



MONTEREY BAY RENTAL ASSISTANCE DURING COVID-19

Learning Session Recap: Lessons Learned, Best Practices, and Paths to Improvement

This report summarizes the findings from regularly held meetings since the onset of the COVID-19 pandemic in March 2020, a learning session held with rental assistance stakeholders from across the Monterey Bay Region, and an accompanying stakeholder survey. The learning session was co-hosted by the [Monterey Bay Economic Partnership \(MBEP\) Housing Team](#) and [Community Organized for Relational Power in Action \(COPA\)](#) on January 8, 2021 and was guided by four principal questions:

- What worked well?
- What were the challenges?
- What were the best practices?
- How can we improve going forward?

Both MBEP and COPA have worked to coordinate rental assistance providers and support tenants and landlords since the onset of the COVID-19 pandemic and related economic crisis. The learning session was the culmination of MBEP's [COVID-19 Housing Response](#) Initiative aimed at stabilizing housing conditions during the COVID-19 pandemic and economic crisis through the implementation of nine emergency measures. Since March 2020, the Housing Team regularly convened a Rental Assistance Subcommittee to review progress on these recommendations, provide technical support, and update administrators on policy developments related to rental assistance and tenant/landlord protections.

The learning session was also a component of COPA's ongoing work to assess and communicate the needs of at-risk tenants to Santa Cruz County's decision-makers and providers. COPA has hosted a series of virtual "House Meetings" providing tenants the opportunity to share their experiences with loss of income and decreased ability to pay rent as well as guidance for navigating the rental assistance system.

Nearly a year of dedicated response to the housing and economic crises resulted in this report. The intent is to provide a starting point for improving emergency rental assistance distribution systems as our region continues to mitigate the economic consequences of the COVID-19 pandemic. The following summary is not meant to be comprehensive or stand in place of federal, state, and local guidance on rental assistance.

For more information on policies and procedures for administering rental assistance from federal programs, please refer to page 8 of this report. All other questions or comments can be directed to Emily Ham at eham@mbep.biz or Barbara Meister, barbara.meister@gmail.com.



KEY TAKEAWAYS

First, we acknowledge and extend gratitude to local agencies and providers working tirelessly to build and refine emergency rental assistance programs. These systems were built from the ground up in response to the crises of the pandemic and will continue to support our region's most at-risk tenants and landlords beyond the emergency period. Our partners' work has resulted in hundreds of families across our region retaining their homes and is a vital part of our ongoing recovery efforts. Thank you.

Implementation of emergency rental assistance requires collaboration and mutual understanding among regional, state, and federal entities. The local emergency rental assistance systems that have been constructed exist within a much larger system attempting to respond to the needs of millions of residents across the country impacted financially by the COVID-19 pandemic. As in every major challenge to the public, some parts of the response system are strong and some are weak, yet all are dynamic and capable of evolving to meet the moment.

Without statewide systems and coordination, emergency responses become fragmented. Unlike many states in the US, California did not implement a state-operated rental assistance program to administer initial funding provided by the [CARES Act](#). Until the passage of the statewide moratorium known as [AB 3088](#) on August 31, 2020, Governor Gavin Newsom deferred to local governments to determine the best course of action and allowed them to adopt renter and landlord protections at will (please reference MBEP's [COVID-19 Housing Response](#) paper for a more specific timeline). As a result, we've witnessed the growth of a relatively fragmented system in which policymakers, city and county agencies, and nonprofit organizations have struggled to determine the fairest way to protect tenants, landlords, nonprofit developers, and small financial institutions alike.

A single, fixed-period eviction moratorium cannot solve an unpredictable economic crisis. While local eviction moratoriums served as the initial defense against widespread eviction, continued pressure from tenants and landlords alike made clear that measures were not sustainable without complementary rental assistance programs. The quantity and nature of Weekly 211 call reports published by both United Way branches in Monterey County and Santa Cruz County unequivocally demonstrate the need for support for housing retention. The [National Low Income Housing Coalition](#), [Urban Institute's Mapping Tool](#), [Eviction Lab](#), and other similar organizations are assessing existing programs, and projecting how much rental assistance is required state and nation wide and where it should be targeted to sustain communities through the pandemic. Our local programs have attempted to address these needs accordingly to varying degrees of success.



