



HOUSING  
IS KEY

# AB 3088 Stakeholder Engagement Findings

December 7, 2020



# Agenda

- Welcome and Introductions
- Purpose of the Meeting
- Data on California's Hardest Hit Populations
- Stakeholder Engagement Process and Participation
- Program Findings
- Select Question Findings
- Next Steps
- Questions and Comments



# Purpose of Meeting

- Provide a debrief on the stakeholder engagement for the use of potential future federal stimulus dollars as required by the Tenant, Homeowner, and Small Landlord Relief and Stabilization Act of 2020 (AB 3088).
- Outline future stakeholder engagement plans.
- Questions and comments.



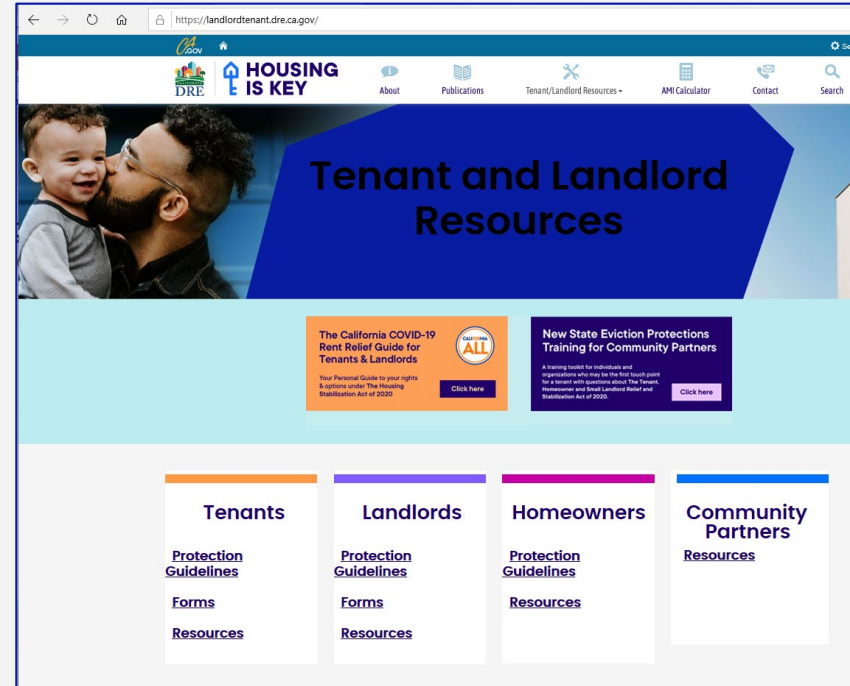
# Lourdes Castro Ramírez

Secretary, Business, Consumer Services and Housing Agency

# AB 3088

## Implementation

- [Housingiskey.com](https://housingiskey.com) launched September 1, 2020.
- Resources and tools to support tenants, landlords, homeowners and community partners.
- Worked closely with stakeholders on content and cross - promoting resources
  - 449K Page Views
  - 166K Unique Visitors
  - 79K Downloads of Resource & Tools
- 211 Telephone Services launched October 23, 2020
  - 546 Calls Received (66% Tenant, 34% Landlord)



# AB 3088: Housing is Health

- Since the beginning of the pandemic, the state has had eviction protections in place, with protections provided by AB 3088 that last until January 31, 2021.
- A recent study from health researchers at Johns Hopkins and UCLA found that states that maintained their eviction moratoriums slowed the spread of COVID - 19, while states that lifted their protections were associated with increased COVID - 19 incidence and mortality.
- The study covered March 13, 2020 to September 3, 2020. During that time, 27 states lifted their moratoriums, resulting in an estimated 433,700 excess cases and 10,700 excess deaths.

## Expiring Eviction Moratoriums and COVID-19 Incidence and Mortality

Johns Hopkins and UCLA study, November 30, 2020

Background: The COVID-19 pandemic and associated economic crisis has rendered millions of U.S. households unable to pay rent, placing them at risk for eviction. Evictions may accelerate COVID-19 transmission by increasing household crowding and decreasing individuals' ability to comply with social distancing directives. We leveraged variation in the expiration of eviction moratoriums in U.S. states to test for associations between evictions and COVID-19 incidence and mortality.

Methods: The study included 44 U.S. states that instituted eviction moratoriums, followed from March 13th to September 3rd, 2020. We modeled associations using a difference-in-difference approach with an event study specification. Negative binomial regression models of cases and deaths included fixed effects for state and week and controlled for time-varying indicators of testing, stay-at-home orders, school closures, and mask mandates. We then used model predictions to estimate cumulative cases and deaths associated with expiring eviction moratoriums.

Findings: Twenty-seven states lifted eviction moratoriums during the study period. COVID-19 incidence in states that lifted their moratoriums was 1.6 (95% CI 1.0,2.3) times the incidence of states that maintained their moratoriums at 10 weeks post-lifting and grew to a ratio of 2.1 (CI 1.1,3.9) at ≥16 weeks. Mortality in states that lifted their moratoriums was 1.6 (CI 1.2,2.3) times the mortality of states that maintained their moratoriums at 7 weeks post-lifting and grew to a ratio of 5.4 (CI 3.1,9.3) at ≥16 weeks. These results translate to an estimated 433,700 excess cases (CI 365200,502200) and 10,700 excess deaths (CI 8900,12500) nationally.

Interpretation: Lifting eviction moratoriums was associated with increased COVID-19 incidence and mortality, supporting the public health rationale for use of eviction moratoriums to prevent the spread of COVID-19.

