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Conceptualizing the Landscape for Emergency Housing Policies and Programs during the COVID-19 Pandemic in California

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The PACE Applied Housing Research Initiative (AHRI) seeks to expand faculty research on housing to make PACE a central hub where students, policy makers, practitioners, and other housing leaders can come together to examine and understand housing policy issues in the Bay Area and beyond. AHRI provides a platform for introducing innovative solutions to affordable housing problems through activities such as supporting faculty and student research and hosting occasional Distinguished Speaker Lectures.

Abstract

The COVID-19 pandemic perpetuated an unprecedented response in the form of emergency housing policy (EHP). Millions or tens of millions of Americans were at risk of eviction, and the homeless were particularly susceptible to the disease due to shelter overcrowding, older age, and health risk factors abundant within this population increasing their chances of morbidity and mortality to the virus. Thus, federal, state, and local governments created rental assistance and mortgage relief programs, enacted eviction moratoriums, and created permanent supportive housing (PSH) programs for the homeless. This paper explains the EHP response to the pandemic for renters, homeless, and homeowners and provides an overview of the preliminary surveys and studies of these policies. Studies show eviction moratoriums were effective in preventing an eviction crisis while expiration of these policies was associated with increased COVID-19 cases and deaths due to the virus. There is evidence rental assistance also helped reduce evictions and a potential increase in homelessness. Additionally, the literature shows that nonprofits play a significant role in the success of EHP, but there were considerable capacity issues hampering the distribution of rental assistance funding. Although praised as a groundbreaking initiative, Project Homekey experienced troublesome short-term issues (e.g., difficulty converting motel and hotel units to PSH, the lack of coordination among funding streams, different rules and regulations imposed by funding providers, among other problems) while maintaining adequate funding for operation and management is the predominant long-term challenge. Despite these successes and flaws, the big takeaway is the ability of government to dramatically intervene in the housing arena to protect Americans and prevent the harm that could have occurred with this deadly pandemic.

Conceptualizing the Landscape for Emergency Housing Policies and Programs during the COVID-19 Pandemic in California[1]

Dr. Ayse Pamuk[2] and Temur Umarov[3]

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INTRODUCTION

Cities in California experienced significant challenges as a result of the COVID-19 pandemic. Most have been experiencing a housing affordability crisis for decades that grew more severe during the pandemic. Prior to the pandemic, the shortage of affordable housing had already led to price increases for prospective homeowners and rental housing markets were squeezing low- and moderate-income households. As a result, an increased number of households were forced to commute long distances for a housing unit that their wages could afford. The COVID-19 pandemic (March 2020 to present) revealed how unsustainable and unhealthy these patterns have become as offices and businesses were shutdown, severely impacting livelihoods. Many suburban commuters retreated to their homes and were able to continue with their work from home remotely. Those in customer-facing service sector jobs, like hospitality and entertainment, lost their employment and had to rely on government assistance to cover their living expenses (Bureau of Labor Statistics January 2021, 16).[4] Those working in healthcare, grocery stores and large retailers were at an increased risk of exposure to the COVID-19 virus and were identified as "essential workers."[5]

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[4] Bureau of Labor Statistics (2021) reported that employment in leisure and hospitality fell by 498,000 by December 2020 with a high of 8.3 million jobs lost in March and April of the same year (p.16). At the height of the pandemic, during the period of March and April in 2020, the retail sector lost 2.4 million jobs.

[5] The Centers for Disease Control (CDC) defines essential workers as, "those who conduct a range of operations and services in industries that are essential to ensure the continuity of critical functions in the United States (U.S.)." https://www.cdc.gov/vaccines/covid-19/categories-essential-workers.html However, the essential worker guidelines were largely left to state governments. Governor Newsom

The federal government responded quickly by enacting eviction moratoriums and providing emergency funding to cities to address housing needs of people experiencing homelessness. Several CDC studies documented the increased risk of COVID-19 transmission in homeless shelters due to overcrowding and inability to socially distance (Mosites et al. 2020; Tobolowsky et al. 2020). This situation is worsened by the fact that many homeless individuals have pre-existing medical conditions and are of older age (California Budget and Policy Center February 2022, 7).

In California, local jurisdictions (towns, cities, counties) were prepared to meet the housing challenges unleashed by the pandemic at varying degrees. Cities with existing formula grantee access[6] to the federal Community Development Block Grants (CDBG) received additional funds from the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) under the CDBG-CV program.[7] Medium and small-sized cities with limited flow of federal funding had to be more creative or they could not create any new programs at all. Some cities like San Pablo (2020 population of 32,127) used funds carried over from their dissolved Redevelopment Agency when designing local rental assistance programs. Others partnered with philanthropic organizations focused on social impact investing to fund their emergency housing programs. In addition, many cities entered into partnerships with federal, state and county government agencies to implement emergency housing programs. During the pandemic, another troubling aspect of the housing market in California became obvious; low-income minority populations were disproportionately in distress. To reduce gaps in homeownership and increase access to opportunity-rich neighborhoods, new initiatives and programs had to be created.

