recent eight weeks of Census Pulse Survey data (which indicates the characteristics of households behind on rent) and a range of input variables to predict households at risk at the relatively fine resolution of census block groups. As inputs, the model uses socio-demographic characteristics from the Census American Community Survey and Public Use Microdata Sample (PUMS), and dynamic estimates of unemployment as modeled using Bureau of Labor Statistics (BLS) data.

<table>
<thead>
<tr>
<th>County</th>
<th>Households at Risk (Rounded to Thousand)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Los Angeles</td>
<td>133,000</td>
</tr>
<tr>
<td>Orange</td>
<td>46,000</td>
</tr>
<tr>
<td>San Bernardino</td>
<td>37,000</td>
</tr>
<tr>
<td>Santa Clara</td>
<td>35,000</td>
</tr>
<tr>
<td>Riverside</td>
<td>34,000</td>
</tr>
<tr>
<td>San Francisco</td>
<td>27,000</td>
</tr>
<tr>
<td>Contra Costa</td>
<td>20,000</td>
</tr>
<tr>
<td>Alameda</td>
<td>16,000</td>
</tr>
<tr>
<td>San Mateo</td>
<td>14,000</td>
</tr>
<tr>
<td>Ventura</td>
<td>13,000</td>
</tr>
</tbody>
</table>

**Figure 03.** Percent of applicants by race

<table>
<thead>
<tr>
<th>White</th>
<th>Black or African American</th>
<th>Asian</th>
<th>Other Multi–Racial</th>
<th>Not Reported</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quintile Breaks</td>
<td>20.4%</td>
<td>1.9%</td>
<td>0.45%</td>
<td>2.9%</td>
</tr>
<tr>
<td></td>
<td>42.2%</td>
<td>3.4%</td>
<td>1.29%</td>
<td>10.0%</td>
</tr>
<tr>
<td></td>
<td>51.7%</td>
<td>4.5%</td>
<td>1.88%</td>
<td>14.8%</td>
</tr>
<tr>
<td></td>
<td>65.7%</td>
<td>7.4%</td>
<td>3.62%</td>
<td>17.0%</td>
</tr>
<tr>
<td></td>
<td>76.5%</td>
<td>12.6%</td>
<td>7.20%</td>
<td>19.3%</td>
</tr>
<tr>
<td></td>
<td></td>
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<td></td>
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<tr>
<td></td>
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<td></td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>
When looking at the profile of applications, it is clear the applicant pool is skewed towards White, non-Latino/a renters. Overall, 35.1 percent of applicants are White; 16 percent are Black; 17 percent are Multi-racial; and 8.6 percent are Asian. Further, 36.9 percent of applicants are Latino/a whereas 47 percent are non-Latino/a. Of those applicants who identified as White, only about a third (35.7%) also identified as Latino/a, establishing White, non-Latino/a renters as the largest pool of applicants (20.5% of all applicants). About 21.1 percent of applicants chose not to report their race and 16 percent of applicants chose not to report their ethnicity (Figure 3 on the previous page). These numbers are surprising given the disproportionate impact the pandemic has had on communities of color and may reflect inequities in access to the California COVID-19 Rental Relief Program. The program is prioritizing outreach to populations disproportionately impacted by the pandemic; however, the State has not reached its goal for level of participation from these communities yet. The State is actively monitoring these data and adjusting outreach efforts through its local partner network to address these inequities, and it will be important to understand if and/or how such efforts actually improve access to rent relief by communities of color most affected by the pandemic.

Black and Asian renters have slightly higher approval rates than White applicants do (Table 2). In total, 21.9 percent of the amount requested from Black renters ($96,452,392) has been approved ($21,146,057).

<table>
<thead>
<tr>
<th>County</th>
<th>Total Applicants</th>
<th>Amount Requested</th>
<th>Amount Approved</th>
</tr>
</thead>
<tbody>
<tr>
<td>Los Angeles</td>
<td>24,811</td>
<td>$281,554,265</td>
<td>$66,101,665</td>
</tr>
<tr>
<td>Contra Costa</td>
<td>5,047</td>
<td>$55,213,532</td>
<td>$14,521,217</td>
</tr>
<tr>
<td>Orange</td>
<td>4,868</td>
<td>$59,109,259</td>
<td>$8,948,598</td>
</tr>
<tr>
<td>Santa Clara</td>
<td>3,907</td>
<td>$72,636,627</td>
<td>$9,672,505</td>
</tr>
<tr>
<td>San Francisco</td>
<td>3,804</td>
<td>$53,799,026</td>
<td>$10,182,654</td>
</tr>
<tr>
<td>Ventura</td>
<td>2,983</td>
<td>$31,862,427</td>
<td>$8,002,641</td>
</tr>
<tr>
<td>San Mateo</td>
<td>2,450</td>
<td>$32,201,151</td>
<td>$7,297,152</td>
</tr>
<tr>
<td>San Bernardino</td>
<td>1,971</td>
<td>$18,088,608</td>
<td>$2,332,633</td>
</tr>
<tr>
<td>Alameda</td>
<td>1,712</td>
<td>$31,130,617</td>
<td>$2,229,940</td>
</tr>
<tr>
<td>Yolo</td>
<td>766</td>
<td>$5,299,935</td>
<td>$1,147,300</td>
</tr>
</tbody>
</table>

Similarly, 20.2 percent of the amount requested from Asian renters ($65,626,178) has been approved ($13,281,948). These figures are slightly higher than the 18.6 percent approval rate among all White applicants. White, Latino/a households are being approved at a slightly higher rate (19.4%) than White, non-Latino/a renters (18.1%). Nevertheless, because White, non-Latino/a households make up a disproportionate share of the applicant pool, this group has the greatest access to cash benefits via the California COVID-19 Rental