# Evictions Around the Nation

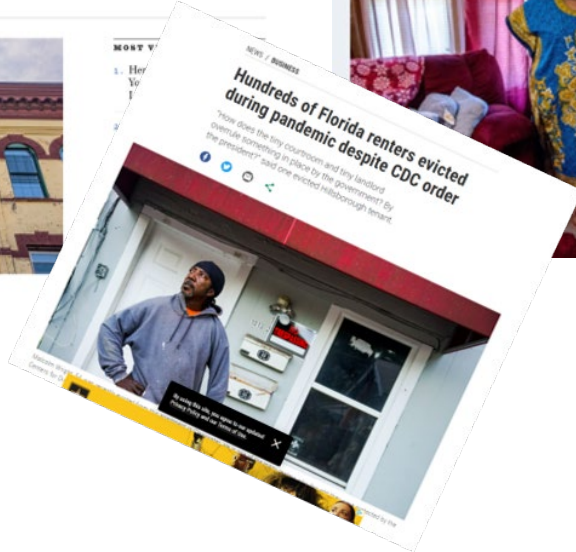
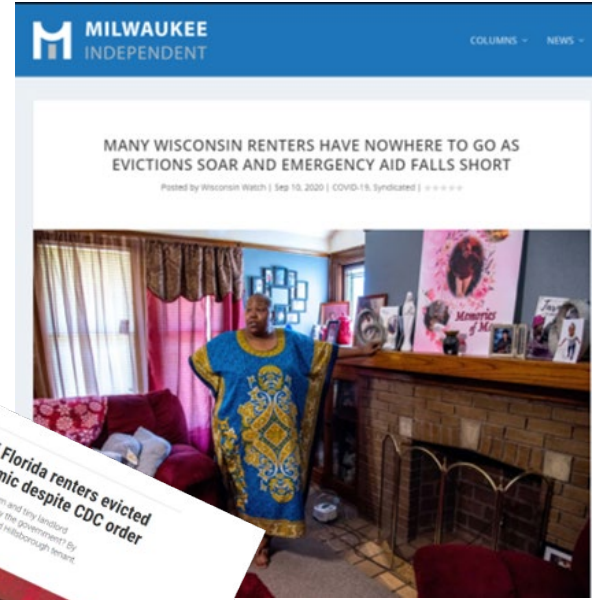
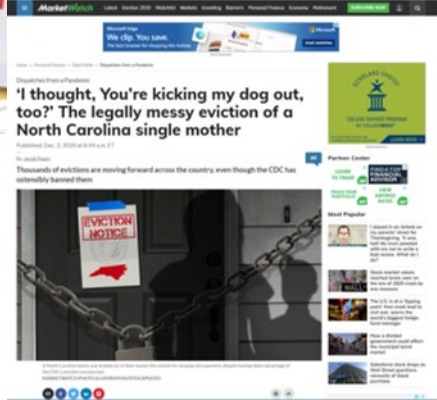
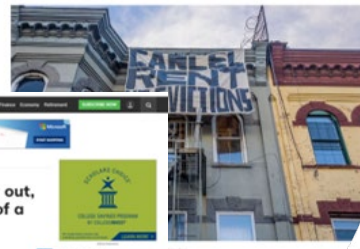


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EVICIONS | 2021, 2020

### The City's 'Worst Landlord' Responded to His Tenants' Rent Strike by Trying to Evict Them

By *Shantelle Johnson*



# Irena Asmundson

Chief Economist, California Department of Finance

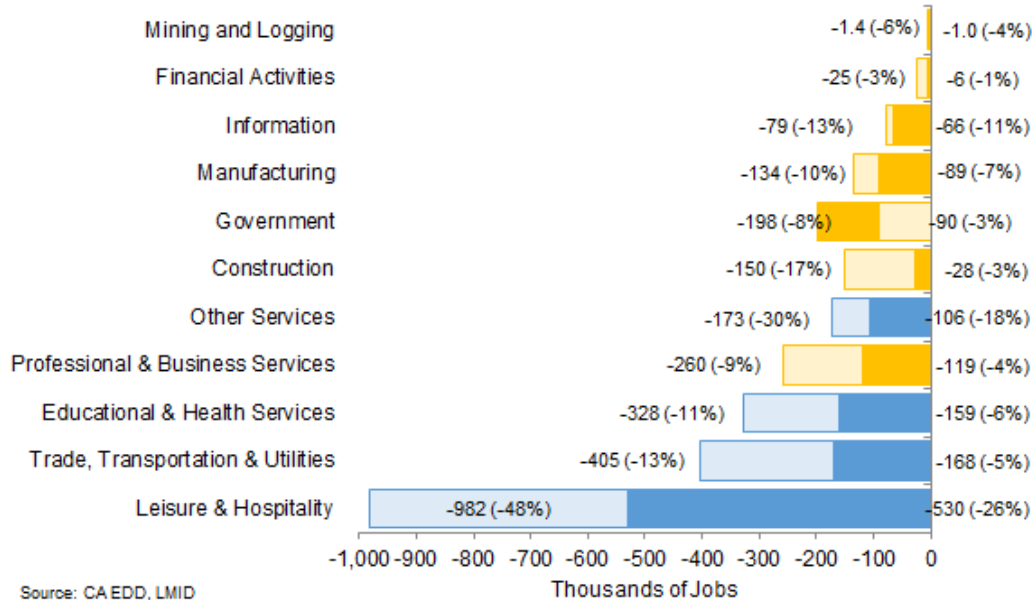
## Data on California's Hardest Hit Populations



# California Jobs by Industry

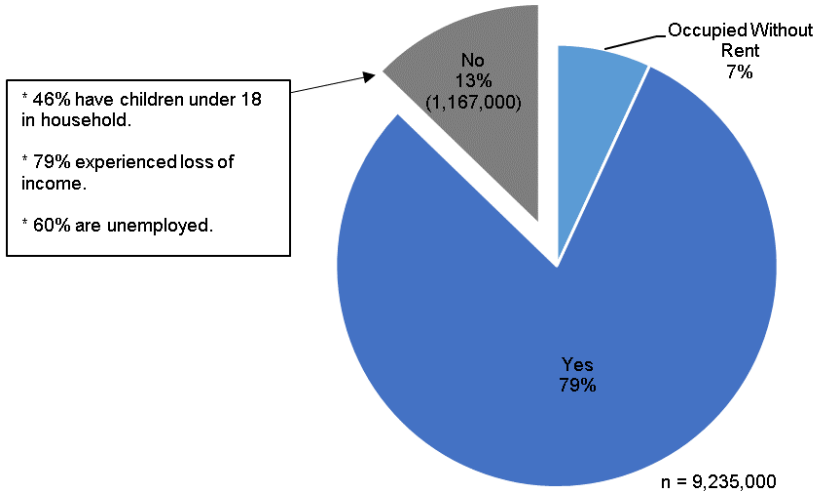
## California Jobs by Industry Relative to February 2020

Lighter shades correspond to April and darker shades correspond to October  
Blue bars represent low-wage sectors



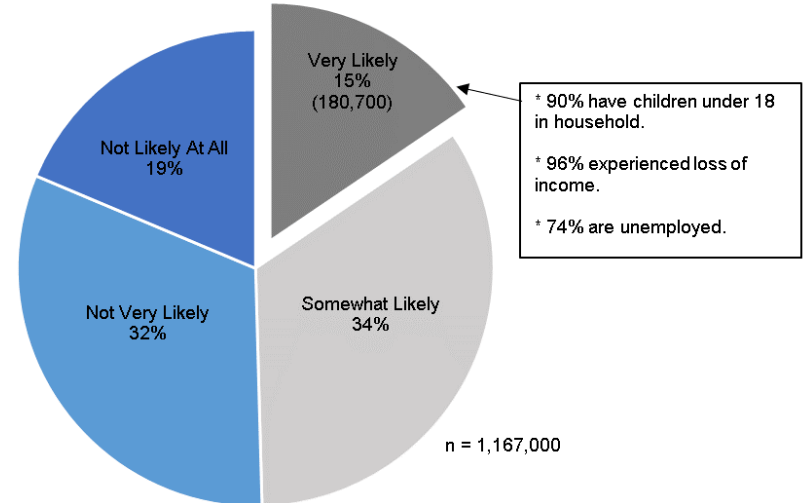
# US Rental Market and Eviction Likelihood

Percentage of Adults in Renter-Occupied Units Current on Rent



Source: U.S. Census Bureau Household Pulse Survey, Week 17 (October 14 - October 26).