This paper is one of three working papers analyzing the California emergency housing policy response to the COVID pandemic and its impact on the advancement of equity. Dr. XiaoHang Liu wrote a working paper titled "Inclusionary Housing Programs, Vulnerability to COVID-19, and Residential Segregation: An Examination of Cities in California", which examines the association between a city’s pre-pandemic inclusionary housing program, its vulnerability to COVID-19, and its change in racial residential segregation. Dr. Jennifer Shea and Dr. Laura Mamo wrote "California Cities’ Emergency Housing Policies during COVID-19: Where is Equity?”, a working paper that analyzes the results of a survey distributed to 482 local

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issued guidelines for California as part of Executive Order N-33-20. https://covid19.ca.gov/essential-workforce/

[6] CDBG is allocated using a formula where population is weighted at 25%, people in poverty is weighted at 50% and % overcrowded units is weighted at 25% (https://crsreports.congress.gov/product/pdf/R/R46733 p. 7) “Approximately 70% of CDBG program funds are distributed to entitlement communities, defined as (1) principal metropolitan cities, (2) other cities with populations of 50,000 or greater, and (3) urban counties with populations of 200,000 or greater (excluding entitlement city populations). The remaining 30% of funds are allocated to states based on a separate formula allocation process. State CDBG funds are to be distributed by states to communities that do not qualify for entitlement funds” (Congressional Research Service, March 24, 2021). https://crsreports.congress.gov/product/pdf/R/R46733

[7] As part of the CARES Act, $5 billion was allocated to the supplemental Community Development Block Grant (CDBG-CV) fund. Localities in California received roughly $642.6 million of CDBG-CV funding (spreadsheet entries 56-239) https://view.officeapps.live.com/op/view.aspx?src=https%3A%2F%2Fwww.hud.gov%2Fsites%2Fdfiles%2FCPD%2Fdocuments%2Ffy2020-CARES-allocations-AllGrantees.xlsx&wdOrigin=BROWSELINK

California governments to better understand the relationship among housing policy and three interrelated dimensions of equity goals and inequity targets: economic equity, health equity, and racial equity.

This paper (WP 2022-1) provides an overview of emergency policies and programs created in California's cities during the pandemic based on a scan of the academic and policy literature and, in part, inspired by student research papers in Professor Pamuk's USP 580: Housing Policy and Planning course offerings in spring 2021, summer 2021 and spring 2022.

Table 1: Emergency Housing Policies and Programs by Level of Government and Target Groups

Federal	State of California	County	City
Target group: Renters			
Eviction Moratorium	Eviction Moratorium	Eviction Moratorium	Eviction Moratorium
Emergency Rental Assistance	Emergency Rental Assistance	Emergency Rental Assistance	Emergency Rental Assistance
			Lease Breaking
			Eviction Legal Defense
Target group: Homeless population			
	Project Roomkey	Project Roomkey	Project Roomkey
	Project Homekey	Project Homekey	Project Homekey
			Motel and Hotel Vouchers
			Conversion of Buildings (e.g., convention centers) into temporary shelters
			Bridge Housing
			Safe RV Parking Sites
			Tiny/Pallet Houses
Target group: Homeowners			
Mortgage Forbearance	Mortgage Assistance		Mortgage Assistance
	Property Tax Relief		

Table 1 is a summary of the type of programs we identified that were created by different levels of government and the three main groups in the housing market that experienced distress during the COVID-19 pandemic: renters, the homeless population and homeowners. The most urgent group that needed assistance was the homeless population because they were unable to comply with social distancing guidelines and hygiene requirements to prevent the spread of infection thus putting them at the greatest risk of getting infected and falling ill. Not surprisingly, FEMA approved California's request to launch a program[8] early in the pandemic to house the homeless population temporarily in hotel rooms. Because the hotel sector had collapsed due to lockdowns, there were rooms available to be accessed with this funding. Project Roomkey[9] was established in March 2020 and implemented on the county and local government levels to secure motel and hotel rooms to house homeless individuals and provide a temporary bridge to

[8]https://pleasantonweekly.com/news/2020/04/05/fema-approves-states-homeless-housing-initiative
[9]https://news.caloes.ca.gov/project-roomkey-impact-to-date-and-looking-ahead/

Permanent Supportive Housing (PSH). FEMA provided 75 percent cost-share reimbursement for the hotel and motel rooms. The California state government aimed to secure 15,000 rooms for the homeless and included food and custodial services as well as behavioral health and healthcare services delivered by local governments and community partners.[10]

To assess the design and implementation record of emergency housing policies and programs, the following section provides an overview of what was done during the pandemic at the federal, state, and local levels for different target groups (renters, the homeless population, and homeowners) based on a review of the emerging academic and policy literature.

EMERGENCY HOUSING PROGRAMS TARGETING RENTERS

To prevent an eviction crisis, different levels of government implemented eviction moratoriums and rental assistance programs. Eviction moratoriums were implemented at the beginning of the pandemic due to the impending economic fallout. Only a few local governments in California were able to design and implement rental assistance programs with their own local funds, while federal rental assistance funding did not become prominent until late 2020. Additionally, legal eviction defense and lease breaking ordinances were implemented at the local level in some rare instances.