<table>
<thead>
<tr>
<th>Race</th>
<th>Amount Requested</th>
<th>Amount Approved</th>
<th>Percent Approved</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>$276,297,164</td>
<td>$51,462,192</td>
<td>18.6%</td>
</tr>
<tr>
<td>Black or African American</td>
<td>$96,452,392</td>
<td>$21,146,057</td>
<td>21.9%</td>
</tr>
<tr>
<td>Asian</td>
<td>$65,626,178</td>
<td>$13,281,948</td>
<td>20.2%</td>
</tr>
<tr>
<td>American Indian or Alaska Native</td>
<td>$7,542,848</td>
<td>$1,471,936</td>
<td>19.5%</td>
</tr>
<tr>
<td>Native Hawaiian or Other Pacific Islander</td>
<td>$7,179,909</td>
<td>$1,592,597</td>
<td>22.1%</td>
</tr>
<tr>
<td>Other Multi-racial</td>
<td>$108,700,768</td>
<td>$21,536,942</td>
<td>19.8%</td>
</tr>
<tr>
<td>Not Reported</td>
<td>$131,634,944</td>
<td>$26,788,268</td>
<td>20.4%</td>
</tr>
</tbody>
</table>
Relief program at this time—almost $35 million, compared to only $21 million approved to all Black applicants and $13 million to all Asian applicants.

Many of the largest jurisdictions in California have renters applying to the State’s program via Options A and C (Table 3 on previous page). Los Angeles County has contributed the most applicants (24,811 applicants) of any jurisdiction and has requested the greatest amount of assistance ($281,554,265). For some of the counties with the greatest number of applicants, these numbers reflect multiple programs aggregated to the county level (i.e. a county program and a city program within that county). For example, the numbers reported for Los Angeles County represent both the Los Angeles County Program as well as Santa Clarita City’s program. As discussed previously, applications for Option C programs only include data on the portion of assistance the state operates.

The fact that Los Angeles County has contributed the greatest number of applicants is not a surprise given that it has by far the largest number of residents and the largest pool of at-risk residents in particular. According to an eviction risk index developed by UrbanFootprint, well over 130,000 households were at risk of eviction within Option A areas in Los Angeles County alone as of the last week of June 2021.

Among the 10 counties with the greatest number of applicants, Ventura County’s applicants are the most likely to be White (49.6 percent) and/or Latino/a (49 percent). Applicants are considerably more likely to be White than Ventura renters overall, at 30.1 percent, but similar to the share of Ventura renters who are Latino/a (50.5 percent). San Mateo, San Bernardino, and Los Angeles Counties also have high shares of Latino/a renters applying to the state program at 46.7 percent, 43.8 percent, and 39.4 percent, respectively. These three counties have large overall Latino/a renter populations (Table 4).

<table>
<thead>
<tr>
<th>County</th>
<th>White Application</th>
<th>White Renters</th>
<th>Black Application</th>
<th>Black Renters</th>
<th>Asian Application</th>
<th>Asian Renters</th>
<th>Latino/a Application</th>
<th>Latino/a Renters</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alameda</td>
<td>17.1%</td>
<td>38.2%</td>
<td>42.3%</td>
<td>69.2%</td>
<td>7.1%</td>
<td>38.5%</td>
<td>20.0%</td>
<td>61.2%</td>
</tr>
<tr>
<td>Contra Costa</td>
<td>23.1%</td>
<td>26.0%</td>
<td>32.8%</td>
<td>56.8%</td>
<td>8.0%</td>
<td>28.2%</td>
<td>24.1%</td>
<td>49.8%</td>
</tr>
<tr>
<td>Los Angeles</td>
<td>32.2%</td>
<td>45.8%</td>
<td>18.6%</td>
<td>66.7%</td>
<td>8.7%</td>
<td>46.8%</td>
<td>39.4%</td>
<td>61.5%</td>
</tr>
<tr>
<td>Orange</td>
<td>45.1%</td>
<td>34.4%</td>
<td>7.0%</td>
<td>66.7%</td>
<td>10.9%</td>
<td>39.1%</td>
<td>34.4%</td>
<td>60.9%</td>
</tr>
<tr>
<td>San Bernardino</td>
<td>32.2%</td>
<td>31.8%</td>
<td>25.4%</td>
<td>62.2%</td>
<td>3.5%</td>
<td>30.9%</td>
<td>43.8%</td>
<td>45.5%</td>
</tr>
<tr>
<td>San Francisco</td>
<td>26.8%</td>
<td>63.8%</td>
<td>12.3%</td>
<td>76.8%</td>
<td>13.6%</td>
<td>51.2%</td>
<td>29.7%</td>
<td>75.6%</td>
</tr>
<tr>
<td>San Mateo</td>
<td>28.6%</td>
<td>32.8%</td>
<td>5.8%</td>
<td>60.1%</td>
<td>15.1%</td>
<td>35.6%</td>
<td>46.7%</td>
<td>61.2%</td>
</tr>
<tr>
<td>Santa Clara</td>
<td>27.7%</td>
<td>35.5%</td>
<td>9.3%</td>
<td>68.9%</td>
<td>16.1%</td>
<td>40.6%</td>
<td>40.0%</td>
<td>60.2%</td>
</tr>
<tr>
<td>Ventura</td>
<td>49.6%</td>
<td>30.1%</td>
<td>4.4%</td>
<td>48.7%</td>
<td>3.2%</td>
<td>26.4%</td>
<td>48.9%</td>
<td>50.5%</td>
</tr>
<tr>
<td>Yolo</td>
<td>40.7%</td>
<td>40.1%</td>
<td>15.3%</td>
<td>68.0%</td>
<td>7.0%</td>
<td>58.5%</td>
<td>36.6%</td>
<td>59.1%</td>
</tr>
</tbody>
</table>
Santa Clara is the county with the greatest share of applicants who are Asian (16.1 percent). This figure is still lower than might be expected given that 40.6 percent of the county’s overall renter population is Asian. Given that Santa Clara is an Option C program, however, Asian participants may be applying to the local program at higher rates, which would not be detected in the analysis for this report. In each of the 10 counties with the greatest number of applicants, the share of Black applicants is also much lower than the share of Black renters overall. Alameda County saw the largest share of Black applicants (42.3 percent), but this percentage is still small compared to the overall renter population, which is 69.2 percent Black.