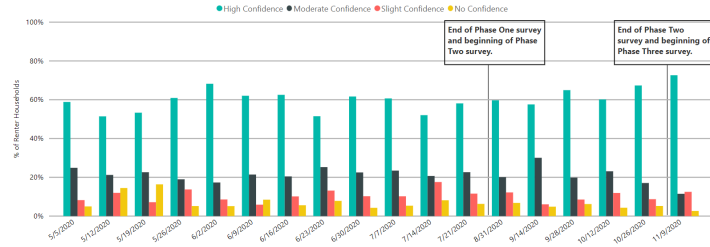
Likelihood of Leaving Home Due to Eviction in the Next Two Months



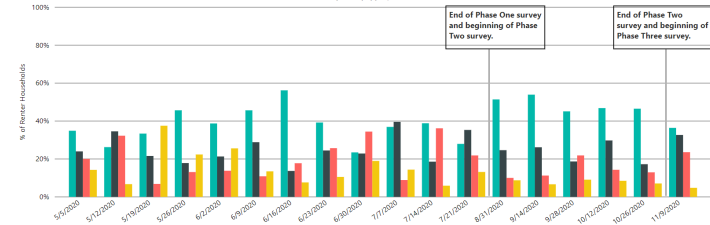
Source: U.S. Census Bureau Household Pulse Survey, Week 17 (October 14 - October 26).

# CA Confidence in Ability to Pay Next Month's Rent

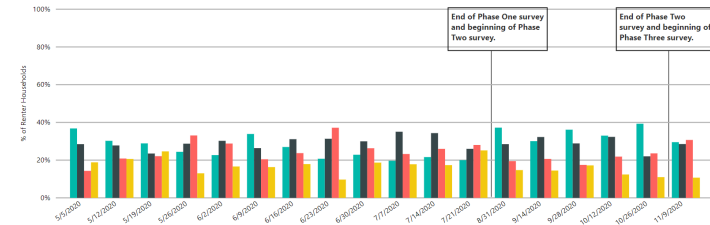
White



Black



Hispanic  
/Latino



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Last Date of Household Pulse Survey Responses

# Size of the Problem in California

- California's back rent will total nearly \$1.7 Billion by January, almost one-quarter of the total rental debt nationwide (Federal Reserve Bank of Philadelphia).
- As of August, 14% of California renters (approx. 597,000 households) were behind on rent payments (UC Berkeley Turner Center for Housing Innovation).
- 42% of renters who are behind on rent expected to be somewhat or very likely to face eviction within two months, reflecting widespread housing instability and anxiety among vulnerable households (UC Berkeley Turner Center for Housing Innovation).
- Nationally, 20.34% of total loans in forbearance are in the initial forbearance plan stage (Black Knight Inc.).
- 77.42% of national total loans in forbearance are in the second stage of forbearance; this forbearance period begins expiring around March 1 and, so far, there are no additional extensions (Black Knight Inc.).

# Lynn von Koch-Liebert

Deputy Secretary Housing, Business, Consumer Services and  
Housing Agency

# Authorizing Statute from AB 3088

SEC. 21. (a) The Business, Consumer Services and Housing Agency shall, in consultation with the Department of Finance, engage with residential tenants, landlords, property owners, deed restricted affordable housing providers, and financial sector stakeholders about strategies and approaches to direct potential future federal stimulus funding to most effectively and efficiently provide relief to distressed tenants, landlords, and property owners, including exploring strategies to create access to liquidity in partnership with financial institutions or other financial assistance. Subject to availability of funds and other budget considerations, and only upon appropriation by the Legislature, these strategies should inform implementation of the funds. In creating these strategies, special focus shall be given to low income tenants, small property owners, and affordable housing providers who have suffered direct financial hardship as a result of the COVID-19 pandemic. -

(b) For the purposes of this section, “future federal stimulus funding” does not include funding identified in the 2020 Budget Act.

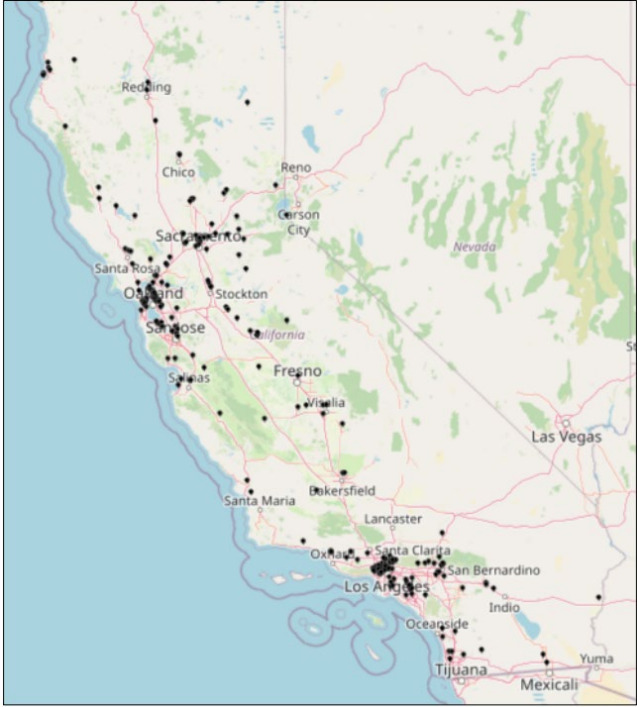
# Overview of the Stakeholder Engagement Process

- Online survey (English & Spanish) through Survey Monkey live from October 20, 2020 – November 13, 2020.
- Initiated on October 20, 2020, with a kick-off webinar.
- Roundtable discussion with financial services industry on November 23, 2020.
- BCSH, in consultation with Department of Finance, analyzed the survey findings.
- Stakeholder debrief December 7, 2020.



