

# COVID-19 Emergency Rental Assistance:

*Keeping Low Income Renters Housed*

March 2021

# Federal COVID-19 Rental Assistance



- **\$25 billion** included in the most recent COVID-19 relief package for rental assistance – Dec. 2020
- Jurisdictions with populations above 200,000 will receive money directly from the Treasury Department for rental assistance
- California received \$2.4 billion
- **Oakland received a direct allocation of \$12.8 million**

# Emergency Rental Assistance Program

- The US Treasury program is called the Emergency Rental Assistance Program (ERAP)
- Oakland will deploy 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

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Keep Oakland  
HOUSED 

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# Keep Oakland Housed - Goals

The program goals are to:

- Serve the most vulnerable tenants
- Create housing stability for those at risk of homelessness and experiencing housing instability
- Prevent homelessness
- Prevent displacement

# Keep Oakland Housed - Priorities

The program uses a prioritization tool which targets resources to the following households and individuals:

- 30% of Area Median Income or below
- Previously experienced homelessness
- Reside in a zip code with high rates of COVID-19 infection
- Other priorities include: seniors, families with children, households with a member with disabilities

# Keep Oakland Housed – Eligibility Requirements

- A household of one or more individuals obligated to pay rent on a residential dwelling; *and*
- At least one or more individuals living in the household has:
  - qualified for unemployment or
  - experienced a reduction in household income, incurred significant costs, or experienced a financial hardship due to COVID-19; *and*
- At least one or more individuals living in the household can demonstrate a risk of experiencing homelessness or housing instability; *and*
- Household income at or below 50% AMI.

# Keep Oakland Housed – Use of Funds

- Rent arrears (must be prioritized)
- Prospective rent may be paid after that
- Can pay for utility expenses, or other housing related expenses
- Funds go to landlord/utility provider; may go to tenant if landlord or utility provider refuses to participate

# Keep Oakland Housed Timeline

- Program soft launched: April 1, 2021
  - Program information will be available on the City of Oakland's website as well as the KOH partner websites
- Outreach program kick off: April 15, 2021
- Program funds must be expended by March 31, 2022



# State COVID-19 Rental Assistance SB 91

- State HCD received \$1.3 billion in US Treasury ERAP funds and apportioned them to localities with populations over 200,000, including the three in Alameda County
- Oakland's allocation is \$13.8 million
- These funds are subject to **SB 91** requirements
- For Oakland, these funds will be administered by the State's program implementers: LISC (Local Initiatives Support Corporation) and Horne LLP

# A little bit about SB 91: COVID-19 Tenant Relief Act

## SB91 Passed 1/28/21

- Extends the State's eviction moratorium to June 30, 2021
- Establishes a **Rental Assistance Program**
  - Using the State's portion of federal stimulus funds **80% of back rent owed** by tenants as long as **landlords waive 20% of rent owed**.
  - Tenants whose landlords do not waive back rent will receive 25% of rent owed, protecting those tenants from eviction (pursuant to State eviction moratorium) but not solving the tenant's debt load.

# SB 91: COVID-19 Tenant Relief Act

## **SB 91 RAP DIFFERS FROM CITY OF OAKLAND/KOH PLAN**

- Focused on debt relief rather than housing stability
- Primary target is landlords, not tenants
- Shorter expenditure timeline than ERAP
- Implementation of the program will largely be conducted via an online portal

# Emergency Rental Assistance Program

- THE PROGRAM LAUNCHES IN APRIL
- ***PLEASE HELP GET THE WORD OUT!***



[City of Oakland | Housing Resources for Tenants and Property Owners... \(oaklandca.gov\)](http://oaklandca.gov)

Program details, contact information, etc. will be available in April

Questions?