Eviction Moratoriums

Eviction moratoriums were enacted at the federal, state, and local levels. The federal government passed several eviction moratoriums. As part of the CARES Act, the first federal eviction moratorium covered tenants who lived in rental units that 1) participate in federal assistance programs; 2) are subject to a federally backed mortgage loan guarantee; and 3) covered by federally backed multifamily mortgage loans. In response to the looming expiration of the CARES Act eviction moratorium in July 2020, former President Trump issued an Executive Order in early August 2020 to direct the CDC to enact another eviction moratorium. Until the Supreme Court struck it down, the CDC eviction moratorium covered tenants in areas with substantial or elevated level of COVID-19 transmission. The Federal Reserve Bank of Atlanta reported that the CARES Act applied to 28 to 46 percent of occupied rental units nationally, while the CDC moratorium applied to all renters who met the income and other eligibility criteria set in the CDC Eviction Moratorium Order (Stein 2020).

Around the same time, and after the California Judicial Council rescinded Emergency Rule 1 (an emergency ruling used to block eviction cases in court from moving forward unless the action is necessary to protect public health and safety), the California State Legislature passed AB 3088 (August 31, 2020), which is the state eviction moratorium. The bill banned

[10] https://www.gov.ca.gov/2020/04/03/at-newly-converted-motel-governor-newsom-launches-project-roomkey-a-first-in-the-nation-initiative-to-secure-hotel-motel-rooms-to-protect-homeless-individuals-from-covid-19/

evictions of California tenants that can demonstrate COVID-19 related financial hardship and required them to pay 25 percent of the rent by January 31, 2021.[11]

Local eviction moratoriums were predominantly similar to the state eviction moratorium in their broad nature. For example, Los Angeles County created an Eviction Moratorium (March 4, 2020 thru June 30, 2021), which applied to residential and mobile home renters and commercial tenants in incorporated cities and in unincorporated areas in the county without their own eviction moratorium or localities with weaker protections (Los Angeles County Department of Consumer and Business Affairs August 3, 2021). During the period of October 1, 2020 and September 30, 2021 (due to later extensions of the state moratorium), the state moratorium was the primary bill preventing evictions specifically due to nonpayment of rent within the county. The county moratorium supplemented the state moratorium by granting additional tenant protections in the form of preventing evictions due to no-fault, nuisance, denying landlord entry, pets, and COVID-19 violations related to unauthorized occupants.

The state eviction moratorium was extended several times. First through SB 91 (January 29, 2021)[12] and, more recently, the California Legislature passed AB 2179 (March 31, 2022), which further extended it through June 30, 2022 only for tenants who applied for emergency rental assistance to cover the unpaid rent owed as of March 31, 2022. The bill preempted, or removed, local eviction protections for nonpayment of rent that were not law by August 19, 2020.[13]

Rental Assistance Programs

In response to the looming eviction crisis with the eventual expiration of eviction moratoriums, the federal government enacted both the Consolidated Appropriations Act (CAA) 2021 and the American Rescue Plan Act (ARPA) 2021, which together allocated more than $46 billion for emergency rental assistance nationwide. Despite the significant amount of funding, distribution was slow. According to the Treasury Department, as of April 2022, of the $24 billion allocated in CAA funding, over $19 billion was distributed to state and local governments. The National Low Income Housing Coalition (2022) has created an ERA tracking tool that displays this information by connecting to state sources tracking the fund disbursements.[14] According to the NLIHC tracking tool, as of June 22, 2022, state and local governments distributed over $14 billion and almost $4.65 billion, respectively, in CAAA funds. For the ARPA funds, the Treasury Department (2022) notes $7.3 billion was distributed by state governments and $2.03

[11] California Legislative Information website. AB 3088 https://leginfo.legislature.ca.gov/faces/billTextClient.xhtml?bill_id=201920200AB3088

[12] California State Legislature Senate Bill 91 (January 29, 2021) https://leginfo.legislature.ca.gov/faces/billHistoryClient.xhtml?bill_id=202120220SB91

[13] California State Legislature Assembly Bill 2179 (March 31, 2022) https://leginfo.legislature.ca.gov/faces/billTextClient.xhtml?bill_id=202120220AB2179

[14] https://view.officeapps.live.com/op/view.aspx?src=https%3A%2F%2Fhome.treasury.gov%2Fsystem%2Ffiles%2F136%2FApril-2022-ERA-Monthly-Data.xlsx&wdOrigin=BROWSELINK

billion by local governments. During the same period, the California state government "approved or paid" over $3.8 billion in COVID-19 rent relief funds.[15]

At the state level, California Governor Gavin Newsom signed COVID-19 Tenant Relief Act of 2020 (AB-3088) (Aug. 31, 2020). This bill was designed to utilize $2.6 billion from federal assistance to pay landlords 80% of unpaid rent for low-income tenants impacted by the pandemic. In return, landlords were required to accept rent forgiveness for the remaining 20% in back rent and agree not to evict tenants. At least 25% of back rent was required to be paid to the landlord to avoid eviction. Tenants were protected by the federal eviction moratorium until June 30, 2021.

The California State Rental Assistance Program was created under SB-91 (January 29, 2021) and $1.5 billion in federal Emergency Rental Assistance Program (ERAP) funds (Round 1) was allocated for this program. SB-91 is an extended and evolved version of AB-3088. Meanwhile, small court filings were pushed back to Aug. 31, 2021. The state government allocated Round 1 ERAP funds ($1.3 billion) to forty-nine local jurisdictions with populations over 200,000. [16] Thirty counties with populations fewer than 200,000 received $150 million proportionally based on their population.