# Stakeholder Engagement Participation

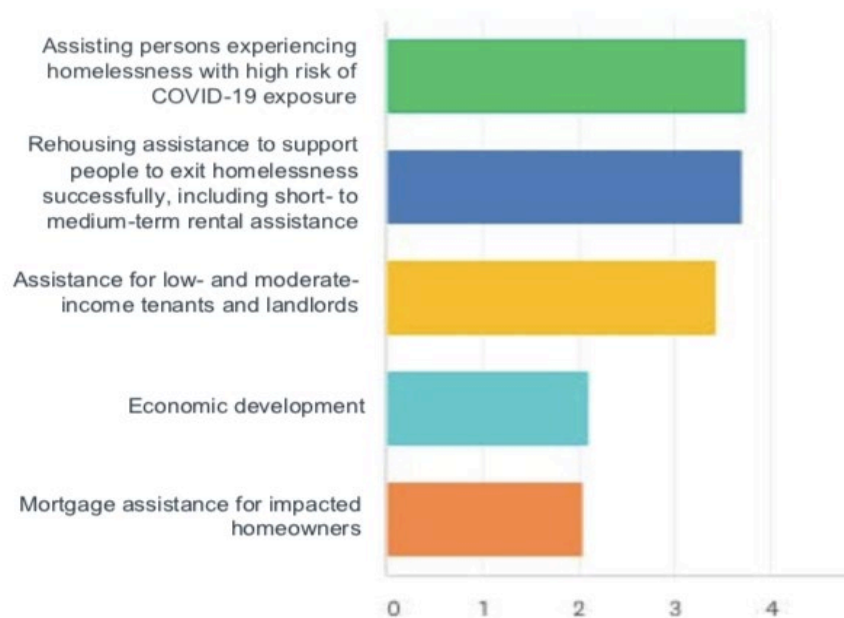
Respondent Type	% of Total (399)	Respondent Type	% of Total (399)
Local jurisdiction	28.07	Continuum of Care	2.01
Homeowner	24.81	Legislator/Legislative staff	1.50
Non-profit	21.55	Trade Association/Advocacy - Landlords	1.50
Tenant	20.80	Person experiencing homelessness	1.25
Affordable housing developer/provider	11.28	Housing Authority	1.00
Landlord	11.28	Financial institution/advisor	0.50
Legal	5.51	Other	0.50
Service Provider	4.01	Real Estate	0.25
Healthcare	3.01	Education	0.25
State agency staff	2.51		





# Findings: General Priorities

## Priorities ranked by weighted average



## Additional Priorities Provided by Respondents:

- Affordable Housing Development
- Health and Social Services
- Legal Services
- Grant Assistance for Non - Profits and CBOs
- Public Education and Outreach

# Emergency Solution Grants (ESG) Emergency Rental Assistance

## Priorities ranked by weighted average

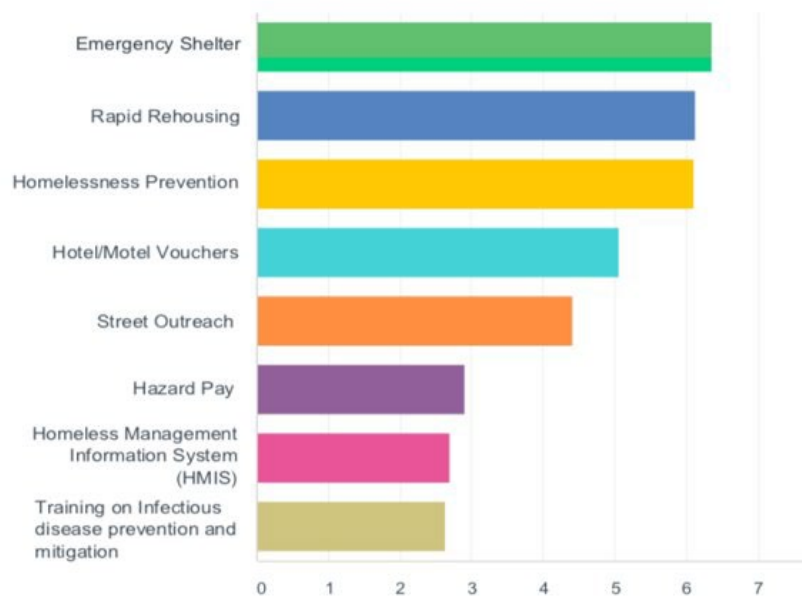


## Additional Priorities Provided by Respondents:

- Security Deposits
- Legal Services
- Temporary Shelter
- Affordable Housing Development
- Landlord Assistance (repair costs, property taxes, utility costs)
- Childcare
- Pet Costs

# Emergency Solution Grants (ESG) HEROES

Priorities ranked by weighted average

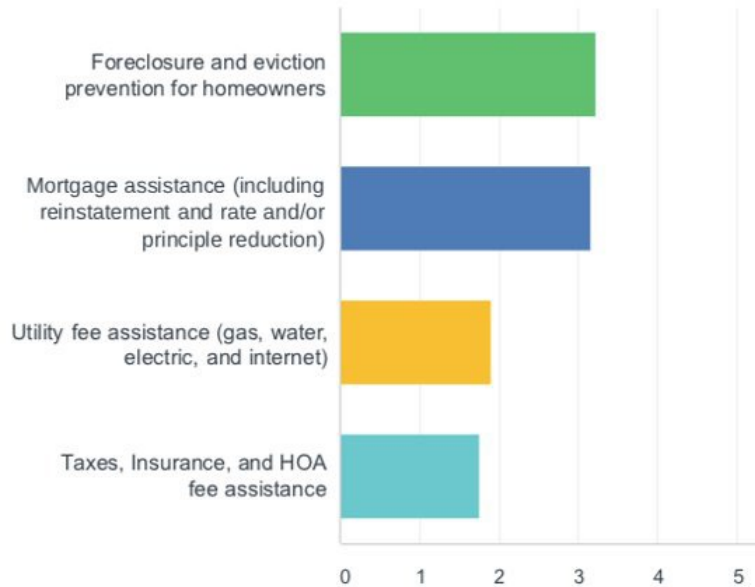


Additional Priorities Provided by Respondents:

