

**Rental and Mortgage Assistance, Tenant
Protection and Other Tools to Support
Residents During the COVID-19
Pandemic**

*Thursday, May 6, 2021
2:00 – 3:00 pm*



Thank You for Joining!

Webinar Host & Moderator

Melissa Kuehne

Senior Program Manager
Institute for Local Government



Webinar Overview

The COVID-19 pandemic has adversely impacted economic opportunity and the ability for California residents (many of whom were already burdened) to afford housing costs. While the pandemic has created a number of challenges, local governments have formed partnerships and explored unique strategies to help their residents stay housed. This webinar will share programs and tactics local governments have put in place including rental assistance, tenant protection and anti-displacement practices.

Today's Agenda

Welcome & Overview

Setting the Stage & Polling

Presentations by:

- Heather Vaikona, President CEO, Lift to Rise & Carrie Harmon, Assistant Director, Riverside County Housing Homeless Prevention & Workforce Solutions
- Christine Viterelli, Grants Manger, City of Arvin
- Maryann Leshin, Deputy Director of Housing and Community Development, City of Oakland

Q&A

Upcoming Webinars & Wrap Up

How to Ask a Question During the Webinar

- All webinar participants will be on MUTE during the entire call.
- Please TYPE any questions into the question box at any time during the webinar.
- The moderator will read your questions during the question period at the end of the webinar.



Non-Profit, Non-Partisan & Here to Help

ILG is the non-profit training and education affiliate of...



**California Special
Districts Association**
Districts Stronger Together



We provide practical and easy-to-use resources so local agencies can effectively implement policies on the ground.

ILG's Programs & Services

Program Areas

Leadership & Governance

Civics Education & Workforce

Public Engagement

Sustainable Communities



Services

Education & Training

Technical Assistance

Capacity Building

Convening

Our mission is to help local government leaders navigate complexity, increase capacity & build trust in their communities

Today's Presenters

Heather Vaikona
President CEO
Lift to Rise



Carrie Harmon
Assistant Director
Riverside County Housing
Homeless Prevention &
Workforce Solutions



Christine Viterelli
Grants Manger
City of Arvin



Maryann Leshin
Deputy Director of Housing
and Community
Development
City of Oakland



Setting the Stage

Ongoing
through
June
2023

Statewide Housing Technical Assistance Program

Statewide and
Regional TA

Planning
Commissioner
Handbook



Trainings

Elected Official
Trainings

United Lift Rental Assistance Program



United Lift 2021



Inland SoCal United Way

LIFT TO RISE



Presented by: **Carrie Harmon, Assistant Director, Riverside County Housing Homeless Prevention & Workforce Solutions**
Heather Vaikona, CEO, Lift To Rise

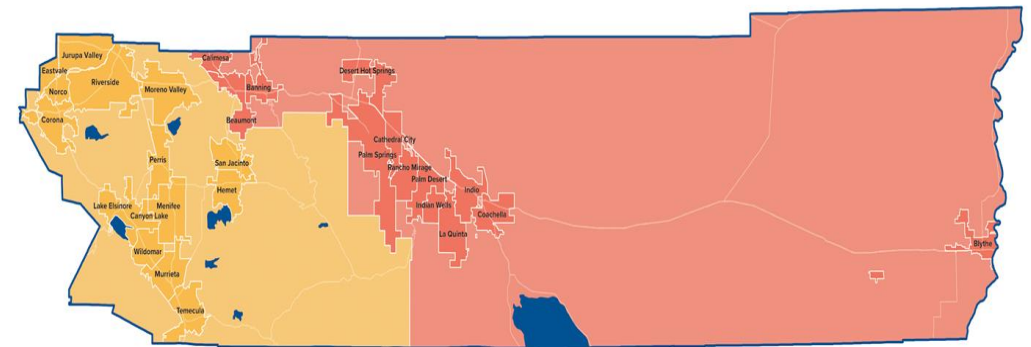
United Lift Rental Assistance Program

About United Lift

United Lift is a rental assistance program for residents in Riverside County that is administered by the non-profits Inland SoCal United Way and Lift To Rise. The program initially launched in the summer of 2020 with funding by the CARES Act, as well as Community Development Block Grant funds. In February 2021, the Riverside County Board of Supervisors voted to allocate \$57 million of more federal funds to launch a second round of the program