Generally speaking, the most successful programs were ones that were both abundant in funding and application processes with as few barriers of entry into the program as possible given federal requirements. In this context, we define success as reaching the highest number of at-risk households in the shortest amount of time. Such programs operated within a **network of providers** and partnered with local nonprofits like United Way and its 2-1-1 referral service to create centralized information distribution and referral systems. These partnerships provided access to multiple avenues for at-risk tenants and landlords to access and apply for assistance, many of which were well established and **familiar to community members**. Successful programs also created **in-house application processes** that were simple, required as little as possible documentation from the applicants, were written in multiple languages, and were accessible to applicants in multiple formats.

Administrative capacity has been the most limiting factor for organizations leading the emergency response. Limited **administrative capacity** resulted from budget constraints leading to reduced staff, COVID-19 infections resulting in out of office time, funding sources that did not allow for temporary hires, or staff who were inexperienced in rental assistance administration. These constraints often left a small number of employees tasked not only with conducting community outreach and processing applications, but also with **understanding and enforcing eligibility requirements** for each funding source. Application processes requiring **extensive documentation** from applicants (i.e. proof of income, proof of residence, etc.) were also problematic due to the remote nature of assistance work in the pandemic and that many requesting aid are undocumented or work in the informal sectors of California's economy. Some of these requirements were not inherently excessive, but inevitably stymied the distribution process as they are determined by the funding source for non-pandemic circumstances. **Noncompliance or misunderstanding of the system on behalf of tenants and landlords** also proved a challenge.

For these reasons, it is recommended that providers and administrators adopt the following best practices for the distribution of emergency rental assistance in our region:

1. Centralize screening processes through United Way and the 211 service, or a similar entity; provide information about required documentation during initial screening
2. Develop simple internal processes and application for rental assistance distribution with as few barriers to entry as possible
3. Translate application into all languages spoken in the region serviced
4. Conduct outreach to property managers and work with them to collect required information and documentation from tenants
5. Clearly assign roles and responsibilities to each staff member related to the intake and application process, including ensuring that clients are aware of their application status and expectations for documentation; maintain an internal spreadsheet to track



application statuses and communication with clients (i.e. Excel, Google Sheets, AirTable)

6. Coordinate best practices and compliance with agencies and external organizations serving the same population or region as your own and who are also tracking rental assistance programs that are distributing from the same funding sources
7. Utilize funding allocated for increased administrative support and additional case management (i.e. payment plans, monthly housing goals, budget support, etc.).
8. Evaluate the effectiveness of the program on an ongoing basis

The current state eviction moratorium protects tenants who can prove financial impact from by COVID-19 and pay at least 25% of their rent through June 2021. The California State Legislature will likely re-engage on this issue in weeks leading up to this expiration date to determine which state protections and financial support are needed to prevent widespread eviction and foreclosures across the state. In the meantime, it is critical for our region to focus on providing rental and mortgage assistance to as many at-risk households as possible. While not comprehensive, the implementation of these best practices will support a system that eases rental assistance distribution for administrators, tenants, and landlords alike. For a more comprehensive list of best practices, please refer to the National Low Income Housing Coalition's [Best Practices for State and Local Emergency Rental Assistance Programs](#).

NEXT STEPS

The road to regional recovery remains long and highly fluid. An unprecedented crisis that necessitates social distancing and sheltering in place also requires unprecedented policies, programs, and practices. Aside from national and state level analyses, scant evidence exists to indicate what exactly quantifies the number and location of tenants and landlords at highest risk of eviction or foreclosure nor the corresponding projected need for rental and mortgage assistance as the pandemic continues. In order to fully understand what is required of emergency funding sources and programs, MBEP invites regional partners to continue working together to more accurately quantify and identify at-risk renters in our region and to bring these findings into public decision making processes. COPA will also continue to organize tenants, connect with landlords, and advocate to policymakers to assure that future local and state rental assistance incorporates best practices and lessons learned to minimize barriers to receiving rent burden relief.

