



NATIONAL LOW INCOME
HOUSING COALITION

Coronavirus, Disasters, Housing and Homelessness

Hosted by NLIHC and the
Disaster Housing Recovery Coalition
February 16, 2021

Agenda



Welcome & Updates

- Diane Yentel, NLIHC

Shaping Rental Assistance Programs

- Jennifer Loving, Destination: Home

Updates on Eviction Moratorium & Emergency Rental Assistance

- Diane Yentel, NLIHC

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

- Eric Dunn, NHLPP

Field Updates

- Christine Hess, Nevada Housing Coalition
- Lindsey Siegel, Atlanta Legal Aid Society, Inc.

Update on New Housing/Homelessness Resources in Next COVID Relief Bill

- Sarah Saadian, NLIHC

Next Steps

Welcome & Updates



Diane Yentel

President & CEO

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Shaping Rental Assistance Programs



Jennifer Loving

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COVID-19 Financial and Rental Relief in Santa Clara County

Santa Clara County Homelessness Prevention System

COVID-19 Financial Assistance Program
Phases 1 & 2

COVID-19 Emergency Homelessness Prevention Program



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

In total, we've provided over **\$31 million** to **14,000 households** in-need

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

We've partnered with close to **70 non-profit organizations and community groups** to reach vulnerable residents throughout the community.

Adapting Our Efforts to Meet the Need in Our Community

Santa Clara County Homelessness Prevention System established in 2017

- Provides financial assistance and support services to at-risk households.
- In March 2020, this system had the capacity to serve 1,500 HHs/year.

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

Phase 1 (Mar. - May)

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

Phase 2 (May - Sep.)

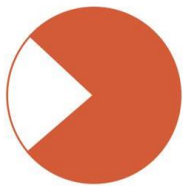
- Narrowed eligibility: ELI residents (<30% AMI) without access to unemployment benefits or stimulus checks
- Expanded partnership to include small grassroots organizations with trusted relationships in our target communities

Phase 3 (Oct - Feb)

- Secured public funds for rental assistance
- Continued priority for ELI residents
- Rent payments aligned to trigger eviction protections
- Paired with direct cash assistance to help with other basic needs