- Health Services
- Public Education

# Homeowner Assistance Fund

## Priorities ranked by weighted average

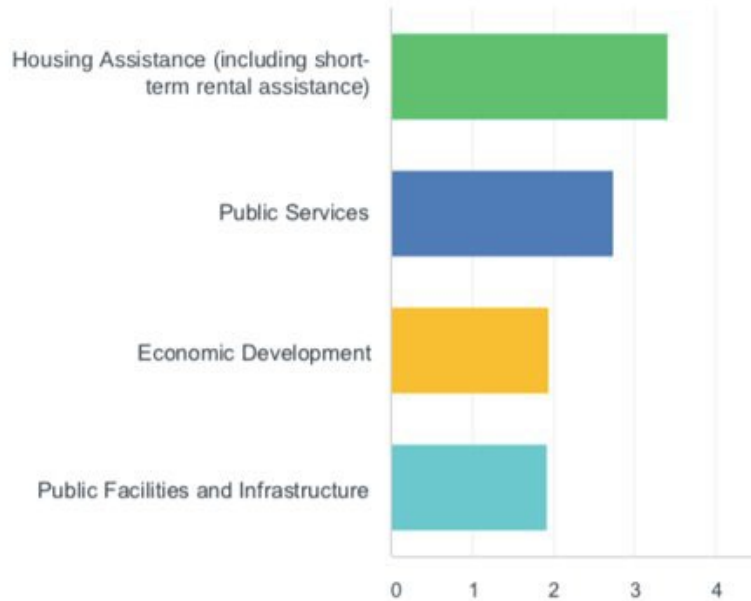


## Additional Priorities Provided by Respondents:

- Resources and Public Services
- Affordable Housing Development

# Community Development Block Grant (CDBG) HEROES

Priorities ranked by weighted average

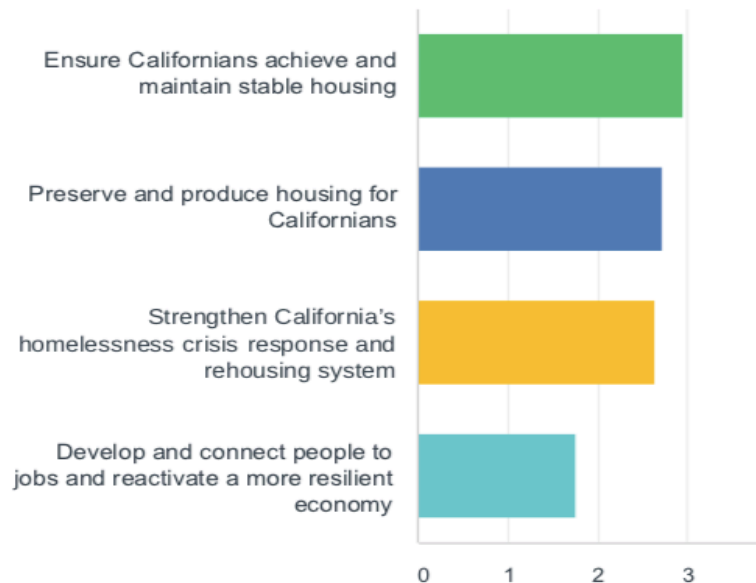


Additional Priorities Provided by Respondents:

- Affordable Housing Development

# Coronavirus Relief Funds (CRF)

## Priorities ranked by weighted average



## Additional Priorities Provided by Respondents:

- Health and Social Services
- Local Government Assistance
- Grant Assistance for Non-Profits and CBOs

# HEROES Act 2.0 Funding Distribution Table

HEROES Act 2.0	Emergency Solutions Grant (ESG) HEROES	Community Dev. Block Grant HEROES	ESG – Rental Assistance	Homeowner Assistance Fund	Coronavirus Relief Fund
CA Entitlement / Direct Allocation	\$634M	\$492M	\$6.4B	-	\$30B
<b>Estimated State Allocation \$</b>	<b>\$316M</b>	<b>\$151M</b>	<b>\$3.16B</b>	<b>\$2.5B</b>	<b>Several \$B for Housing</b>
Survey Priorities Ranked	<ol style="list-style-type: none"> <li>1. Shelter Ops</li> <li>2. Rapid rehousing</li> <li>3. Homeless Prevention</li> <li>4. Hotel/Motel Vouchers</li> </ol>	<ol style="list-style-type: none"> <li>1. Short-term Housing Ast.</li> <li>2. Public Services</li> <li>3. Econ Dev</li> <li>4. Public Facilities &amp; Covid Response</li> </ol>	<ol style="list-style-type: none"> <li>1. Ast. for tenants unpaid rent and utility (up to 12 m)</li> <li>2. Short/med term rent for homeless</li> <li>3. Ast. for tenants on late fees</li> </ol>	<ol style="list-style-type: none"> <li>1. Foreclosure / eviction prevention</li> <li>2. Mortgage Ast.</li> <li>3. Utility fees</li> <li>4. Taxes, Insurance, HOA Ast.</li> </ol>	<ol style="list-style-type: none"> <li>1. Stabilization: rent &amp; arrears</li> <li>2. Preserve &amp; Produce: New Homekey</li> <li>3. Homeless crisis: Roomkey tenant exit support</li> </ol>
Estimated State Aggregate Impact	5,000 Households (8,000 Individuals)	22,000 Households	115,000 Households	94,000 Households	38,000 Households / \$1B CRF

# Capital and Liquidity in the Housing Market

**What can the state be doing to help ensure the housing market and financial institutions have sufficient liquidity?**

- Solutions, if a problem exists, would be Federal.
- Solve "upstream" by supporting tenants and landlords.
- Decrease the risk / cost of issuing loans.

**What new sources of capital or innovation models should the state explore that could help expand access to financing?**

- Support local capacity to raise housing development funds.
- General fund, state tax credits, tax code adjustments.
- Leverage existing state programs to dedicate more resources toward housing development.

**Additional Responses Provided by the Roundtable:**

- Forbearance and refinancing is largely occurring when sought.
- Forbearance and refinancing requests have been in decline since August 2020.
- Housing prices and transactions have remained steady, likely due to housing shortage and shifting household behavior.
- Lending institutions are not experiencing or anticipating liquidity issues that will impact their willingness to lend.



# Education and Outreach:

How can we reach and support those hardest hit by COVID-19?

## Low Income Tenants:

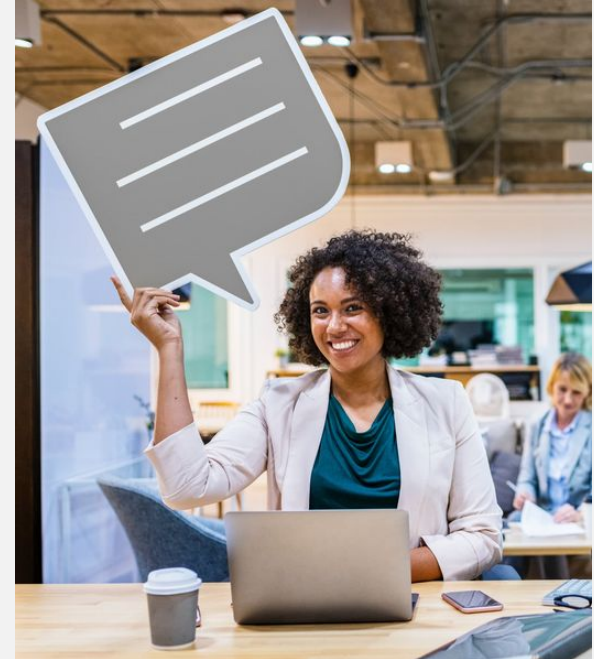
- Direct outreach
- Partnership with non-profit organizations
- Leverage government social service providers

## Small Property Owners

- Direct outreach
- Financial institutions partnerships
- Leverage government entities
- Non-profit organization partnerships

## Affordable Housing Providers

- Direct outreach
- Non-profit and community-based organization partnerships
- Leverage government entities



# Planning for AB 3088 Expiration

- If AB 3088 expires in February 2021 without additional federal funding, what policy changes could the state pursue to reduce evictions, foreclosures, and ensure the solvency of the housing market? Survey response themes:
  - Expand / Extend the current regulatory framework
  - Support court system or reintroduce Judicial Council Emergency Rules 1 and 2
  - Provide landlords with financial incentives to help avoid evictions
  - Improve public information campaigns
  - Increased data collection and analysis on evictions with a focus on diversity, equity, and equality
  - Various types of renter protection programs and financial incentives to help keep people housed
  - Support community and local jurisdiction solutions

# Next Steps for Stakeholder Engagement

- In early 2021, the Department of Housing and Community Development (HCD) will convene *focused stakeholder meetings* to build on the strategies identified to implement the survey's highest-ranking "State High-Level Priorities".
- The Homeless Coordinating and Financing Council (HCFC) and HCD will convene discussions on identified homelessness priorities.
- California Housing Finance Agency (CalHFA) is launching National Mortgage Settlement housing counseling services and assessing the market to provide mortgage assistance to eligible Californians.
- BCSH will continue to assess and map out rental assistance pathways.



