

LARA WEISIGER

From: DEBBIE POTTER
Sent: Tuesday, February 18, 2020 6:28 PM
To: CityCouncil-List
Cc: Eric Levitt; Yibin Shen; Michael Roush; LARA WEISIGER; IRMA Glidden
Subject: FW: Fact sheet on our Emergency Financial Assistance program
Attachments: Housing Secure EFA summary for COA.pdf

Councilmembers, Item 5-F (consent calendar) is an amendment to the City's agreement with Centro Legal. One of the proposals put forth in the first amendment is to reallocated funding and revise the scope of work to reduce the number of tenants who would be provided legal services and to add a new component called Emergency Financial Assistance. As noted in the staff report, Alameda tenants are currently accessing EFA via a contract that Centro has with the County. That agreement expires in May so the proposed first amendment would augment (and possibly replace) the County program.

Centro has provided the attached fact sheet that provides more detailed information about the EFA program and includes a couple of summaries describing how the program was used to help keep Alameda tenants in their homes.

Tx dp

Summary of Housing Secure Emergency Financial Assistance Programs

Administered by Centro Legal de la Raza

Purpose of the program: To provide one-time assistance for tenants and homeowners who have been temporarily unable to cover their housing costs (a program for the City of Alameda would be for tenants only).

We have found that EFA is essential to preventing displacement. With EFA, advocates can approach each case knowing that they can take full advantage of all opportunities to keep clients in their homes rather than negotiating a move-out agreement. The integration of legal services and EFA also helps tenants and landlords avoid resource-intensive litigation.

Background:

- Cento Legal administers a total of \$1.89 million in EFA funds for Alameda County and Oakland. Six legal service providers, including Centro, access the funds.
- Centro Legal has successfully disbursed \$890,395.62 in EFA funds since December 2018. We are able to provide checks on a very tight timeline, sometimes within two days, to address emergencies. We have a staff person dedicated full time to the EFA program.
- We developed EFA guidelines that were approved by the County and the City of Oakland to regulate the provision of EFA. See below for a summary of guidelines.
- Alameda residents currently have access to EFA via county funds and have been the second highest users of EFA in the county, after Oakland. **Fourteen Alameda tenants have received a total of \$503,000 in EFA funds since Dec. 2018 from County funds.**
- The future of county EFA funds is uncertain, so we are seeking to ensure that there are secure EFA funds available to Alameda tenants.

Key features:

- 48-hour turnaround from application submittal to a decision, if the application is complete. Check will be issued to meet deadline.
- Maximum amount: \$10,000 for tenants

Basics of eligibility:

- Have received a UD or notice to pay or quit
- Very low-income (see table at end)
- Grant will be used for a qualifying use: past due rent, settlement agreement with landlord, utility services, and cleaning assistance when age or disability prevents tenant from meeting landlord's specifications
- Grant will resolve the client's current crisis
- Client's housing will be sustainable in the future without additional financial assistance

Summaries of Selected EFA Grants Awarded:

Application A0027: This grant was awarded to an elderly, disabled, African American veteran living in Alameda. The Applicant was robbed in early 2019, his rent money included. The Applicant lives on a fixed income and was unable to pay his back-rent. The awarded EFA grant of \$960 eliminated this back-rent debt allowing him to remain in his home whilst also allowing his housing to remain sustainable moving forward.

Application A0030: This grant was awarded to an African-American woman facing eviction in Alameda. The Applicant was hospitalized several times in early 2018. She was unable to work, causing her to lose income and fall behind on rent. The awarded EFA grant of \$2,475 eliminated back-rent debt she would not have been able to pay otherwise. The Applicant's medical conditions stabilized in early 2019 and she was able to return to work, stabilizing her income and housing moving forward.

Application A0022: This grant was awarded to an African American woman facing eviction in City of Alameda who was unexpectedly laid off. The Applicant is a section 8 voucher holder and her rental portion was not adjusted immediately, and she was thus not able to afford her rent. The awarded EFA grant of \$2,896 covered the owed back-rent debt the Applicant would not have been able to pay otherwise and would have led to her eviction. The Alameda Housing Authority adjusted her portion of the rent, making her housing sustainable moving forward.

Income limits for Tenant EFA Applications: 2019*

50% AMI, Very Low Income

Household Size	1	2	3	4	5	6	7	8
Annual Income	\$43,400	\$49,600	\$55,800	\$61,950	\$66,950	\$71,900	\$76,850	\$81,800
Monthly Income	\$3,617	\$4,133	\$4,650	\$5,163	\$5,579	\$5,992	\$6,404	\$6,817

**Note that 2020 HUD income limits have not been issued yet*