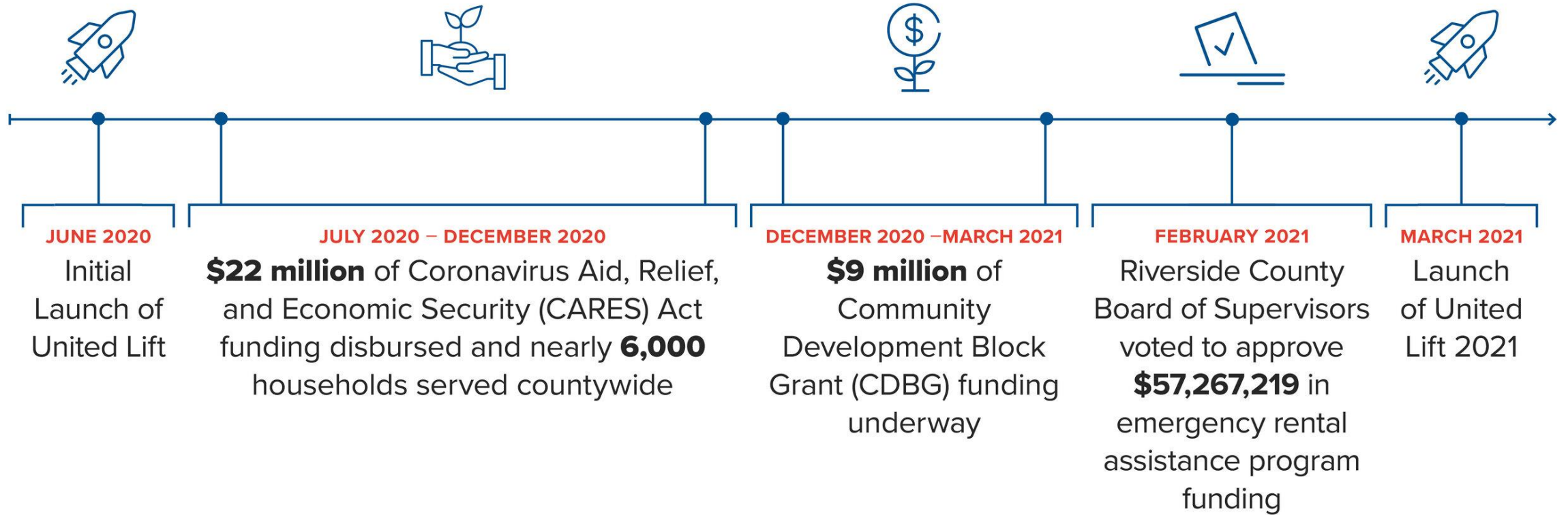
United Lift will track and report application data from the rental assistance program to contribute to the understanding of how rent burden impacts residents and communities in Riverside County

County of Riverside



- Areas Covered by Lift to Rise
- Areas Covered by United Way of the Inland Valleys

About United Lift



Key Learnings

- Residents know best what they need.
- Flexible unrestricted resources facilitate agile public & private partnership.
- Existing partnerships with deep trust were crucial to effectively respond to the fast-evolving crisis.
- Public-private partnerships are necessary to make systems work for residents.
- A platform that facilitates multi-sector relationships & braids resources is necessary to get to scale.