Questions / Comments?

Engagement Updates  
<https://bcsh.ca.gov/ab3088/>

Engagement Questions  
[Housing@bcsh.ca.gov](mailto:Housing@bcsh.ca.gov)

Landlord / Tenant / AB 3088 Information  
[Housingiskey.com](http://Housingiskey.com)



# Findings: Open Form Details

Focus Categories	General Funding Priorities: Open Response Themes Sorted (1)
Respond to and Prevent Homelessness	<ul style="list-style-type: none"> <li>• Help people exiting Project Roomkey transition to permanent housing.</li> <li>• Develop shelters and additional long-term operating support.</li> </ul>
Prevent Tenant Evictions	<ul style="list-style-type: none"> <li>• Dispense rental assistance for tenants living in deed-restricted affordable housing.</li> <li>• Create robust and enforceable tenant protections.</li> <li>• Supply targeted rental assistance or debt relief for COVID-affected tenants, particularly households experiencing homelessness or at 30% AMI or lower.</li> <li>• Assist tenants facing eviction and/or bankruptcy.</li> <li>• Forgive rent.</li> <li>• Provide direct payments to landlords to keep tenants housed.</li> </ul>
Prevent Landlord and Property Owner Foreclosures	<ul style="list-style-type: none"> <li>• Pay code enforcement fixes for low-income landlords.</li> <li>• Assist landlords and property owners in paying property taxes, HOA assessments, PACE liens, and reverse mortgage escrow deficiencies.</li> </ul>
Provide/Build Affordable Housing	<ul style="list-style-type: none"> <li>• Expand publicly-owned housing stock.</li> <li>• Purchase, rehabilitate, and convert apartment buildings, hotels, and other dilapidated sites into Permanent Supportive Housing (PSH).</li> <li>• Utilize county and state-owned land for RV parks and tiny homes to increase available housing.</li> <li>• Support educational institution's housing of students to bolster student academic success.</li> <li>• Assist rent-restricted affordable housing developments to prevent foreclosure.</li> </ul>
Support the Economy and Provide Job Skill Training	<ul style="list-style-type: none"> <li>• Support very small businesses, particularly those that are minority-owned and employ 30-50% AMI workers.</li> </ul>

Focus Categories	General Funding Priorities: Open Response Themes Sorted (2)
Fund Health, Behavioral Care, and other Social Services	<ul style="list-style-type: none"> <li>• Support wraparound supportive services for vulnerable individuals, including case management, physical health care, and behavioral health care.</li> <li>• Address food insecurity.</li> </ul>
Fund Legal Solutions	<ul style="list-style-type: none"> <li>• Provide legal assistance to tenants facing bankruptcy and evictions.</li> <li>• Create pop-up legal clinics where tenants can get individualized advice to resolve issues with their landlords.</li> <li>• Provide tenants facing eviction with the right to counsel.</li> </ul>
Provide Grant Assistance for Non-profits and CBOs	<ul style="list-style-type: none"> <li>• Provide funding to hire or maintain permanent supportive staff.</li> <li>• Distribute direct grants to non-profits without an application process.</li> </ul>
Educate and Reach out to the Public	<ul style="list-style-type: none"> <li>• Provide accessible summaries of protections and executive orders.</li> <li>• Create an educational campaign informing tenants of their rights and where to get assistance.</li> <li>• Provide targeted outreach in neighborhoods and buildings where tenants are most at-risk of displacement.</li> </ul>

Focus Categories	ESG Emergency Rental Assistance: Open Response Themes Sorted
Tenants	<ul style="list-style-type: none"> <li>• Assist on unpaid rent, including the 25% arrearage requirement in AB 3088.</li> <li>• Help with security deposits.</li> <li>• Help with or waive late fees.</li> <li>• Provide robust legal services.</li> <li>• Assist with internet, water, and trash costs.</li> <li>• Pay special attention to the following groups: Seniors/elderly, undocumented people, youth, mobile home park residents, and tenants in deed-restricted affordable housing.</li> </ul>
People Experiencing Homelessness	<ul style="list-style-type: none"> <li>• Fund temporary shelter.</li> <li>• Provide permanent supportive housing.</li> <li>• Support property purchase by individuals (RVs, tiny homes).</li> </ul>
Landlords	<ul style="list-style-type: none"> <li>• Fund repairs and sanitary maintenance.</li> <li>• Provide property tax and utility assistance.</li> <li>• Incentivize landlords to rent to tenants with prior evictions.</li> <li>• Streamline the process by allowing landlords to apply for relief.</li> </ul>
Outreach and Public Education	<ul style="list-style-type: none"> <li>• Educate landlords on housing policies.</li> <li>• Educate tenants on available programs and protections.</li> <li>• Perform AB 3088 outreach.</li> </ul>
Miscellaneous	<ul style="list-style-type: none"> <li>• Assist with child-care costs.</li> <li>• Work with utility companies to waive late fees.</li> <li>• Assist with pet costs.</li> </ul>



Focus Categories	ESG Heroes: Open Response Themes Sorted
Emergency Shelter	<ul style="list-style-type: none"> <li>• Support non-congregate, "low barrier" interim housing options that include services, i.e., individual rooms, pods, cabins, trailers, which accommodate partners, pets, possessions and offer privacy.</li> <li>• Sanction camping and tiny homes for non-congregate emergency shelter.</li> <li>• Provide agencies with funds to purchase more facilities for emergency/transitional housing.</li> <li>• Provide funding for domestic violence emergency and transitional housing.</li> <li>• Focus on new operation models of non-congregate sheltering.</li> </ul>
Homelessness Prevention	<ul style="list-style-type: none"> <li>• Provide rental assistance to shelter individuals and achieve permanent housing goals.</li> <li>• Give incentives to landlords to encourage them to rent to people experiencing homelessness (such as enhanced security deposits).</li> <li>• Fund legal services for tenants facing eviction and at risk of homelessness.</li> </ul>
Health	<ul style="list-style-type: none"> <li>• Help train shelter staff on preventing COVID-19 spread.</li> <li>• Provide free PPE (masks, gloves, sanitizer) with hotel/motel vouchers.</li> <li>• Provide sanitation services for emergency shelters and hotels/motels.</li> <li>• Support strategic wraparound healthcare services in areas with high populations of people experiencing homelessness.</li> <li>• Address food insecurity, particularly for those who have been exposed to COVID-19 and need to quarantine.</li> <li>• Fund behavioral health services, counseling, etc. at shelters and motels hosting people.</li> <li>• Fund harm reduction services.</li> <li>• Provide showers, hand-washing stations, laundry, restrooms, etc. at encampment areas.</li> </ul>
Outreach and Public Education	<ul style="list-style-type: none"> <li>• Provide training and information for non-profit and housing agency staff on available programs for people experiencing homelessness during the pandemic.</li> <li>• Support housing navigation services.</li> </ul>