To stay up to date with both organizations please sign up to receive [MBEP's Regional Report](#) and [Action Center Alerts](#) and subscribe to COPA's [newsletter](#). Congratulations again on your rental assistance accomplishments and your participation in this Learning Session. Your work is critical to our regional recovery and growth!

ATTENDEE LIST

- **Monterey County:** Alexa Johnson (HRC), Amelia Ortiz (Pajaro Valley Prevention and Student Assistance), Aurelio Salazar (Catholic Charities Diocese of Monterey), Beatriz Trujillo (City of Salinas Dept. of Housing and Community Development), Ben Nurse (City of Seaside Dept. of Community Development), Carmen Gil (City of Gonzales), Emily Ham (MBEP), Glorietta Rowland (Monterey County Dept. of Social Services), Grant Leonard (City of Monterey), Kalyssa King (United Way Monterey County), Katy Castagna (United Way Monterey County), Kelly DeWolfe (United Way Monterey County), Linda Sanchez (Goodwill), Natalie Flores (Matt Huerta Consulting), Nora Mustaffa (Pajaro Valley Prevention and Student Assistance), Sara Ziel (City of Monterey), Tencia Vargas (City of Soledad Dept. of Economic Development), Terri Schaeffer (City of Pacific Grove Department of Community Development),
- **Santa Cruz County:** Abigail Nieves (COPA), Alexia Garcia (MBEP), Ana Vidales (COPA), Ana Ventura Phares (Catholic Charities Diocese of Monterey), Arturo Aguila (COPA), Carlos Landaverry (City of Watsonville Dept. of Community Development), Isabel Palomo (COPA), Jorge Savala (COPA), Kassandra Flores (United Way Santa Cruz County), Laura Chavez (COPA), Lorena Medina (COPA), Maria Cadenas (Santa Cruz Community Ventures), Martha Guzman (COPA), Ysabel Velasco (COPA), Mark Linder (COPA), Nereida Robles Vasquez (COPA), Paz Padilla (Santa Cruz County Community Action Board), Ray Cancino (Community Bridges), Raymundo Trujillo (COPA), Ricardo Maldonado (COPA), Stacy Garcia (Community Foundation Santa Cruz County), Veronica Arenas (COPA).
- **San Benito County:** Jamila Saqqa (City of Hollister Dept. of Housing), Rafael Hernandez (MBEP), Sylvia Jacquez (County of San Benito)
- **Representatives from Public Offices:** Alejandra Cardenas (Congressman Jimmy Panetta), Dominic Dursa (Assemblymember Robert Rivas), Hillary Martson (Congressman Jimmy Panetta)



LEARNING SESSION MATERIALS

Session Recording:

https://us02web.zoom.us/rec/share/GQK_Zxx0A8_oGIVt8mqC9kA3hfd1K7XR1NKc02GHf7ps9lD_YilTYmmNooUrgJdx.rxr1sButF4ug5T9f?startTime=1610141507000

Slide Deck:

<https://mbep.biz/wp-content/uploads/2021/02/Rental-Assistance-Learning-Session.pdf>

Agenda:

- **Welcome & Introductions**
- **Overview of Distribution Models**
 - **Monterey County:** Kelly DeWolfe, United Way Monterey County, [presentation](#)
 - **Santa Cruz County:** Paz Padilla, Community Action Board Santa Cruz County
 - **San Benito County:** Sylvia Jacquez, County of San Benito
 - City Programs:
 - [City of Monterey](#)
 - City of Watsonville
- **Tenant Experiences:**
 - COPA Leader Stories
 - Top Challenges & Successes