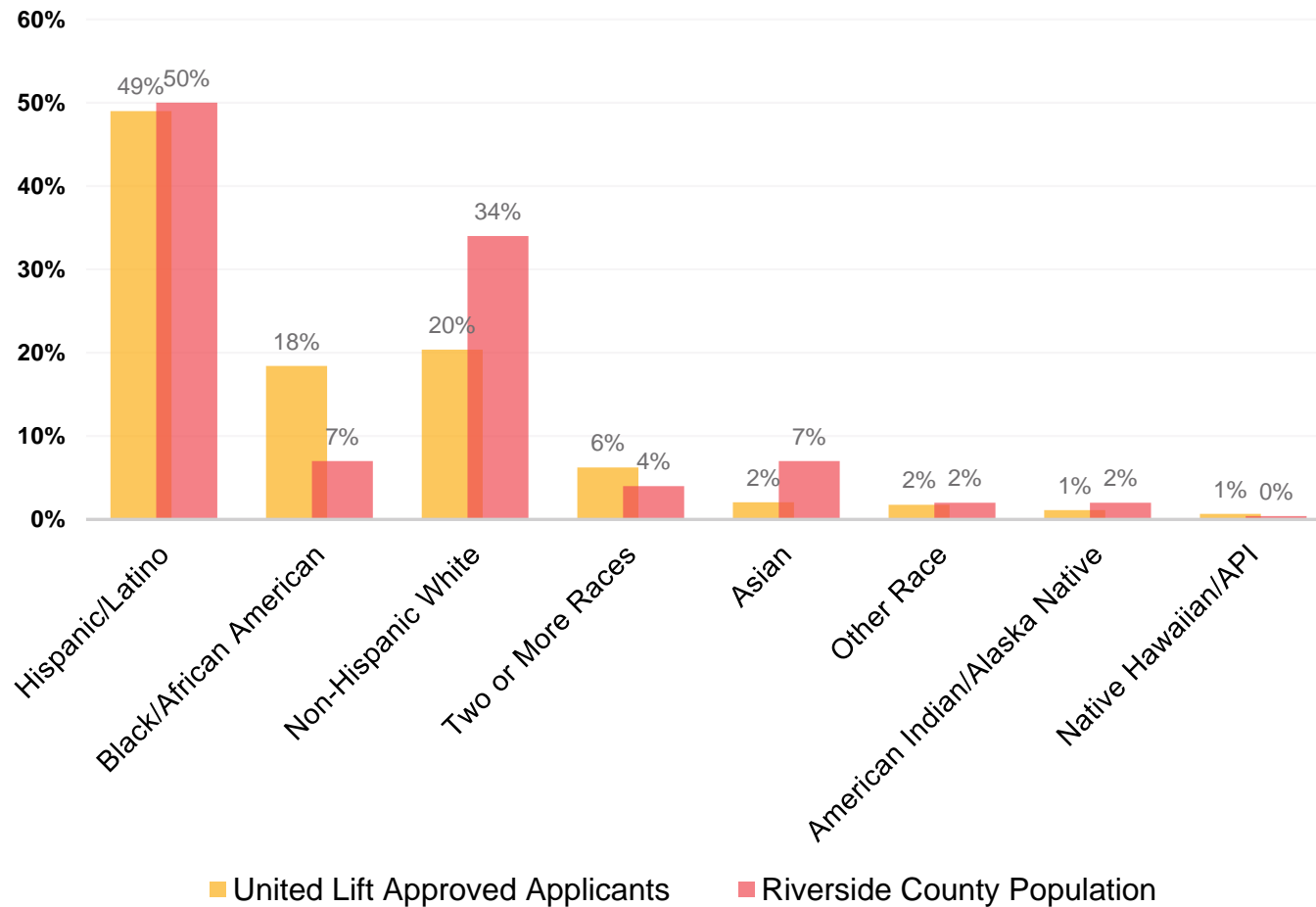


Data Learnings

- **6,824** households served with a total of **\$25,279,085.50** in CARES and CDBG funding.
- Approved applicants disproportionately identified as **Black/African American** and as **female**.
- The program primarily served low-income residents - **72%** of approved applicants earned **less than 50% of AMI**.
- **Three in five (60%)** of approved applicants have a school-aged (K-12) child in the household.
- **45%** of approved applicants identified as **single parents**, with **82% of single parents identifying as female**.
- The **majority (56%)** of approved applicants were **unemployed due to COVID-19**.
- The **most common occupations** among approved applicants were **food service/food prep, healthcare, sales/retail, warehousing/packaging, and personal care and service**.

Data Learnings

United Lift Approved Applicants by Race/Ethnicity



- **10%** of approved applicants had received an **eviction notice** in the previous 3 months – new ERAP data showing upwards of 20%
- Just under half of ERAP applicants already received assistance from CARES or CDBG, highlighting **ongoing need for renter relief**.
- More funding coming through state program and most recent federal stimulus bill – long term solutions need.

Thank you.

Carrie Harmon

Assistant Director, Housing,
Homelessness Prevention and
Workforce Solutions, Riverside
County

charmon@rivco.org

Heather Vaikona

President & CEO, Lift to Rise
heather@lifttorise.org

LIFT TO **RISE**



City of Arvin- CDBG- CV 1 Program and PLHA program implementation with Self- Help Enterprises

City of Arvin – Ciudad de Arvin

Partnership with Self-Help Enterprises

PLHA Program- Year 1 Design

The City of Arvin utilized year one funding was designed to assist income eligible households (at or below 30% of AMI) at risk of homelessness (received a 21 day notice to vacate) with rental, mortgage, or utility expenses in an effort to prevent eviction or foreclosure, and in an effort to provide housing stability and/or to provide rental assistance, which may include deposits and utilities for income eligible households unable to make ongoing monthly rental payments for up to 6 months, when no other source of funding is available.