Reaching Those with the Greatest Needs

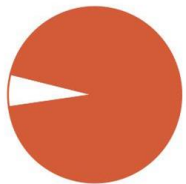
THE HOUSEHOLDS WE'VE SERVED



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

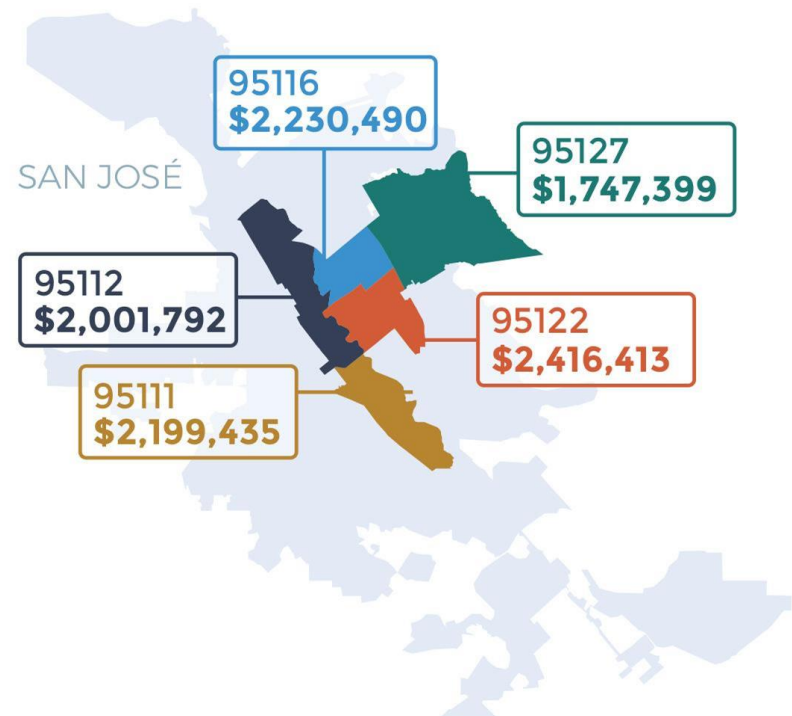


68%
Included
Children



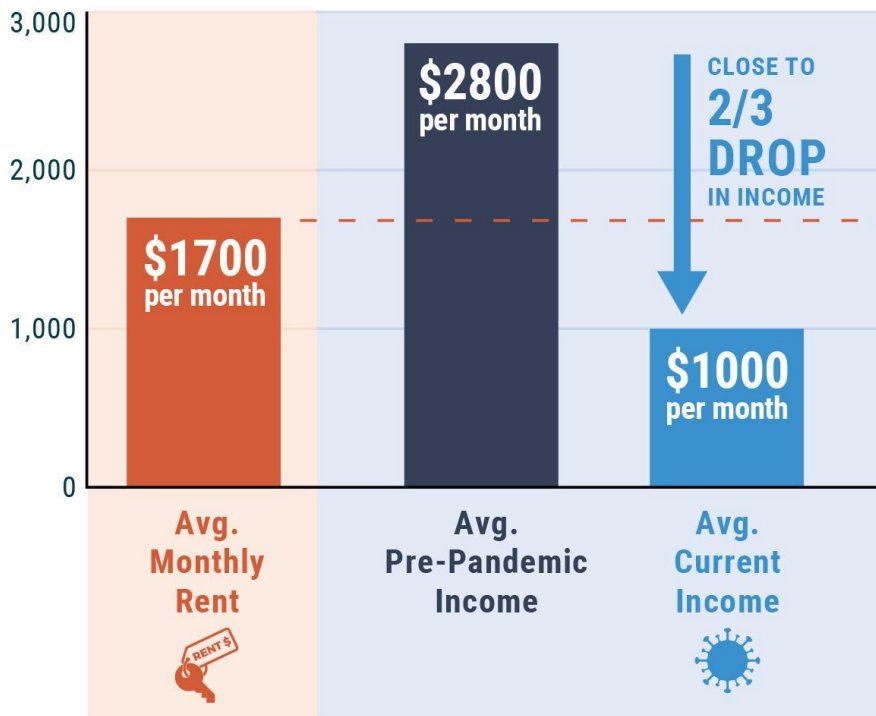
94%
Identified as
People of Color

MORE THAN 1/3 OF THE FUNDING HAS GONE INTO FIVE HIGHLY-IMPACTED EAST SAN JOSE ZIP CODES



Data from the Most Recent Phase of Relief Effort

AVERAGE RENT VS. AVERAGE INCOME CEHPP Recipients



- The ELI residents served during our most recent phase have seen their **income drop by 2/3** since the beginning of the pandemic (*see graphic to right*).
- The average household assisted December **owed appx. \$5K in back rent**.
- For roughly **40%** of these households, we were **unable to connect with a landlord** to accept a rental assistance payment.

Utilizing Federal Emergency Rental Assistance (ERA) Funds

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

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

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

Key Program Elements:

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

Funding:

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

Key Recommendations for Implementing Rental Relief

1. **Prioritize the lowest-income & most vulnerable residents**
2. **Provide enough assistance to help people stay housed & meet basic needs**
3. **Take intentional steps to reach underserved communities & people of color**
 - *Ensure there are multiple access points for residents to seek assistance.*
 - *Encourage partnerships between: organizations with capacity to administer financial assistance and organizations well-positioned to reach those in-need, and create a common data system/data coordination*
4. **Avoid onerous requirements and ensure there is the flexibility needed to serve our most vulnerable residents**
 - *Ensure program is designed to serve residents without formal leases or in other non-traditional living situations.*
 - *Be explicit about alternative forms of documentation that are allowable. For example:*
 - *Allow residents without a formal lease to document residency with a utility bill, school enrollment form, verbal/written verification from a sublessor, etc.*
 - *Create mechanisms for self-certification (i.e. to verify income for people paid in cash)*
 - *Create options for residents to submit paperwork/signatures (i.e. ensure flexibility for someone who is quarantined at home, somebody without access to technology, etc.)*

Updates on Eviction Moratorium & Emergency Rental Assistance



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



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Field Updates



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Field Updates



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Update on New Housing/Homelessness Resources in Next COVID Relief Bill



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Resources

[Responding to Coronavirus
\(https://nlihc.org/responding-
coronavirus\)](https://nlihc.org/responding-coronavirus): Recommendations for
Congress

[Coronavirus and Housing/
Homelessness
\(https://nlihc.org/coronavirus-and-
housing-homelessness\)](https://nlihc.org/coronavirus-and-housing-homelessness): National and
Local Updates