The rental assistance was distributed at both the state and local levels in California. The state rental assistance program had several rounds of funding distribution, and each had slightly different priorities including 1) households below 50 percent AMI; 2) communities disproportionately impacted by COVID-19; and 3) others eligible for the program who make below 80 percent AMI. Likewise, for local rental assistance programs, target population and eligibility criteria reveal each city's priority in terms of advancing equity in economic, health, and race/ethnicity. For example, in Oakland, there were some more specifically targeted efforts to reach households living in areas with high COVID-19 infection rates.

Among those local governments that created their own rental assistance programs, Los Angeles County used $259 million from federal and state government funding to provide rent relief up to $10,000 per tenant for accrued past rent. The relief program served Los Angeles County residents who experienced economic loss or struggle due to the pandemic. The program allocated $3 million to assist evicted individuals and households. Eligibility criteria for the relief program included the following: 1) Los Angeles County residency; 2) documented impact of the pandemic; 3) unemployed for 90 days or more; and 4) household income below 50% of AMI with priority given to individuals below 30% AMI. Additionally, it compensated landlords 80% of unpaid rent between April 1, 2020 thru March 31, 2021 and required tenants to pay 25% up to 3 months of future rent from April thru June 2021. Lastly, immigration status was not checked (Cota Robles 2021). Similarly, the San Diego County Rental Assistance Program prioritized households at or below 50% AMI and included secondary prioritization of residents who live in areas with limited access to health opportunities (Housing and Community Development Services n.d.). San Mateo County's Emergency Rental Assistance Program aimed to assist tenants who cannot pay rent after the moratorium ends. Eligible households must have a

[15] https://housing.ca.gov/covid_rr/dashboard.html
[16] https://www.auditor.ca.gov/reports/2021-615.1/index.html#figure1

household income below 80% of AMI with priority for those below 50% AMI (County of San Mateo. n.d.).

Marin County COVID-19 Canal Outbreak Response[17] is a good example of a public-nonprofit partnership. The Canal area of San Rafael contains a large number of low-income residents and was the site of a COVID-19 outbreak early in the pandemic. In July 2020, Marin County's Health and Human Services Department partnered with non-profit and civic organizations, such as the Canal Alliance, Marin Community Clinics, Kaiser, UCSF, and the City of San Rafael, to slow the spread of the virus amongst the Canal's residents with bilingual outreach, prevention education, mask distribution, accessible pop-up test sites, and contact-tracing. The county also partnered with the Multicultural Center of Marin to work with local hotels in obtaining rooms for necessary isolation and quarantine protocols, as crowded homes increase spread of the virus. Additionally, the county collaborated with the Marin Community Foundation and the Marin Healthcare District to provide $3 million for emergency rental assistance and disaster relief for COVID-19 positive residents.

Another example comes from the City of Berkeley, where prior to the creation of a federal and state funded rental assistance program, the City Council reallocated $3 million towards COVID-19 relief targeted for anti-displacement programs. This involved the housing retention program that originally provided low-income tenants a grant of $5,000[18] and later provided tenants who experienced a monetary loss due to COVID-19 a maximum grant of $10,000 (City of Berkeley 2022).

Lease Breaking and Eviction Defense

A few unique tenant protections implemented by local governments include lease breaking and legal eviction defense. For example, the City of Berkeley created a City Ordinance (No.7, 720-NS) allowing tenants to end leases without penalties for COVID-19 related financial reasons, even if the tenants are students and enrolled at a school where classes were cancelled or limited in-person classes were being offered (Berkeley Rent Board 2022).

Similarly, Sonoma County's COVID-19 Eviction Defense Ordinance created a legal defense for tenants who live anywhere in Sonoma County, face eviction due to non-payment of rent, and can demonstrate financial losses due to lost work or medical expenses resulting from the COVID-19 pandemic. The ordinance requires that tenants who use this defense share that information with their landlord to support their claims for any prospective mortgage relief. The nonpayment protections were set to continue for 60 days after the end of the emergency (County of Sonoma 2020).

[17] https://coronavirus.marinhhs.org/sites/default/files/2020-08/canaloutbreakresponseupdate-2020.08.13.pdf
[18] According to Berkeley Mayor Jesse Arreguin's 2020-2021 Fiscal Budget (page 5).

EMERGENCY HOUSING PROGRAMS TARGETING THE HOMELESS

Projects Roomkey and Homekey Programs

The homeless population was increasingly vulnerable to COVID-19 due to their inability to socially distance, advanced age, and the presence of chronic health conditions. To address this vulnerability, city governments provided the homeless with increased space to sleep outside and park their vehicles in safe parking areas. For example, San Francisco created a Safe Sleeping Sites program (May 21, 2020) with access to basic infrastructure to prevent the spread of disease (Department of Emergency Management n.d.). Supervised by the nonprofit Urban Alchemy, San Francisco's first city-sanctioned tent encampment, located at Civic Center, consisted of seventy tents with social distancing measures in place. It was created to provide a public benefit to the SF community by designating space for the homeless to shelter in place with access to services, hygiene, and sanitation, and helping prevent the spread of COVID-19 in the SF community (City and County of San Francisco n.d.). This was part of a larger Homelessness Recovery Plan that included a Shelter-In-Place order to allow homeless individuals to sleep in hotels, motels, Safe Sleeping Sites, and shelters (City and County of San Francisco 2022). Similarly, Oakland's approach included building Safe RV Parks designed to serve any unhoused person already living in an RV in Oakland. The sites provide 24/7 staffing, on-site security, electricity, drinking water, portable toilets, weekly shower service, garbage service, limited passenger vehicle parking and opportunity for participants to bring their pets (City of Oakland 2020).