As of June 21, 2021, there were a total of 349,528 renters at risk of eviction across Option A and C regions of these counties according to UrbanFootprint’s eviction risk measure. The largest portion of these renters reside in Los Angeles County (over 130,000) followed by Orange County (nearly 47,000) and San Bernardino County (over 37,500). Los Angeles and Orange counties are home to the largest renter populations in the state, which contributes to their high at-risk totals.

UrbanFootprint’s Eviction Risk Insights (ERI) data also include an application gap metric that describes the number of applications received compared to the population in need. Los Angeles, Orange, and San Bernardino counties have the largest application gaps (across both Option A and C programs). These counties have successfully decreased this gap over a 5-week period, however, a significant gap in applicants relative to need still remains. Meanwhile, the application gap has grown in San Mateo, Santa Clara, and San Francisco Counties over this same period; in the cases of Santa Clara and San Francisco, however, this increase does not account for the locally administered rent relief programs that are serving households in need.

Survey of DHCD Applicants

The Housing Initiative at Penn (HIP) is currently surveying renters applying to the State of California’s COVID-19 Rent Relief Program. The survey launched in mid-March when the program launched and asks participants about past housing instability, household finances, and challenges with rental payments that have faced particularly since the COVID-19 pandemic began. Applicants can complete the survey online after submitting their application via the Housing Is Key portal, or over the phone if the program hotline is used.

The analysis presented in this section is based on 16,154 survey responses as of June 25, 2021, which represents an approximate 27 percent response rate. The survey will remain open until the California DHCD closes its application. Therefore, the results presented herein should be considered preliminary and are subject to change.

Overall, the renters who have participated in HIP’s survey thus far are representative of the State of California’s applicants. The rates of survey participation among Whites (29.6 percent) and Latinos (39.5 percent) are slightly less than among overall program applicants, while slightly larger shares of Asian and Black renters have responded to the survey (9.4 percent and 17.1 percent respectively) than have applied to the program.

HIP’s survey confirms that renters are still struggling to pay their rent despite the lifting of COVID-19-related restrictions, complimenting the findings of the UrbanFootprint analysis on households at risk of eviction. Most survey participants need financial assistance with housing related expenses (84.2 percent) or monthly bills like utilities (72.9 percent) and about 88 percent of participants reported they are behind on rent to varying degrees. About 24 percent of households behind on rent owe less than 3 months and another 32.6 percent owe 3 to 6 months of rent (Table 5 on the following page).
Table 05. Months of rent owed by survey participants

<table>
<thead>
<tr>
<th>Months Owed</th>
<th>Number Participants</th>
<th>Percent Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 3 months</td>
<td>3,152</td>
<td>24.2%</td>
</tr>
<tr>
<td>3 to 6 months</td>
<td>4,243</td>
<td>32.6%</td>
</tr>
<tr>
<td>6 to 12 months</td>
<td>3,731</td>
<td>28.7%</td>
</tr>
<tr>
<td>12 or more months</td>
<td>1,892</td>
<td>14.5%</td>
</tr>
</tbody>
</table>

On average, households behind on rent reported owing $11,963. Although White renters reported owing the most rent on average ($13,284), Asian renters—who account for only 9.4 percent of survey takers—owe on average $10,059, showing a high need for assistance (Table 6).

Table 06. Average amount of rent owed by race

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Amount Owed</th>
</tr>
</thead>
<tbody>
<tr>
<td>White/Caucasian (Non-Latino/a)</td>
<td>$13,283.87</td>
</tr>
<tr>
<td>Asian/Pacific Islander (Non-Latino/a)</td>
<td>$10,059.36</td>
</tr>
<tr>
<td>Black/African American (Non-Latino/a)</td>
<td>$10,377.79</td>
</tr>
<tr>
<td>Latino/a</td>
<td>$9,860.14</td>
</tr>
</tbody>
</table>

Even though renters owe a substantial amount of money to their landlords, over half of survey participants (56 percent) have attempted to borrow money for rent, on average increasing their potential debt by $3,059. For Asian renters, this figure is even higher, as Asian participants reported borrowing an average amount of $4,582 (Table 7). Not only are Asian renters in great need, but their financial standing is becoming increasingly precarious.

Households are attempting to borrow funds for housing by various means. A common avenue is asking a friend or family member for assistance, which 89.8 percent of survey participants reported doing. Almost 15 percent of those who reported borrowing money to pay rent tried to use a payday or title loan, which are known for high interest rates and fees. These numbers are concerning for many reasons, not the least of which is that rent relief covers rental arrears, and if a household takes on debt to pay rent that debt is not technically an “arrear.” As a result, such efforts to take on other debt to pay rent could affect both program participation, as well as reduce the benefit of rent relief for those households.

Renters are taking steps to reduce costs and make life more affordable while waiting for assistance (see Table 8 on following page). Almost 70 percent of households have cut back on clothing purchases, for example. Some of these adjustments involve necessities, however, and may lead to a variety of adverse outcomes over time. About 56 percent of households reported reducing total food consumption and half have cut back on transportation costs. In addition, many households have made adjustments that could increase their financial hardships such as delaying bill payments (77.8 percent) or taking on more debt (57.6 percent).