PLHA Year 2 Design- funding will be used to assist households with Accessory Dwelling Unit (ADU) repairs to bring them into compliance with local codes and ordinances, in an effort to ensure tenant safety and/or to assist with the cost of constructing a new ADU utilizing plans developed under the City's ADU Program.



Creative Layering of Funds and Planning to Solve Problems in Underserved Communities



Local Early Action Planning Grant Application-

In process to establish ADU preapproved designs and speed up permitting process



Permanent Local Housing Allocation Program

Entitlement and Non-entitlement Local Government Formula Component

Creative Layering of Funds and Planning to Solve Housing Challenges in Underserved Communities



Successful Future Opportunities for ADUs

Partnership with Self-Help Enterprises

**HCD CV-1 Program-
Subsistence
Rent/mortgage
payment and utilities
for up to 6 months for
households with
income at or below
80% of AMI**





CITY OF ARVIN RESIDENTS - RENT, MORTGAGE AND UTILITY ASSISTANCE

Have you been
financially
impacted by
COVID-19?
(Job loss, reduced hours,
etc.)



**MAX \$5,000 per
HOUSEHOLD OR
UP TO THREE (3)
MONTHS OF
ASSISTANCE**

Apply
Here!

Requirements:

- Resident of the City of Arvin
- IDs for all adults in household
- Meet income requirements and provide proof of income
- Rental agreement or mortgage statement
- Current utility bills
- Completed application

<https://www.selfhelpenterprises.org/arvin-covid-19-assistance/>



Se habla español
English TTY: (800)735-2929

SEND QUESTIONS TO
COVIDRELIEF@SELFHELPEXTERPRISES.ORG
OR CALL (559)651-1000

Transition to State ERAP Program



CITY OF ARVIN RESIDENTS - MORTGAGE AND UTILITY ASSISTANCE

**Have you been
financially
impacted by
COVID-19?**
(Job loss, reduced hours,
etc.)



**MAXIMUM PER
HOUSEHOLD IS 3
MONTHS OF
EXPENSES AND
TOTAL CANNOT
EXCEED \$5,000**

Requirements:

- Resident of the City of Arvin
- IDs for all adults in household
- Meet income requirements and provide proof of income
- Mortgage statement
- Current utility bills
- Completed application

<https://www.selfhelpenterprises.org/arvin-covid-19-assistance/>



Se habla español
English TTY: (800)735-2929

**SEND QUESTIONS TO
COVIDRELIEF@SELFHELPEXTERPRISES.ORG
OR CALL (559)802-1600**



ASISTENCIA CON HIOPOTECA Y FRACTURA DE UTILIDADES PARA LA CIUDAD DE ARVIN

**¿Ha sido
económicamente
afectado por COVID-
19?**
(Pérdida de trabajo, horas
reducidas, etc.)



**MÁXIMO POR HOGAR
HASTA 3 MESES DE
ASISTENCIA Y TOTAL
NO PUEDEN EXEDER
\$5,000**

Requisitos:

- Residente de la Ciudad de Arvin
- IDs para todos los adultos en el hogar
- Cumplen con los requisitos de ingresos y proporcionan pruebas de ingresos
- Declaración de hipoteca
- Facturas de utilidades
- Aplicación completada

<https://www.selfhelpenterprises.org/arvin-covid-19-assistance/>



Se habla español
TTY español: (800)855-3000

**ENVIE PREGUNTAS A
COVIDRELIEF@SELFHELPEXTERPRISES.ORG
O LLAME (559)802-1600**



Keep Oakland
HOUSED 

Housing and Community Development
Department

**COVID-19
Emergency Rental Assistance
Program (ERAP)**

Keeping Low Income Renters Housed

May 6, 2021

Rental Assistance in Oakland

- The City of Oakland Housing and Community Development Department received a direct allocation of \$12.8 million in ERAP funding from the US Treasury
- The City is deploying its ERAP funds through **Keep Oakland Housed (KOH)**
- The KOH provider agencies are:
 - Bay Area Community Services (BACS)
 - Catholic Charities East Bay
 - Centro Legal de la Raza
 - Eviction Defense Center
- Additional partners may be added this Spring





