

## **COVID-19 Emergency Rent Relief Applications Data Highlights**

The COVID-19 Emergency Rent Relief Program launched on July 28, 2020, to provide assistance to low-income tenants who are suffering a temporary financial setback due to the COVID-19 public health emergency and need help with rent due. While tenants must apply to the Program and document need, the payments are made directly to the landlord. Both the tenant and landlord benefit from this Program.

Building Futures with Women and Children received 406 applications of which 287 were confirmed to be complete at the time of the staff report.

Data is presented for the complete applications.

Average household size:	Three (3) with a maximum of seven (7) members
Average monthly rent:	\$2,050 with a range from \$99.00 to \$6,000
Average amount in arrears:	\$3,959
Persons with a disability:	7% of applicants

### **General Feedback**

The qualitative comment section yielded a broad range of responses regarding how the health pandemic has affected tenants' emotional, mental, physical and financial well-being. From the challenges of making choices with limited resources to the fear of becoming homeless, summarized and categorized below are some of the most common challenges:

#### Loss of, or Reduced, Income in hard hit industries (retail, hospitality, fitness, etc.)

- Primary wage earners and single parents were hurt by the loss of 100% of the household's income
- Many of the applicants worked more than one job and often lost both
- Even in two-income households, many applicants were still employed in the same industry and saw household income reduced to zero
- For those fortunate enough to keep working, they often received reduced hours
- For self-employed individuals, the economic challenges were felt doubly as they had to make choices on both their office rent and home rent.
- Loss of benefits paid by employer such as medical coverage, or prescription costs
- Planned entry (post-graduation) or return to work became more difficult due to COVID-19

#### Many applicants applied for unemployment but expressed the following:

- Time for unemployment paperwork to be processed
- Fear of \$600 weekly benefit expiring

Just as the landlord survey indicated longer vacancy times, applicants expressed the challenges of moving out or replacing roommates:

- Supposed to move out in June but lost job and now cannot find a replacement place without income
- Hard to find a new roommate
- Roommate was unable to move in during SIP
- Remaining roommates could only pay portion of rent
- Deferred maintenance issues increased the difficulty of finding a new roommate
- Roommate lost job or unable to return to home

#### Health

- Illness (applicant or family member), including COVID-19
- Underlying condition (applicant or family member) put them in a higher risk demographic and needing to minimize possibility of exposure to COVID-19
- Anxiety and depression from loss of job and fear of COVID-19

#### Increased expenses from:

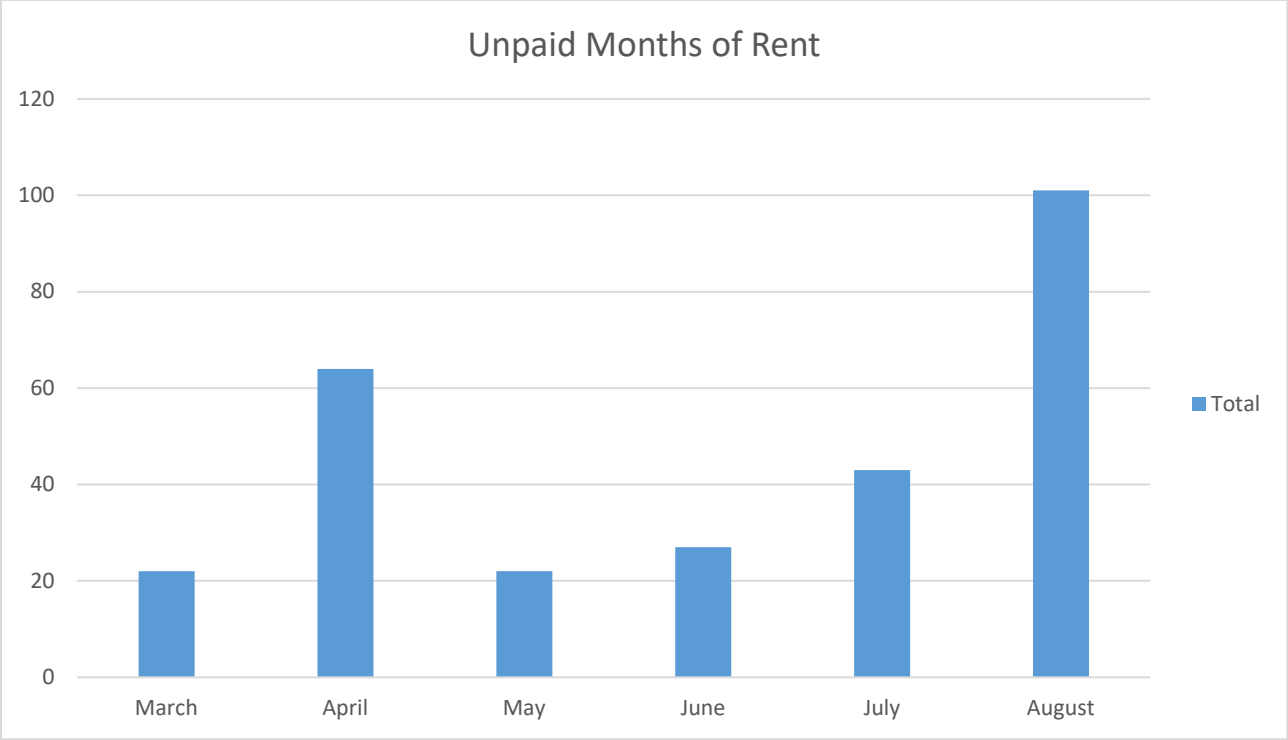
- Childcare (working, but kids at home and not in camp)
- Medical coverage, or prescription costs
- Increased cost of food (due to amount consumed at home and actual prices)
- Transportation costs due to lack of bus service (and more Ubering)