Despite the high reported need, many participants are facing barriers to accessing the California COVID-19 Rental Relief Program, citing issues such as lack of internet access (19.9 percent), not being aware of the hotline (20.8 percent), and facing language barriers (4.9 percent). While uneven internet access is a problem outside of the scope of the rental assistance program, it does limit renters’ options for finding assistance and speaks to the larger digital divide many low-income residents face.

Table 07. Average amount borrowed for rent by race

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Amount Borrowed</th>
</tr>
</thead>
<tbody>
<tr>
<td>White/Caucasian (Non-Latino/a)</td>
<td>$3,508.33</td>
</tr>
<tr>
<td>Asian/Pacific Islander (Non-Latino/a)</td>
<td>$4,582.37</td>
</tr>
<tr>
<td>Black/African American (Non-Latino/a)</td>
<td>$2,278.73</td>
</tr>
<tr>
<td>Latino/a</td>
<td>$2,657.38</td>
</tr>
</tbody>
</table>
Table 08. Adjustments made to keep life affordable

<table>
<thead>
<tr>
<th>Adjustment</th>
<th>Number Participants</th>
<th>Percent Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cut back on clothing purchases</td>
<td>10,766</td>
<td>68.6%</td>
</tr>
<tr>
<td>Cut back on education expenses</td>
<td>3,623</td>
<td>23.1%</td>
</tr>
<tr>
<td>Cut back on transportation costs</td>
<td>7,847</td>
<td>50.0%</td>
</tr>
<tr>
<td>Cut back on utilities (i.e., electricity, water, garbage, etc)</td>
<td>6,751</td>
<td>43.0%</td>
</tr>
<tr>
<td>Delayed bill payment</td>
<td>12,209</td>
<td>77.8%</td>
</tr>
<tr>
<td>Reduced total food consumption</td>
<td>8,707</td>
<td>55.5%</td>
</tr>
<tr>
<td>Took on more debt (i.e., credit cards, borrowing money, etc)</td>
<td>9,036</td>
<td>57.6%</td>
</tr>
<tr>
<td>Went without medicine or seeing a doctor</td>
<td>5,433</td>
<td>34.6%</td>
</tr>
<tr>
<td>Other</td>
<td>1,410</td>
<td>9.0%</td>
</tr>
<tr>
<td>None of the above</td>
<td>306</td>
<td>1.9%</td>
</tr>
</tbody>
</table>

Survey participants in the 10 counties with the greatest number of applicants

This section analyzes survey responses from renters in the 10 counties with the greatest number of applicants. Almost 70 percent of all survey participants reside in these counties. At the same time, however, survey responses represented at least 20 percent of applicants in only three of these counties—Los Angeles, Santa Clara, and San Bernardino Counties—which together represent over a third of survey responses collected thus far.

Participants in these counties reported similar rates of being behind on rent and had a similar distribution of number of months of arrears, compared to the overall sample.

Over half of households in each of these counties reported borrowing money to pay rent. In Los Angeles and San Bernardino Counties, where Asian renters represent less than 10 percent of the survey participants, Asian renters reported borrowing larger amounts for rent compared to other races and ethnicities in these counties—again indicating disproportionate need (Table 9).

About half of households in these counties stated they had asked a friend or family member for a loan. This share is much lower than it is for the overall survey sample but nevertheless suggests social capital to be a

Table 09. Average amount borrowed for rent

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Los Angeles</th>
<th>San Bernardino</th>
<th>Santa Clara</th>
</tr>
</thead>
<tbody>
<tr>
<td>White/Caucasian (Non-Latino/a)</td>
<td>$3,505.58</td>
<td>$2,526.94</td>
<td>$5,053.85</td>
</tr>
<tr>
<td>Asian/Pacific Islander (Non-Latino/a)</td>
<td>$5,149.31</td>
<td>$5,415.91</td>
<td>$4,457.52</td>
</tr>
<tr>
<td>Black/African American (Non-Latino/a)</td>
<td>$2,256.37</td>
<td>$2,302.19</td>
<td>$2,267.38</td>
</tr>
<tr>
<td>Latino/a</td>
<td>$2,564.75</td>
<td>$3,999.67</td>
<td>$3,100.92</td>
</tr>
</tbody>
</table>
key resource for renters. Across the three counties of Los Angeles, San Bernardino, and Santa Clara, using a payday or title loan was a more popular choice than it has been in previous surveys HIP has administered in other localities.

Need for housing assistance remains high, with 84.7 percent, 82.2 percent and 86.6 percent of survey participants reporting needing money for housing expenses like rent, in Los Angeles, San Bernardino, and Santa Clara Counties, respectively (Table 10).

Renters across these three counties also faced challenges interacting with the California COVID-19 Rental Relief Program. More survey participants in Los Angeles County reported having issues accessing the program, with only 37.1 percent stating they had no challenges (Table 11). However, issues with internet access and lack of awareness of the hotline option were key program barriers across all three counties.

Across all survey participants and among participants in the top three counties, Latino/a households report having issues with internet access at slightly higher rates, while Asian respondents report challenges around language barriers to higher degrees (see Table 12 on the following page). Survey responses also indicate that Latino/a renters are experiencing the greatest challenges around proving loss of income.