A notable change in housing policy occurred when the Project Roomkey program was launched in March 2020. Roomkey was designed to reduce the spread of COVID-19 among the state's vulnerable homeless population by sheltering them in motel and hotel rooms. Program goals included: 1) housing California's homeless population in non-congregate shelters, such as hotels; 2) reducing the spread of COVID-19 among vulnerable populations; 3) protecting human life; and 4) minimizing strain on healthcare system capacity (California Department of Social Services n.d.). However, California policy makers were not satisfied with a short-term policy solution created largely for public health purposes and searched for more permanent solutions.

Project Homekey builds on the success of the Project Roomkey program by providing permanent housing for the homeless. Project Homekey was envisioned as the next phase in the state's effort to protect the homeless who are at-risk for serious illness and impacted by COVID-19. Originally, funding came from a $600 million grant ($550 million from the state's direct allocation of the federal Coronavirus Relief Funds (CRF) and $50 million from the state General Fund to local entities to purchase and rehabilitate housing, including hotels, motels, and vacant apartment buildings, and convert them into interim or permanent long-term housing. HCD divided the state into eight regions, with funding reserved for a time-limited basis during the "priority application" period. Later in the pandemic, the California state government allocated $1.45 billion to Project Homekey with $1.2 billion in federal funding coming from the American Rescue Plan Act (ARPA) (March 11, 2021) and $250 million from state General Fund. Recently, Governor Newsom announced an additional $2.75 billion would be allocated to a continuation of Project Homekey to purchase and rehabilitate buildings to provide permanent housing for people experiencing homelessness (Office of Governor Newsom 2021). The state of California tracks progress for projects supported by the second round of funding (since December 2021) on its Homekey Awards Dashboard.[19]

In some cases, as seen in the city of Milpitas, conversion of old motels into permanent housing for the unhoused was met with resistance from city residents (Mercury News, December 17, 2020). In other instances, local governments experienced greater success housing the homeless. San Francisco was awarded $29 million from the state's Project Homekey program to purchase Hotel Diva (130 room hotel near Union Square) for Permanent Supportive Housing (PSH) and $45 million for the purchase of Granada hotel[20] (232-room SRO hotel already occupied with seniors) for homeless housing (Oct. 23, 2020). In addition, Homekey funds were awarded (March 30, 2022) to create twenty-five units for people who are aging out of the foster care system and for Extremely Low Income (ELI) households at risk of homelessness.[21]

Similarly, the City of Oakland won $14.8 million through a Homekey grant to purchase the Piedmont Place hotel to rehabilitate the property and convert it into forty-four studio apartments, one two-bedroom unit, and one studio unit for a property manager (Kendall 2022).

The state's Homekey Program Awards Dashboard[22] provides a full list of all projects and jurisdictions awarded Homekey funds. Bay Area (19 awards) and Los Angeles County (19 awards) combined make up 52% of all awards in the state. In addition to awards made to San Francisco and Oakland, small-sized cities and counties in Silicon Valley have also benefited from Homekey program funds, including for the purchase of Crestview hotel in Mountain View[23] (61 units) and Bella Vista Inn in Santa Clara County (180 units).[24]

Earlier during the pandemic, Alameda County participated in Project Roomkey by providing temporary housing for unsheltered residents as part of the emergency response for COVID-19. The Operation Comfort program provided short-term quarantine housing for those who tested positive for COVID-19, had active symptoms of COVID-19, or were in close contact to someone with COVID-19. This program was available to the homeless as well as to those living in extremely overcrowded housing preventing them from isolating safely at home. Alameda County also created a Safer Ground program that supplies non-congregate shelter emergency housing resources for homeless at a high-risk of developing a COVID-19 infection. It also aids in providing non-congregate shelter where the homeless can socially distance (Alameda County Healthcare for the Homeless n.d.).

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[19] https://homekey.hcd.ca.gov/awards-dashboard
[20] https://sfmayor.org/article/san-francisco-awarded-29-million-states-project-homekey-purchase-130-room-hotel-homeless
[21] https://www.cbsnews.com/sanfrancisco/news/state-awards-grants-to-oakland-san-francisco-to-convert-hotels-into-housing/
[22] https://homekey.hcd.ca.gov/awards-dashboard
[23] https://www.mountainview.gov/depts/comdev/housing/crestview_hotel.asp
[24] https://news.sccgov.org/news-release/county-santa-clara-receives-22-million-homekey-funding-convert-hotel-housing

Additionally, some cities created partnerships with tech companies to create housing for the homeless. For example, using Project Homekey program funds, the city of Mountain View, in collaboration with LifeMoves, the nonprofit managing the site, was able to convert an abandoned vehicle maintenance yard into a temporary housing complex that moved 124 unhoused individuals into stable housing in partnership with Google, Facebook and others.[25]

Hotel and Motel Voucher Programs

Several cities implemented hotel and motel voucher programs. The City of Oceanside hotel and motel voucher program provided the homeless with room, board, security, case management, and enhanced cleaning under COVID-19 protocols. It was estimated to cost the city about $25,800 to assist fifteen persons per week. In June 2020, $788,485 in Community Block Grant Coronavirus Supplemental Funds were provided to the city with $350,000 allocated towards hotel and motel vouchers for the homeless at the highest risk for contracting COVID-19. A separate $1.2 million federal funding package gave the city $100,000 for the voucher program, which can also be used for supportive services (Diehl 2021).