#### Other

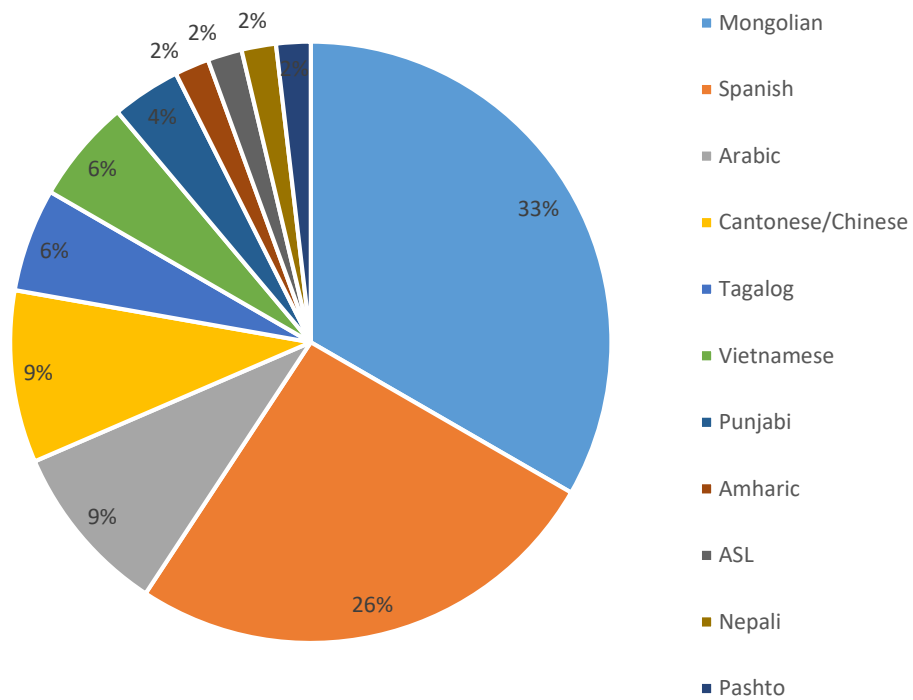
- Sole provider of childcare during child care closure
- Exhausted savings and borrowing from friends or family

Overwhelmingly, the primary source of need for rent relief stems from a loss of a job or, in many cases, from the loss of multiple jobs. In the Bay Area where co-housing helped spread the high cost of rent, finding and retaining roommates became more challenging.

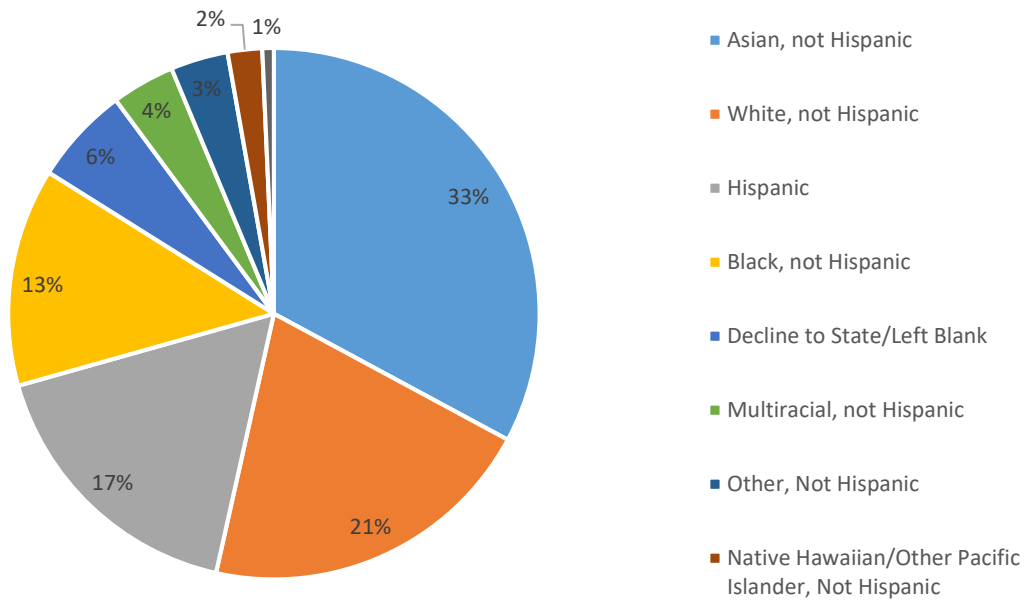
The following pages depict the data captured:



Primary Language Other than English



Race



How tenants have been affected by COVID-19