Program Goals

The program will serve the most vulnerable tenants to:

1. Create housing stability for those at risk of homelessness and experiencing housing instability
2. Prevent homelessness
3. Prevent displacement



Prioritization of Applications

The KOH program prioritizes the following households and individuals:

- 30% of Area Median Income or below (\$39,150 for a four-person household)
- Previously experienced homelessness
- Reside in a zip code with high rates of COVID-19 infection
- Other priorities include: seniors, families with children under the age of 18, households with a member with disabilities



Use of Funds

- Rent arrears; one or more payments have been missed (must be prioritized)
- Prospective rent up to 3 months may be paid after rent arrears, through re-applying
- Can pay for utility expenses, or other housing related expenses
- Funds go to property owner/utility provider; may go to tenant if property owner or utility provider refuses to participate
- Funding Limitations: \$15,000 per household



RACE and EQUITY

SERVING THE MOST VULNERABLE

- Robust public outreach
- Immigration status nor documentation will be requested
- Accepting inclusive documentation; self-declarations
- Multi-lingual assistance provided by provider agencies
- In-take application available in multiple languages
- Serving households at or below 30% AMI
- Target households experiencing COVID-19 related job loss and living in zip codes impacted by high rates of COVID-19 infection

Differences Between the State, County, and City Programs

State of California SB91/Housing is Key	City of Oakland Keep Oakland Housed	Alameda County Housing Secure
Focus on debt relief	Focus on housing stability for most vulnerable and homelessness prevention	Not available in Oakland or Fremont; only for Alameda Co. residents in all other cities and unincorporated County.
Targeting property owners and tenants between 30% and 80% of Area Median Income (AMI)	Targeting tenants below 30% of AMI and affordable housing properties	
On-line applications; local partner network available to assist	On-line applications, by phone, in-person application assistance	



Program Implementation

- Program launched: April 1, 2021
- Program information is available on the City of Oakland's website as well as the KOH partner websites
- To date, over 1,800 applications received
 - Average request = \$7,700 per household
- Program funds must be expended by March 31, 2022

Oakland Housing Secure Program

- In 2018, the City approved \$2.2 million in local funding to provide an anti-displacement program called Oakland Housing Secure
- The program focus has been primarily on eviction prevention/defense and provides:
 - Legal services
 - Small emergency financial assistance (up to \$6,000 per household)
 - Social services
- The program is in its third year of operation
- The COVID-19 health pandemic, as well as eviction moratoria, required City and provider agencies to focus primary attention on COVID relief efforts



Contact us:

510-238-6182

Keep Oakland
HOUSED 

The logo for "Keep Oakland HOUSED" features the text "Keep Oakland HOUSED" in a blue, sans-serif font, with a small icon of a house with a roofline to the right of the word "HOUSED".

HousingAssistance@oaklandca.gov

<https://www.oaklandca.gov/resources/housing-resources-erap-emergency-rental-assistance>

TO APPLY: hpp.bayareacs.org



Upcoming Webinars



TACKLING CALIFORNIA'S HOUSING CRISIS

A FREE WEBINAR SERIES FOR LOCAL GOV'T STAFF & ELECTED OFFICIALS

ABOUT THE SERIES

California's housing crisis is growing. While local governments do not build housing units, local officials play an integral role in land use and housing decisions that set the stage for housing development.

This new series from ILG will help city and county leaders better navigate complex housing issues. Experts will tackle timely topics like land use and housing, legal regulations and parameters, and community engagement.

**REGISTRATION
IS FREE!**

WWW.CA-ILG.ORG

This series is hosted by the Institute for Local Government with funding from the California Department of Housing and Community Development

Topics:

- Effective Leadership in Housing and Development
- Strategies to Engage Your Community on Housing Issues
- Equity in Housing: Meeting and Exceeding California's Fair Housing Requirements
- Climate-Resilient Land Use and Housing Policies
- Housing Strategies to Help Address Homelessness

www.ca-ilg.org/HousingWebinars

Stay Connected & Stay Informed



@InstituteForLocalGovt



@instlocgov



Sign up for our e-Newsletter
www.ca-ilg.org/stayinformed

Thank You!

Heather Vaikona
heather@liffitorise.org



Carrie Harmon
charmon@rivco.org



Christine Viterelli
cviterelli@arvin.org



Maryann Leshin
MLeshin@oaklandca.gov



Melissa Kuehne
mkuehne@ca-ilg.org