### Table 10. Expenses participants need assistance with

<table>
<thead>
<tr>
<th>Need Financial Help With</th>
<th>Los Angeles</th>
<th>San Bernardino</th>
<th>Santa Clara</th>
</tr>
</thead>
<tbody>
<tr>
<td>Childcare expenses</td>
<td>15.1%</td>
<td>17.0%</td>
<td>16.8%</td>
</tr>
<tr>
<td>Education expenses</td>
<td>14.7%</td>
<td>13.2%</td>
<td>14.0%</td>
</tr>
<tr>
<td>Fines and fees associated with the justice system</td>
<td>8.7%</td>
<td>8.5%</td>
<td>9.1%</td>
</tr>
<tr>
<td>Housing expenses (rent, mortgage, or security deposit)</td>
<td>84.7%</td>
<td>82.3%</td>
<td>86.6%</td>
</tr>
<tr>
<td>Medical expenses</td>
<td>23.7%</td>
<td>17.2%</td>
<td>24.7%</td>
</tr>
<tr>
<td>Monthly bills (phone, utilities, etc)</td>
<td>72.6%</td>
<td>77.2%</td>
<td>71.7%</td>
</tr>
<tr>
<td>Transportation expenses (car repair, bus pass, etc)</td>
<td>52.8%</td>
<td>58.7%</td>
<td>51.9%</td>
</tr>
<tr>
<td>Other</td>
<td>9.2%</td>
<td>8.5%</td>
<td>11.6%</td>
</tr>
</tbody>
</table>

### Table 11. Program barriers survey participants experienced

<table>
<thead>
<tr>
<th>Program Barriers</th>
<th>All Survey Participants</th>
<th>Los Angeles</th>
<th>San Bernardino</th>
<th>Santa Clara</th>
</tr>
</thead>
<tbody>
<tr>
<td>Could not reach the hotline</td>
<td>7.1%</td>
<td>5.8%</td>
<td>6.9%</td>
<td>7.2%</td>
</tr>
<tr>
<td>Issues with internet access</td>
<td>19.9%</td>
<td>16.4%</td>
<td>19.1%</td>
<td>17.8%</td>
</tr>
<tr>
<td>Language barriers</td>
<td>4.9%</td>
<td>4.5%</td>
<td>2.5%</td>
<td>6.6%</td>
</tr>
<tr>
<td>Not having income documents</td>
<td>14.9%</td>
<td>11.3%</td>
<td>14.0%</td>
<td>17.0%</td>
</tr>
<tr>
<td>Not having proof of loss of income</td>
<td>16.3%</td>
<td>13.1%</td>
<td>16.8%</td>
<td>18.3%</td>
</tr>
<tr>
<td>Proof of tenancy</td>
<td>7.1%</td>
<td>5.4%</td>
<td>5.1%</td>
<td>7.5%</td>
</tr>
<tr>
<td>Was not aware of hotline</td>
<td>20.8%</td>
<td>15.7%</td>
<td>22.8%</td>
<td>22.7%</td>
</tr>
<tr>
<td>Other</td>
<td>11.3%</td>
<td>8.9%</td>
<td>9.5%</td>
<td>11.4%</td>
</tr>
<tr>
<td>None of the above</td>
<td>43.2%</td>
<td>37.1%</td>
<td>45.0%</td>
<td>43.0%</td>
</tr>
</tbody>
</table>
Table 12. Program barriers across race and ethnicity

<table>
<thead>
<tr>
<th></th>
<th>Could not reach hotline</th>
<th>Internet access</th>
<th>Language barriers</th>
<th>Income documents</th>
<th>Proof of loss of income</th>
<th>Proof of tenancy</th>
<th>Not aware of hotline</th>
<th>Other</th>
<th>None</th>
</tr>
</thead>
<tbody>
<tr>
<td>Los Angeles</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White/Caucasian (Non-Latino/a)</td>
<td>6.5%</td>
<td>18.1%</td>
<td>2.8%</td>
<td>14.7%</td>
<td>15.1%</td>
<td>5.0%</td>
<td>19.5%</td>
<td>11.7%</td>
<td>46.6%</td>
</tr>
<tr>
<td>Asian/Pacific Islander (Non-Latino/a)</td>
<td>6.8%</td>
<td>14.3%</td>
<td>13.0%</td>
<td>10.4%</td>
<td>13.8%</td>
<td>5.8%</td>
<td>16.2%</td>
<td>9.4%</td>
<td>46.1%</td>
</tr>
<tr>
<td>Black/African American (Non-Latino/a)</td>
<td>7.1%</td>
<td>20.1%</td>
<td>0.5%</td>
<td>11.4%</td>
<td>14.8%</td>
<td>4.6%</td>
<td>17.8%</td>
<td>10.1%</td>
<td>49.2%</td>
</tr>
<tr>
<td>Latino/a</td>
<td>7.1%</td>
<td>22.3%</td>
<td>6.4%</td>
<td>14.5%</td>
<td>17.1%</td>
<td>8.2%</td>
<td>19.8%</td>
<td>10.0%</td>
<td>41.8%</td>
</tr>
<tr>
<td>San Bernardino</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White/Caucasian (Non-Latino/a)</td>
<td>6.8%</td>
<td>16.8%</td>
<td>1.2%</td>
<td>13.0%</td>
<td>19.9%</td>
<td>5.0%</td>
<td>21.7%</td>
<td>7.5%</td>
<td>47.8%</td>
</tr>
<tr>
<td>Asian/Pacific Islander (Non-Latino/a)</td>
<td>3.8%</td>
<td>17.3%</td>
<td>5.8%</td>
<td>11.5%</td>
<td>13.5%</td>
<td>7.7%</td>
<td>21.2%</td>
<td>7.7%</td>
<td>38.5%</td>
</tr>
<tr>
<td>Black/African American (Non-Latino/a)</td>
<td>5.9%</td>
<td>19.2%</td>
<td>–</td>
<td>15.5%</td>
<td>15.5%</td>
<td>4.6%</td>
<td>26.5%</td>
<td>10.5%</td>
<td>47.9%</td>
</tr>
<tr>
<td>Latino/a</td>
<td>6.9%</td>
<td>21.5%</td>
<td>4.2%</td>
<td>14.8%</td>
<td>17.8%</td>
<td>5.1%</td>
<td>22.7%</td>
<td>9.1%</td>
<td>40.5%</td>
</tr>
<tr>
<td>Santa Clara</td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White/Caucasian (Non-Latino/a)</td>
<td>7.0%</td>
<td>16.9%</td>
<td>2.3%</td>
<td>16.4%</td>
<td>17.8%</td>
<td>6.1%</td>
<td>26.8%</td>
<td>15.0%</td>
<td>41.3%</td>
</tr>
<tr>
<td>Asian/Pacific Islander (Non-Latino/a)</td>
<td>9.4%</td>
<td>17.3%</td>
<td>12.9%</td>
<td>10.1%</td>
<td>12.2%</td>
<td>5.0%</td>
<td>20.1%</td>
<td>10.1%</td>
<td>51.1%</td>
</tr>
<tr>
<td>Black/African American (Non-Latino/a)</td>
<td>8.3%</td>
<td>13.1%</td>
<td>–</td>
<td>16.7%</td>
<td>20.2%</td>
<td>7.1%</td>
<td>23.8%</td>
<td>13.1%</td>
<td>46.4%</td>
</tr>
<tr>
<td>Latino/a</td>
<td>5.5%</td>
<td>19.3%</td>
<td>8.6%</td>
<td>20.5%</td>
<td>21.3%</td>
<td>10.4%</td>
<td>19.9%</td>
<td>9.5%</td>
<td>40.1%</td>
</tr>
<tr>
<td>All Survey Participants</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White/Caucasian (Non-Latino/a)</td>
<td>6.3%</td>
<td>18.7%</td>
<td>2.1%</td>
<td>15.1%</td>
<td>16.2%</td>
<td>6.7%</td>
<td>23.0%</td>
<td>11.8%</td>
<td>45.1%</td>
</tr>
<tr>
<td>Asian/Pacific Islander (Non-Latino/a)</td>
<td>7.6%</td>
<td>17.4%</td>
<td>10.9%</td>
<td>13.5%</td>
<td>14.7%</td>
<td>6.3%</td>
<td>18.9%</td>
<td>12.6%</td>
<td>42.4%</td>
</tr>
<tr>
<td>Black/African American (Non-Latino/a)</td>
<td>7.4%</td>
<td>20.6%</td>
<td>0.5%</td>
<td>14.0%</td>
<td>15.0%</td>
<td>5.6%</td>
<td>21.0%</td>
<td>10.1%</td>
<td>47.1%</td>
</tr>
<tr>
<td>Latino/a</td>
<td>7.2%</td>
<td>21.6%</td>
<td>7.1%</td>
<td>15.6%</td>
<td>17.9%</td>
<td>8.6%</td>
<td>19.8%</td>
<td>10.6%</td>
<td>40.4%</td>
</tr>
</tbody>
</table>
Conclusion