Focus Categories	Homeowner Assistance Fund: Open Response Themes Sorted
Mortgage Relief	<ul style="list-style-type: none"> <li>• Prioritize assistance to low-income homeowners and those with highest risk of foreclosure; explore opportunities to geographically target assistance based on areas with high levels of speculation and displacement.</li> <li>• Prioritize assistance for small landlords and homeowners with 2+ units on their property to stabilize additional households and prevent displacement.</li> <li>• Require all mortgage relief to be conditioned on rent relief for property owners with 2+ units.</li> <li>• Provide a reimbursement option for individuals who have made mortgage payments via credit cards, high interest loans, etc.</li> <li>• Forgive mortgages.</li> <li>• Institute buy-out programs implemented by agencies or non-profits.</li> <li>• Prioritize homeowners who own rental property under a Rent Stabilization Ordinance.</li> <li>• Assist small businesses to help them keep their properties.</li> </ul>
Non-Mortgage Specific Payments	<ul style="list-style-type: none"> <li>• Assist with property taxes possibly look into developing a property tax assistance program for homeowners.</li> <li>• Fund health and safety hazard repairs for homeowners, with a focus on mobile homes and seniors.</li> <li>• Assist covering costs such as reverse mortgage escrow deficiencies, HOA assessment debts, PACE liens, etc.) that threaten homeownership.</li> <li>• Utilize the infrastructure of CalHFA-Keep Your Home California.</li> <li>• Heavy clean up, home repair, creating accessible features such as ramps, grab bars and others.</li> </ul>
Resources and Public Services	<ul style="list-style-type: none"> <li>• Provide legal services and homeownership counseling.</li> <li>• Educate homeowners on existing protections.</li> <li>• Funding equity and inclusivity programs for fund distribution.</li> <li>• Providing legal assistance for undocumented homeowners.</li> <li>• Providing breakeven assistance for housing providers.</li> <li>• Support child-care assistance and enhanced child-support collection efforts.</li> <li>• Support financial counseling for at-risk borrowers by HUD-certified counseling agencies.</li> </ul>
Affordable Housing Development	<ul style="list-style-type: none"> <li>• Support additional low-income housing projects.</li> <li>• Give distressed owners the option of transferring land to a land trust and maintaining equity in the home. Distribute funds through established land trusts who can offer mortgage assistance/ principal reduction in the context of a long-term stabilization plan on the land.</li> <li>• The acquisition of tax distressed or foreclosed homes by public agencies for eviction prevention.</li> <li>• Support ADU, prefab financing assistance.</li> </ul>

Focus Categories	CDBG HEROES: Open Response Themes Sorted
Infrastructure	<ul style="list-style-type: none"> <li>• Provide technical assistance for nonprofit contractors to develop infrastructure projects.</li> <li>• Support technology assistance (internet service/devices).</li> <li>• Support projects to increase job creation.</li> </ul>
Housing Assistance	<ul style="list-style-type: none"> <li>• Provide short-term rental assistance.</li> <li>• Support mortgage assistance for small homeowners/landlords.</li> <li>• Provide landlords with incentives to keep tenants housed or rent to higher risk tenants.</li> <li>• Provide breakeven assistance to rent-restricted affordable housing developments to prevent foreclosure and loss of affordability restrictions.</li> </ul>
Affordable Housing Development	<ul style="list-style-type: none"> <li>• Acquisition of troubled residential properties by mission-driven and non-profit entities.</li> <li>• Encourage low-income home ownership through manufactured homes, ADUs, tiny homes (modular), mobile home park creation, special occupancy park creation, infill infrastructure to support creative housing solution.</li> </ul>
Economic Development	<ul style="list-style-type: none"> <li>• Capital/training for individuals who are transitioning to the work from home economy.</li> <li>• Assist small business.</li> <li>• Support/provide paid sick leave.</li> </ul>
Public Services	<ul style="list-style-type: none"> <li>• Fund eviction defense services.</li> <li>• Educate and reach out to tenants and landlords.</li> <li>• Support pre-eviction counseling and legal representation.</li> <li>• Support low-income homeowner resources.</li> <li>• Support affordable child-care.</li> <li>• Provide free PPE at workplaces, targeting undocumented populations.</li> <li>• Provide right to counsel for ELI/VLI tenants facing evictions.</li> </ul>
Public Facilities	<ul style="list-style-type: none"> <li>• Sanction legal overnight camping near public facilities.</li> <li>• Provide pop-up showers, medical treatment, food centers, counseling, resume review, etc.</li> <li>• Support public housing.</li> <li>• Support bridge housing.</li> <li>• Install plexiglass in public facilities.</li> </ul>

Focus Categories	CRF: Open Response Themes Sorted (1)
Health	<ul style="list-style-type: none"> <li>• Provide treatment stations/hubs and shelters.</li> <li>• Link health care resources to Housing Authorities to help stem and prevent the spread of COVID-19.</li> <li>• Coordinate delivery systems (MDTs) such as ACCESS Sonoma.</li> <li>• Counseling, and other mental health services.</li> <li>• Integrate harm-reduction approaches to service delivery.</li> <li>• Create more robust mental healthcare systems.</li> </ul>
Affordable Housing Development/ Preservation	<ul style="list-style-type: none"> <li>• Affordable housing production for very-low-income households.</li> <li>• Provide funds to rehabilitate existing housing to bring it to code to be able to use federal vouchers or other rapid rehousing dollars for those units.</li> <li>• Support sustainable funding streams for permanent support housing.</li> <li>• Turn all the current Project Roomkey spaces into Permanent Supportive Housing (PSH).</li> <li>• Develop sites for low-income housing.</li> <li>• Provide safe housing for people released from prison and jail.</li> </ul>
Homelessness Response/ Preservation	<ul style="list-style-type: none"> <li>• Provide on-site staffing in supportive housing developments.</li> <li>• Fund additional Homekey projects, and additional resources for existing projects (operating reserves).</li> <li>• Fund Project SafeHaven (Los Angeles).</li> <li>• Create more hotel/motel voucher programs.</li> <li>• Long-term leasing of motels for emergency shelter/transitional housing.</li> </ul>
Tenants and Landlords	<ul style="list-style-type: none"> <li>• Give direct payments to tenants and landlords.</li> <li>• Prohibit evictions.</li> <li>• Preserve low- and moderate-income homeownership.</li> </ul>