Tiny Homes

To address the homelessness crisis, local governments began to think of creative new policy ideas. One such novel idea is housing the homeless in tiny homes, which are cheaper to build than an apartment unit, but lack some of the traditional basic amenities, such as bathrooms and kitchens. These tiny homes are placed in "villages" and can be managed by nonprofits in collaboration with local governments. For example, Los Angeles County created a Tiny Home Village (April 27, 2021) along Freeway 101 (North Hollywood) for homeless individuals displaced from Echo Park Lane (Walker 2021a, 2021b). Hope of the Valley is the nonprofit managing six tiny home villages in Los Angeles County with 908 beds (two per each tiny home). More recently, Sacramento County Supervisors, with funding from ARPA, approved one hundred tiny home units aimed at helping 125 homeless people transition away from homelessness (Morales and Redd 2022). The cost of the tiny homes village is $6.4 million for the purchase of one hundred Pallett sleeping cabins[26] set to be installed on a vacant lot and $1.2 million to operate the site for the first two years (Serrin and Denver 2022). The A-Mark Foundation (2022) found that the average cost per tiny home bed in Los Angeles is $42,344 with the cost of tiny home villages ranging from $3 million to $9 million.

EMERGENCY HOUSING PROGRAMS TARGETING HOMEOWNERS

Although tenants and the homeless were the primary focus of COVID-19 emergency housing policy, federal, state and local governments also enacted emergency housing policies to assist homeowners who suffered financial hardship during the pandemic. At the federal level, homeowners had the option to apply for mortgage forbearance as banks were instructed to waive late fees and penalties for Freddie Mac owned mortgages. Foreclosures and evictions were halted until June 30, 2021. The forbearance program lasted 12 months. In addition, Freddie Mac allowed loan modifications to provide mortgage payment relief or to maintain the payments the

[25] https://www.lifemoves.org/homekey/
[26] https://palletshelter.com/

same after the forbearance period. While homeowners were allowed to not make regular payments without penalty, their loans were deferred and were expected to be paid later (Consumer Financial Protection Bureau 2021). Some cities also provided mortgage assistance to distressed homeowners using local funds (e.g., San Pablo used its dissolved Redevelopment Agency funds).

At the state level, the California Mortgage Relief program is a part of the Housing is Key initiative with funding from the American Rescue Plan Act (ARPA). The program had the following eligibility criteria: 1) household income at or below 100 percent of the county's AMI; 2) missed at least two mortgage payments prior to December 27, 2021; 3) own a single-family home, condominium, or permanently affixed manufactured home; and 4) faced pandemic related financial hardship after January 21, 2020 (Office of Governor Newsom 2021). The program could provide a maximum of $80,000 per household through a one-time grant directly to homeowners. The program funds were managed by the California Housing Finance Agency (CHFA), which estimated that 113,000 California households were eligible for the program. CHFA worked closely with local governments and nonprofits to administer the mortgage relief funds to California homeowners. As of late June 2022, the state mortgage relief program paid $81.3 million to 2,302 households with an average of $35,334 per household. Additionally, there is a state property tax relief component of the program that allows for a maximum relief of $20,000 to cover past due property tax bills.

EARLY POSITIVE LESSONS AND POTENTIAL IMPACT

Considering the novelty of these emergency housing policies, researchers are still studying their effects. There are some preliminary analyses showing the number of evictions prevented, the public health benefits associated with the prevention of an eviction crisis, and the primary justifications used to implement these policies. Research shows that emergency housing policies were effective in preventing an eviction crisis. During the recovery portion of the pandemic, fifteen million people lived in households at risk of eviction in the United States (Gilman et.al. 2021). Among this group, Blacks and Latinos were more likely to face eviction, with 22 percent of Black renters and 17 percent of Latino renters in debt to their landlords. Similarly, Rangel et al. (2021) found that the CDC eviction moratorium helped prevent 1.55 million eviction filings nationwide. Based on his analysis of data from San Diego County, Abramson (2022) showed that rental assistance lowered tenants' default risk with homelessness reduced by 45 percent and evictions by 75 percent. Benfer et al. (2022) found that eviction filings dropped 50 percent relative to the historical average when an eviction moratorium was in place. Further reductions were associated with the presence of eviction freezes targeting the initial stages of the eviction process (e.g., landlord providing an eviction notice or filing an eviction in court).

The emergency rental relief programs and eviction moratoriums were crucial in avoiding the more significant negative impacts evictions could have on public health and social welfare. Eviction moratoriums were found to reduce food insecurity and mental stress (An et.al. 2021). The expiration of eviction moratoriums was associated with increased COVID-19 case incidences and mortality leading to 433,700 excess cases and 10,700 excess deaths nationally by September 3, 2020 (Leifheit et al. 2021b, 2566). Sandoval-Olascoaga et al. (2021) found that lifting eviction moratoriums was associated with an increased risk of a COVID-19 diagnosis beginning 5 weeks after a moratorium is lifted and persisting for 12 weeks after that point. The study notes the hazard of COVID-19 diagnosis increases for all individuals when eviction bans are allowed to expire for those living in poverty, severely rent burdened, and suffering from pre-existing health problems (Sandoval-Olascoaga 2021, 8). Similarly, Benfer et al. (2022) found that some states began to lift public health-oriented eviction protections or imposed new restrictions on existing protections as COVID-19 cases were increasing. Thus, in most places where the moratoriums were enacted, the highest COVID-19 infection rates were recorded after eviction protections were lifted or weakened. Moreover, strong eviction moratorium protections were associated with a 12.6 percent reduction in the probability of mental distress (Leifheit et al. 2021a, 6). These studies indicate a significant positive effect of the emergency housing eviction prevention legislation on the promotion of public health equity.