The State of California currently has the largest rent relief program in the country, which is reflective of the high level of need for rental assistance in the state. Thus far, the program has approved a significant share of the funds it was granted, but most of those funds have yet to be disbursed. We would expect that given these approval amounts, and improvements over time, that significant funds will be disbursed over the coming months. Further, given adjustments to the program with increased generosity of the amount and decreased burden in the application, we might expect the number of applicants as well as the overall volume of funds disbursed to increase.

This report is descriptive in nature and is meant to offer a snapshot of key program statistics Going forward, the research team will be tracking fund disbursement, household outcomes, and the impact of rent relief on those outcomes over time. Further, the team is partnering with California State University, Long Beach to evaluate the impact of different outreach strategies on equitable program access and overall program performance. The results of these analyses will be featured in future reports.

However, given the tremendous scale of outstanding need, these resources cannot flow fast enough. According to some estimates, well over 130,000 households remain at risk of eviction in Los Angeles County alone. Further, even those households that have been assisted by the State’s program have spent well over a year trading off on other essential goods and accumulating additional debts not reimbursable through public rental assistance. Since program parameters are established by the Treasury, it is outside of the purview of the State to adjust the program to cover such costs, unless direct-to-tenant assistance is increased.

ACKNOWLEDGMENTS

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WITH QUESTIONS, PLEASE CONTACT:

Vincent Reina, Faculty Director, Housing Initiative at Penn: vreina@upenn.edu
Get Connected.
211 Connects Bay Area Residents With Health & Human Service Programs in Their Local Community.

WHAT IS 2-1-1?
2-1-1 is a free, easy-to-remember phone number that connects callers with health and human services in their community. 2-1-1 is available 24 hours a day, 7 days a week, and in over 150 languages. All calls are confidential.

WHAT TYPE OF INFORMATION IS AVAILABLE THROUGH 2-1-1?
2-1-1 is a comprehensive database of information on health and human service programs throughout the Bay Area, which includes but not limited to:

- Food Assistance
- Utility Assistance
- Housing and Shelter
- Legal Assistance
- Child Care
- Emergency Services
- Mental Health and Counseling
- State and City Services
- Senior Services
- Disaster Response and Relief

During emergency or disaster situations, 2-1-1 provides critical public information, such as shelter locations, water distribution, sandbags, evacuations, road closures, utility outages, local assistance center locations, public health warnings, and more.

HOW DOES IT WORK?

Call: You can dial 2-1-1 and speak with a friendly, knowledgeable Specialist.

Click: You can visit the web at 211bayarea.org and click on any county.

Text: You can text your zip code to 898211 and a live Specialist will promptly reply.
Para tener acceso a servicios comunitarios en su área:

Cuidado de Niños  
Servicios para Personas de la Tercera Edad  
Servicios de empleo  
Asistencia con la renta y servicios públicos  
Ayuda legal  

Cuidado médico  
Salud mental  
Asistencia para asuntos de inmigración  
Comida, refugio, ropa  
Donaciones y oportunidades de voluntariado  

...y mucho más!