Focus Categories	CRF: Open Response Themes Sorted (2)
Tenants and Landlords	<ul style="list-style-type: none"> <li>• Give direct payments to tenants and landlords.</li> <li>• Prohibit evictions.</li> <li>• Preserve low- and moderate-income homeownership.</li> </ul>
Economic Development/Job Training	<ul style="list-style-type: none"> <li>• Train entrepreneurs.</li> <li>• Create projects to create jobs.</li> <li>• Provide supplemental wages (living wage).</li> <li>• Assist small business owners.</li> </ul>
Non-Profits and CBOs	<ul style="list-style-type: none"> <li>• Support technical assistance for subrecipients (nonprofit contractors) to build a resilient community development infrastructure.</li> <li>• Provide grants for non-profits to provide affordable housing, homeless services, and economic development projects.</li> <li>• Provide funding for local non-profits to build tiny homes and set up RV sites.</li> </ul>
Local Governments	<ul style="list-style-type: none"> <li>• Provide funding for local governments to recover from revenue loss.</li> <li>• Provide funding for local agencies for extra staff needed to manage housing programs.</li> <li>• Provide flexible funding pools for counties to use as needed for COVID-19 response (i.e. direct rental assistance, wage stipends for COVID-positive workers, small business loans).</li> </ul>

Survey Question	Capital and Liquidity: Themes in the Findings
<p>Survey: What can the state be doing to help ensure the housing market and financial institutions have sufficient liquidity?</p>	<ul style="list-style-type: none"> <li>• Housing market liquidity is either a non-issue or a federal issue.</li> <li>• Handle liquidity issues “up-stream” by supporting tenants and landlords.</li> <li>• Decrease the risk and/or cost for issuing loans.</li> </ul>
<p>Survey: What new sources of capital or innovation models should the state explore that could help expand access to financing?</p>	<ul style="list-style-type: none"> <li>• Support local capacity to raise funds directed toward housing development.</li> <li>• Use the state General Fund and/or state Tax Credits.</li> <li>• Change tax code to allow for increased tax collection.</li> <li>• Leverage existing state resources/programs to dedicate more resources toward housing development.</li> </ul>
<p>Round-table:</p>	<ul style="list-style-type: none"> <li>• Forbearance and refinancing is largely occurring, when requested and appropriate. The rate of request has been in decline since August.</li> <li>• The California housing market is exhibiting abnormal behavior for a recession. Prices have not changed since before the COVID-19 Pandemic, and transactions have continued. This is likely due to the housing supply shortage and shifts in household behavior.</li> <li>• Lending institutions are not experiencing or anticipating liquidity issues that will impact their willingness to lend.</li> </ul>

**Survey Question:** From your perspective, how can we best reach and assist these groups?

**Education and Outreach: Themes in the Findings**

Low-Income Tenants

- Direct outreach: townhalls, door-to-door, phone calls, social media ads, tv ads, educational mailers, ads in non-traditional venues such as stores, call-centers.
- Non-Profit organization partnerships.
- Leverage government Social Service Provider access and touch points.

Small Property Owners

- Direct outreach: Tv advertisements, social media, phone calls, ads in banks/coffee shops or agencies that work with small property owners.
- Financial institutions partnerships.
- Leverage government entities access such as school districts, county tax collectors, etc.
- Non-profit organization partnerships, such as Chambers and Associations.

Affordable Housing Providers

- Direct outreach: mailing lists, webinars, housing fairs in coordination with trade associations, food banks, etc.
- Non-profit and Community Based Organization partnerships, such as associations, professional development groups, realtor associations, etc.
- Leverage government entities access such as CalHFA, HCD, Continuums of Care, and public housing authorities.

Theme	Planning for AB 3088 Expiration: Specifics in the Findings (1)
Expansion/ Extension of Current Regulatory Framework	<ul style="list-style-type: none"> <li>• Extend AB 3088 framework for the length of COVID-19 pandemic; increase payment standard of 25% on a sliding scale basis.</li> <li>• Uniform eviction moratorium in advance of Jan 31, 2021.</li> <li>• Statewide rent stabilization/control until after the state of emergency has ended.</li> </ul>
Court Related Recommendations	<ul style="list-style-type: none"> <li>• Reinstate the California Judicial Council's Emergency rules 1 &amp; 2, which temporarily halted evictions and judicial foreclosures.</li> <li>• Recognize the pressure the courts will feel and find a way to support or streamline the court system.</li> </ul>
Financial Incentives for Landlords to Avoid Evictions	<ul style="list-style-type: none"> <li>• Property tax deferrals, refunds or tax credits for financially distressed small property owners that forgive past due rent.</li> <li>• Landlord / mortgage financial counseling services.</li> <li>• Conditional relief to landlords on tenant debt forgiveness.</li> <li>• Public insurance pools to cover/offset damage.</li> <li>• Provide forgivable silent seconds for landlords that cover the unpaid rent provided the landlord continues to rent to target population.</li> <li>• Rent support targeted to landlords based on need vs scale of actual debt.</li> <li>• Look to financial institutions for increased relief.</li> </ul>
State Structural and Information improvements	<ul style="list-style-type: none"> <li>• Track and understand eviction data at a more granular level related filings and case outcomes from the Judicial Council and court systems. Collect information on race and gender.</li> <li>• Continued information campaign – Housing is Key.</li> </ul>



## Theme

## Planning for AB 3088 Expiration: Specifics in the Findings (2)

### Renter Protections and Financial Incentives

- Retroactively extending eviction protections for tenants facing financial hardship due to COVID-19.
- Prohibiting evictions on account of rent unpaid during the duration of the state of emergency and 180 days after.
- Robust funding for legal assistance and services for COVID-19 affected tenants.
- Clarify the circumstances under which a landlord may claim and report a post-tenancy debt and limit subsidized housing providers ability to deny admission based on tenancy and consumer debts.
- Creation of State Right to Counsel to ensure low-income tenants can access attorneys.
- Make the 15-day notice to pay or quit permanent to stabilize tenants at risk of eviction.
- Require a 30-day summons for eviction.
- Expand deadline for right to redemption before properties are foreclosed.
- Expand just cause eviction to cover all tenants to ensure that no tenant is at risk of displacement during emergency.
- No default judgement in eviction cases.
- Change the UD registry so COVID-19 evictions don't count against people seeking housing.
- Eviction protection requiring landlords/tenants to first work through a mediation process that includes exploring a lease modification to repay arrearages.
- Masking (keeping rent debt small claims and limited civil cases sealed); include rent debt in the Rosenthal Act so that states FDCPA covers landlord/rent debt.
- State policies to restrict predatory pay-day loan companies targeting low-income households; avoid accruing untenable principal debt and interest debt.
- Increase state supplement for people receiving SSI.
- Rent increase moratorium.
- Moratorium on late fees and other penalties.

**Theme****Planning for AB 3088 Expiration: Specifics in the Findings (3)**

## Community Solutions

- Create a program where rooms can be provided to individuals experiencing homelessness in exchange for exemption from state taxes for a period of time.
- Zero interest loan agreement between the landlord, tenant and some entity (state or state designee) to make affordable back-payments.
- Plan to avoid widespread housing acquisition from institutional investors (i.e. SB 1079).
- Eliminate state preemption of localities to respond to local conditions.