Breakout Group Discussions

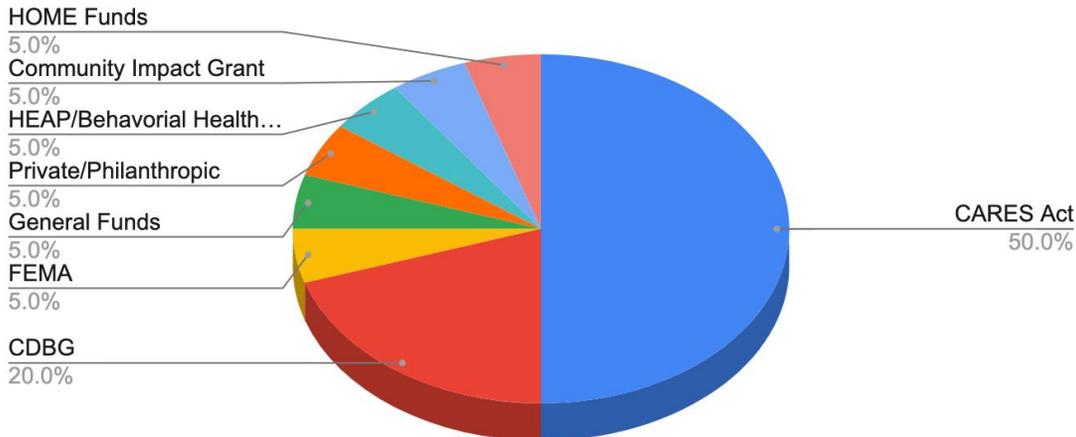
- What worked well What were the challenges?
- What best practices should be built upon?
- How can we improve the programs for tenants and administrators?

Thank You & Next Steps

- Next Steps: Draft “Lessons Learned and Recommendations for Improvement”

QUANTITATIVE DATA SUMMARY

Rental Assistance Funding Sources



SURVEY RESPONDENTS:

- **Nonprofits:** Housing Resource Center Monterey County, Goodwill Central Coast, United Way Monterey County, United Way Santa Cruz, Santa Cruz Community Ventures, Community Action Board of Santa Cruz County
- **Municipalities:** City of Monterey, City of Pacific Grove, City of Soledad, City of Gonzales, City of Watsonville

NUMBER OF HOUSEHOLDS SERVED

- Total Households Served Between 12 Providers: 3,982
- Average Number of Households Served Per Provider: 569

FUNDING AMOUNTS PER PROVIDER

- Total Funds Distributed by 12 Providers: \$10,768,980
- Average Total Funding Amount Per Provider: \$897,415
- Largest Total Funding Amount: \$3,600,000 (CARES Act funding, Private/Philanthropy)
- Smallest Total Funding Amount: \$30,000 (City Program, CARES Act funding)

ESTIMATED AMOUNT AWARDED PER HOUSEHOLD:

- Average Amount Awarded Per Household: \$2,534
- Highest Average Amount Awarded Per Household: \$8,000
- Lowest Average Amount Awarded Per Household: \$1,300

OF FTE EMPLOYEES DEDICATED TO RENTAL ASSISTANCE

- Average # of FTE Per Provider: 2
- Highest # of FTE Per Provider: 5 or more
- Lowest # of FTE Per Provider: 0

ADDITIONAL GUIDANCE & RESOURCES

Federal Guidance:

- [U.S. Department of Treasury Emergency Rental Assistance Program](#)

*PLEASE NOTE: As of February 5, 2021: “Treasury is currently revising its FAQs for Emergency Rental Assistance, which will be posted very shortly. Additional guidance will be forthcoming.”

- [CDC Moratorium Extension](#)
- [Updated CDC Guidelines](#)
- National Low Income Housing Coalition (NLIHC) Resources:
 - [State & Local Implementation Group Registration](#)
 - [“Housing Provisions in Emergency COVID-19 Relief Package”](#)
 - [“Best Practices for State and Local Emergency Rental Assistance Programs”](#)

State Guidance:

- [State Moratorium Extension Press Release](#)
- [SB 91 COVID-19 relief: tenancy: federal rental assistance](#)

Local Guidance:

- [Foro Comunitario: Los Derechos de Inquilinos](#) (Webinar en español para inquilinos del condado de Monterey, y de la región de la bahía de Monterey en general).
- [Echo Housing’s Government and Agency Resources](#)

Other Sources:

- [Urban Institute’s “Where to Prioritize Emergency Rental Assistance” Tool](#)
- [CalMatters “Gimme Shelter” Podcast](#)