La Ayuda Empieza Aquí: Marque 2-1-1

Es rápido, gratis y disponible las 24 horas en más de 150 idiomas. Hablará con un especialista entrenado que le dará la información a los servicios comunitarios más adecuados.

需要協助時，請電 2-1-1

需要協助時，請電 2-1-1

及可聯絡上多項社區服務。

幼兒服務  
長者服務  
求職服務  
房租及公用事業費用資詢  
法律資詢  

健康護理  
心理輔導  
移民問題  
衣食及收容所服務  
物品捐贈及義工機會  

…以及許多其他服務

Помощь начинается здесь:

Наберите 2-1-1

Чтобы связаться с ближайшими к Вам местными службами:

Уход за детьми  
Уход за престарельными  
Службы занятости  
Консультации по коммунальным услугам и аренде помещений  
Юридические консультации  

Здравоохранение  
Консультационная служба  
Помощь в вопросах иммиграции  
Продукты питания, кров, одежда  
Пожертвования и возможности олонтрской деятельности  

...и многое-многое другое!

Nguồn giúp đỡ bắt đầu tại đây:

Xin bấm 2-1-1

Để được giới thiệu đến các chương trình phúc vụ cộng đồng gần nơi cư ngụ:

Dịch vụ giữ trẻ  
Dịch vụ cho người cao niên  
Dịch vụ việc làm  
Trợ giúp tiền thuê nhà và tiền nước  
Trợ giúp pháp lý  

Chăm sóc sức khỏe  
Cố vấn và hướng dẫn  
Trợ giúp về các vấn đề đì dân  
Thực ăn, nơi tá túc, quản áo  
Hiện tặng vật phẩm và cộng tác thiện nguyện  

...và nhiều dịch vụ khác!

Ang Tulong ay Nagsisumula Dito:

Idayal ang 2-1-1

upang kumonekta sa malapit sa inyong mga serbisyo para sa:

Pag-alaga ng bata  
Serbisyo para sa mga matatanda  
Serbisyo sa trabaho  
Tulong sa mga utility at upa  
Tulong tungkol sa batas  

Pangangalaga ng Pangkalusugan  
Paggapaayo  
Tulong tungkol sa imigrasyon  
Pagkain, masilungan, damit  
Mga donasyon at pagkakataong magbolsyante  

...at marami pang iba!

Ito’y mabilis, libre, at malalapitan 24 oras sa isang araw sa mahigit na 150 na lenguage. Makakausap mo ang maasikaso, may kasananay na espesyalista, na magtutugma ng iyong pangangailangan sa mga lokal na serbisyo sa komunidad.
Understanding California’s COVID-19 Renter Protections from October 1, 2021, Onward

The State of California has decided to end most protections for renters due to COVID-19 on September 30, 2021, BUT renters still have important legal protections. This fact sheet covers key renter protections as of October 1, 2021. The rules are complicated! If you cannot pay your rent, are worried about eviction, or have received an eviction notice, you should consult with a lawyer. Visit www.lawhelpca.org to find a free or low-cost lawyer to help you.

Renters Still Have Protections After Oct. 1

- For rent due between March 1, 2020, and August 31, 2020, a renter who completes a specific declaration that they have “COVID-19 related financial distress” (lost income, increased expenses, etc.) can never be evicted because they did not pay that rent. For rent due between September 1, 2020, and September 30, 2021, a renter who completes a specific declaration that they have “COVID-19 related financial distress” AND pays 25% of the rent due for this period by September 30, 2021, can never be evicted because they did not pay the rest of that rent. A landlord may bring a court case to collect the remaining unpaid rent but cannot evict the renter based on the debt.

- The renter MUST SIGN the financial distress declaration and return it to the landlord EACH TIME the renter is given a 15-day notice.

- Renters who have not been able to pay the 25% rent, who have not returned a declaration of COVID financial impacts, or who otherwise have unpaid rent for the period from March 2020 to September 2021 still have protections in the eviction process.

- Between October 1, 2021, and March 30, 2022, a landlord cannot get a summons to evict a renter based on nonpayment of rent unless they file:
  - A signed statement that the landlord completed a rental assistance application that was denied and a copy of the final denial; OR
  - A signed statement that (1) the landlord submitted a completed application, (2) more than 20 days have passed since the landlord submitted the application or served a 3-day notice of nonpayment of rent, (3) the landlord has not received notice from the rental assistance program that the renter has submitted a completed application, and (4) the landlord has not heard that the renter has applied; OR
  - A signed statement that the renter moved in on or after October 1, 2021.

IMPORTANT: Renters should speak to a local lawyer if they receive an eviction notice to make sure they know their rights. Visit www.lawhelpca.org to find a list of free or low-cost lawyers near you.

Money is Available for Rent and Utilities

- The state has promised to pay 100% of unpaid rent for low-income renters who have COVID-19 related financial impacts for unpaid rent accrued from April 1, 2020. Renters can apply for that assistance if the landlord does not apply. There is also money to help renters pay utility bills. Renters can still apply for 100% rental assistance even after October 1, 2021.

- To qualify for assistance, the renter must (1) have income at or below 80% of the Area Median Income, (2) have experienced COVID-19 related financial impacts (lost income, increased expenses, etc.), and (3) be at risk of homelessness or housing instability.

- Renters are eligible for 18 months of total rental assistance and 12 months of utility assistance, including both past due rent and upcoming rent.

- If a renter has already moved out of their unit and has unpaid rent, they are still eligible for assistance for that unpaid rent.

- Applying for rental assistance may provide some valuable defenses in an eviction case. Please encourage renters to apply!