Research shows that the promotion of public health and economic equity were common justifications used for the implementation of eviction moratoriums. Benfer et al. (2022) report that most of the forty-three state level eviction moratoriums implemented by governors, state legislatures, or judges cited public health and/or economic concerns as justification for the implementation(s) of these tenant protections.

In March 2022, an interdisciplinary team of researchers at San Francisco State University, including Pamuk and Umarov, designed and implemented the *California Cities' Emergency Housing Policies Survey*. The primary goal was to document which of California's 482 cities and towns adopted emergency housing policies in the context of the COVID-19 pandemic and the degree to which those policies were designed and implemented to address inequities along three dimensions: economic, health, and race/ethnicity. The survey also sought to document challenges or successes cities faced when implementing those emergency policies. An analysis of the survey results shows that HCD staff members who responded to the survey were emphatic about the successes they had in achieving their emergency housing policy goals. However, many respondents also reported that a considerable number of goals remain unmet as cities struggled to find the resources and lacked the capacity to implement these policies (Shea and Mamo 2022, p20).

UNDERSTANDING CHALLENGES WITH POLICY IMPLEMENTATION

For rental assistance programs, there were several implementation concerns. First, state and local governments clearly lacked the infrastructure and systems to deploy funding expeditiously, resulting in significant delays. Tobias (2021) describes the problems and failures of the rental assistance program in California. She observed that in addition to the delays in funding distribution, rental relief does not cover tenants who voluntarily move to less expensive housing or those who take out loans to pay off rent debt. Some landlords have refused to accept rental relief program assistance and moved forward with tenant evictions anyway. Tobias (2021) noted that the early 2020 Los Angeles rental assistance program required adjustments after it had only 56 percent of landlords participate in the city's program. While larger corporate landlords are in a better position to receive owed rent, smaller landlords struggled to navigate the regulations with some losing a steady stream of income (Tobias 2021).

Kneebone and Underriner (2022) documented the flaws in the rental assistance program and the significant role nonprofits played in rental assistance distribution. First, although states deployed rental assistance funds promptly, local governments and nonprofits did not have the capacity to distribute the rental assistance funding (Kneebone and Underriner 2022, 7-10). The best performing counties in rental assistance distribution had more than four times the number of housing and community development related nonprofits than the average performing county, and these nonprofits were financially better resourced (Kneebone and Underriner 2022, 11). More than half of the counties impacted significantly by the pandemic had local nonprofits with fewer resources (Kneebone and Underriner 2022, 15).

A research consortium comprised of researchers from the National Low-Income Housing Coalition, the Housing Initiative at the University of Pennsylvania (PennPraxis), and the Furman Center at New York University conducted a national survey of local governments with CARES Act related rental assistance programs throughout the US in 2020. They found comparable results to Kneebone and Underriner (2022) related to capacity of programs to address the sizable number of applications and conduct outreach as well as the importance of nonprofits in distributing funding. They also found that nearly 50 percent of the programs surveyed experienced a lack of landlord participation (HIP-Furman-LIHC 2021, 8). Although programs with a requirement for landlords not to evict tenants did not struggle to distribute funding, "the duration of an eviction restriction reduced programs' ability to distribute funds" (HIP-Furman-LIHC January 2021, 12). Similarly, the length of time required for a landlord not to evict a tenant was associated with the difficulty in funding distribution as was the presence of additional requirements (HIP-Furman-LIHC January 2021, 12). Another survey by the National Low-Income Housing Coalition and the Housing Initiative at Penn asked local governments nationwide about their emergency rental assistance distribution of CAA and ARPA funds. This survey found issues with limited access to technology and struggles to distribute funding due to the restrictiveness of the Treasury's guidelines, particularly early guidance for ERA 1 that required applicants to present documentation of household income and COVID-19 related hardship (HIP-LIHC Dec. 2021, 10).

Reina and Goldstein (July 2021) reported that 30 percent of California applicants for early rental assistance in 2020 had taken on additional debt to pay for housing costs. This "shadow debt" is not reimbursable through the rental assistance programs (Reina and Goldstein July 2021, 2).