- For help getting rental assistance call 1- 833-430-2122 or visit HousingIsKey.com.
Renters Have Additional Defenses in Court

- The renter can dispute the landlord’s claim that they were denied rental assistance, or that the landlord completed a rental assistance application but the renter did not. The renter can file a court form called an Answer to tell the court their side of the story.
- If the landlord says that the renter did not submit a COVID-19 financial hardship declaration, the renter can still submit one after the court case starts to show they should be protected from eviction.
- If a renter can show that (1) the eviction case demands rent that accumulated due to COVID-19 financial hardship, (2) the renter has an APPROVED rental assistance application and proof of the approval, and (3) the approved rental assistance along with payments that the renter made equal full payment of the rent demanded in the eviction case, then the court must dismiss the case (or set aside the judgment if one has been entered).
- Renters should seek help from a lawyer.

- If a renter was approved for assistance, but the landlord has not yet received payment, the court should pause the eviction case for 15 days to obtain proof of payment. If a renter received payment directly from a rental assistance program but does not pay it to the landlord within 15 days of receiving it, the court may still evict the renter.
- Renters should seek help from a lawyer.

- Rent due on or after October 1, 2021, is subject to the normal 3-day notice to “pay or quit (move out).” The notice must include the amount of rent demanded, the date each amount became due, the telephone number and website for the local/state rental assistance program, and instructions to apply for rental assistance within 15 days.

- Renters who move into a new home on or after October 1, 2021, do not have these additional protections. A landlord may evict with a 3-day notice and does not have to verify that they have applied for rental assistance.

- You can find information about eviction cases and court forms here.

Renters Also Have Other COVID-19 Rights

- Landlords cannot charge late fees or interest for nonpayment of rent that came due between March 1, 2020, and September 30, 2021.
- Landlords must use a rental payment for the current month’s rent unless the renter agrees in writing the landlord can use it for past due rent.
- Landlords cannot use a renter’s security deposit to cover COVID-19 rental debt unless the renter agrees in writing.
- Landlords face increased penalties if they illegally lock out renters, shut off utilities like hot water, remove outside doors or windows, or engage in other extreme harassing behavior if the renter has provided the landlord a signed declaration that they have “COVID-19 related financial distress.”
- Landlords and landlord screening companies are prohibited from considering rental debt accrued between March 1, 2020, and September 30, 2021, as a negative factor when evaluating a renter’s qualifications to rent. Landlords cannot sell rental debt from this period. Some COVID-19 debt recovery actions are shielded from public view.
- If a landlord wants to evict a renter for rent that was not paid between March 2020 and September 2021, the landlord must give the renter a 15-day notice to “pay rent or quit (move out)” that explains the eviction protections AND a blank declaration form the renter can sign that says the renter has financial impacts from COVID.

There May Be Stronger Local Protections

- Some cities and counties have laws that give a tenant more time to pay rent before a landlord can try to collect it, or that prohibit landlords from evicting tenants except for serious violations.
- The interaction between state law and local laws can be complex and renters should consult a lawyer for help.
KNOW YOUR RIGHTS!

EVICTIONS

California provides some tenants with eviction protections after Sept. 30th, 2021. You do NOT need to leave if you receive an eviction notice! Here’s what you need to know:

Can I be evicted after Sept. 30th, 2021?

- *Maybe, but DON’T LEAVE until you make sure that…*
  1. The eviction notice is in WRITING! If you were told to leave verbally, by phone, email, or text, that notice is NOT valid! Use [bit.ly/verbal-eviction](http://bit.ly/verbal-eviction) or [bit.ly/electronic-eviction](http://bit.ly/electronic-eviction) sample letters to respond to the landlord and assert your rights.
  2. The eviction notice has the proper notice time or amount of days. Check [bit.ly/ttevictionsresources](http://bit.ly/ttevictionsresources) to see how many days are required depending on the reason for eviction!
- If the notice has both of these, continue reading!

Can I be evicted if I can’t pay rent?

- If you have a pending ERAP application, you have the right to stay in your home until there is a decision on your application!
- If you have NOT applied to ERAP and receive an eviction notice, you will have 15 business days to apply to prevent eviction. Apply TODAY at [bit.ly/ca-pay-rent](http://bit.ly/ca-pay-rent) or 833-430-2122!

Can I be evicted for reasons other than not paying rent?

- After Sept. 30th, 2021, only SOME tenants have statewide eviction protections under “just cause,” which limits the REASONS to evict tenants to certain “just causes.”
- Ask yourself these questions [bit.ly/just-cause-qs](http://bit.ly/just-cause-qs) to find out if you are covered by statewide just cause!

Can I be evicted for reasons other than not paying rent?

- If you ARE covered by **statewide just cause**, you can only be evicted for these reasons [bit.ly/just-cause-eviction-reasons].
- If you are NOT covered by statewide just cause, you **may** be covered by **local just cause** depending on where you live.
  - **Contact legal aid by county** at [bit.ly/local-tenant-help].

What if my landlord says they are selling the property?

- If you ARE covered by just cause, “selling the property” is NOT a valid eviction reason UNLESS the property will be converted into something that will **no longer be used for rent**, like a community center. Changing owners is NOT enough.
  - **If you receive an eviction notice**, respond to the landlord with this letter [bit.ly/property-sale-eviction].
- If you are NOT covered by statewide OR local just cause and receive a notice, contact legal aid at [bit.ly/local-tenant-help].

My landlord or manager is still pressuring me to leave. What do I do?

- **Assert your rights against harassment right away!**
  - If it is done verbally, ask them to provide all requests to you **in writing** so you have **documentation** of it.
  - Use this [bit.ly/tt-harassment] sample letter to respond to the landlord regarding this unfair treatment.

Join the fight for tenants’ rights!

- Tenants Together is aware that these protections are NOT enough! Talk to your neighbors about their protections!
- **You are not alone. We’re stronger together!** Visit [bit.ly/tenants-union] to learn how to form a tenants’ union.

More resources available at [bit.ly/tenantdefense].
Look for local resources at [bit.ly/local-tenant-help].