Project Homekey also had several implementation challenges that hurt the program in the short term and can pose a massive challenge long term. Reid et.al. (2022) documented the strengths and weaknesses of the program. First, the most significant challenge for Project Homekey is the lack of long-term funding to support property management and operations. Estimates of the funding needed to support one unit of Permanent Supportive Housing (PSH) annually in California range from $5,000 to $15,000 with an average of $8,760 (Reid et.al. 2022, 12-13). Additionally, localities can struggle to provide adequate funding for supportive services (Reid et.al. 2022, 21). In localities where the Public Housing Authority (PHA) is the lead on the Homekey program or is part of the collaborative effort, there was less of a struggle to cover operating costs through project-based vouchers. However, some PHAs were not able to provide project-based vouchers to Homekey sites because they were already going to other projects (Reid et.al. 2022, 14). Second, there is a struggle to convert some of the units to PSH because they are not designed for that purpose and other units need additional renovation due to the cheap quality of the original building materials (Reid et.al. 2022, 16). Third, Homekey sites are experiencing a lack of coordination among the funding stream sources. These diverse sources of funding have differing compliance requirements that make it difficult for Homekey operators to navigate and can result in increasing the timeline and cost of development (Reid et.al. 2022, 17). Next, local programs experienced trouble transitioning the hotels/motels into housing because of the presence of residents already living on-site. Residential hotels can already serve as temporary housing for those at risk of homelessness, so acquiring the property and removing these residents can be counterproductive and result in additional program expenses if vouchers are provided to relocate them (Reid et.al. 2022, 20). For example, the Granada hotel case in San Francisco illustrates a particularly challenging situation now faced by the new owner (Episcopal Community Services).[27] The arrival of homeless individuals at this building, occupied by longtime low-income elderly residents, caused significant discontent and disruption. Lastly, there is a data gap, due to differences in data collection from Homekey and the Point-in-Time Count, which prevents the public from knowing whether the programs are accomplishing Homekey's goal of racial equity (Reid et.al. 2022, 22).

The *California Cities' Emergency Housing Policies Survey* at San Francisco State University asked two questions related to implementation challenges – one focused on administrative capacity and the other focused on relational capacity. Shea and Mamo (2022) define administrative capacity as it relates to "staffing, funding, and other resource levels, as well as staff skills, agency infrastructure, and political will" (p26). They define relational capacity as the challenges experienced when trying to reach target populations and working with funding and implementation partners. Survey results reveal that many respondents experienced administrative capacity challenges including insufficient staffing levels and funding, the amount of time needed to process applications, and insufficient grants administration capabilities. In addition, they also experienced a range of relational capacity challenges involving residents having difficulty navigating the bureaucracy (Shea and Mamo 2022, p26).

CONCLUSION

Our collaborative and interdisciplinary research team began our larger project of investigating the California housing policy response to the COVID-19 pandemic and its impact on the advancement of equity back in April 2020. The scan and review of the academic and policy literature reported in this paper (WP 2022-1) and the results of our recent survey of HCD staff members (or planning department staff members when the locality did not have an HCD Director) in California's 482 cities and towns (WP 2022-2) show that many cities in California have risen to the challenge by creating new emergency housing programs (EHP) and policies to address housing needs of renters, the homeless, and homeowners as we summarized in Table 1. In addition, Liu (2022) reported in WP 2022-3 those cities with Inclusionary Housing (IH) programs in 2019 are significantly less vulnerable to COVID-19 than cities without IH programs.

[27]https://sfstandard.com/public-health/granada-hotel-rush-to-house-homeless-at-expense-of-elderly-tenants/

Furthermore, using a multiple-level multiple-index approach, Liu (2022) found that, depending on the segregation index used, the presence or absence of an IH program may be significantly associated with a city's residential segregation change between 2014 and 2019.

As we write this conclusion in early September 2022, we observe that the CDC has lifted social distancing requirements and masking is now strongly recommended, but not required in low transmission communities like in California. Many eviction moratoriums have expired and emergency funding to states and cities have ended. In this context, will California cities' emergency efforts continue and convert to permanent programs to protect vulnerable populations who are homeless or at risk of eviction and homelessness? How will cities switch from emergency response to crafting permanent solutions to the housing crisis in California? As the economic outlook is giving mixed signals (high inflation and strong labor market), the housing markets are churning, and the affordability crisis is ongoing.

As we discussed in this paper, the economic decline due to the COVID-19 pandemic had the potential to cause significant hardship for millions of American households in the form of an eviction crisis and increased homelessness. In parts of the US, early eviction moratorium expirations potentially led to excess cases and deaths. However, the various levels of government took unprecedented steps to implement emergency housing policies that protected their constituents, saved lives, and potentially shifted the policy landscape to create greater acceptance of increased government intervention to strengthen the social safety net (temporarily) and provide relief during an economic crisis.

Despite these successes, there were issues with the emergency housing policies. Nonprofits played a significant role in the distribution of rental assistance funding. This meant that localities with fewer nonprofits and those containing local nonprofits with fewer resources struggled to distribute funding to renters. Project Homekey had similar capacity issues, but also included problems with the coordination of funding sources, the presence of low-income residents living at residential hotels set to convert to PSH, data collection, and covering operating costs long-term.

The unprecedented government implementation of emergency housing policy should not be regarded as a onetime event but a glimpse of the potential for government to protect Americans from eviction and homelessness. State and local governments in California are currently struggling to address the housing crisis. A permanent Housing Stabilization Fund, which would provide permanent emergency rental assistance to renters experiencing a sudden and temporary financial hardship due to no-fault of their own, would significantly strengthen our social safety net. Permanent supportive housing (PSH) through Project Homekey could help California house its large homeless population but will require the state to provide long-term funding for the program because some local governments are likely to face budget deficits in the coming years. Implications of doing nothing and going back to "business as usual" once all emergency housing policies have expired will certainly continue to exacerbate the housing crisis in California.

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