Emergency Rental Assistance Program (ERAP) provides critical lifeline to prevent eviction and displacement across Marin post-pandemic

Over 1,500 Marin County residents benefit from program investment, particularly households of low-income, female-headed households, and people of color.

From November 2022 through June 30, 2023, the Emergency Rental Assistance Program (ERAP) served 623 Marin households, preventing individuals and families experiencing economic hardship from facing eviction, displacement, and homelessness across the county. Most of the assistance (84%) went to arrears payments, helping Marin households catch up on past-due rent and utilities.

**WHO RECEIVED ERAP?**

Between November 2022 and June 2023, a total of $4,449,657 in ERAP funding was disbursed to Marin County residents.

- The total 623 households receiving ERAP funds represented 1,518 individuals.

- Over 85% of ERAP funds were distributed to those with the lowest income levels, including 69% with incomes at or below 30% of area median income (AMI) and 16% who receive other federal benefit programs. The remaining 11% went to households with incomes between 30 and 50% AMI, and 4% went to households with incomes between 50 and 80% AMI.
• Female-headed households were 61% of those receiving ERAP assistance while 38% were male-headed and 1% were non-binary, transgender, or preferred not to answer.

• Of those receiving assistance, 21% of head of households were aged 60 years and over, 47% were between 40 and 59 years, and 32% were aged 18 to 39.

• ERAP assistance went to households that identified as the following racial/ethnic groups with 28% Not Hispanic/Latino, 23% Hispanic/Latino, 18% Other, 18% White, 6% Black, 2% Mixed Race, 1% Asian, and 3% declined to answer.

• The largest percentage of households receiving ERAP assistance were in zip codes associated with San Rafael (39%), Novato (23%), and 10% from the area that includes Marin City, Sausalito, Muir Beach, and Belvedere.

• 84% of ERAP assistance went toward arrears payments for rent and/or utilities, compared with 16% going to current or prospective rent and/or utilities.

• 66% of households received assistance covering up to three months, 18% received 4-6 months, and 15% received over 7 months.
WHO ARE WE HELPING? PEOPLE AND THEIR STORIES OF IMPACT
ERAP AT INDIVIDUAL AND FAMILY LEVEL

The following stories of individuals and families who received ERAP assistance illustrate how the impacts of the pandemic—economic, health and well-being, and family-related—are continuing to impact Marin County residents.*

**Amma - Mother with reduced work hours**
The mother of a family of four cleans houses, and the father works in a restaurant. Her hours were reduced between October 2022 and April 2023, causing the family to fall behind on rent and receive an eviction notice. ERAP assisted the family in paying past-due rent and avoiding eviction.

**Hannah - Student and single mother with health issues**
A student at College of Marin and mother to two children was struggling to make ends meet. She experienced an extended hospital stay that caused her to drop classes and incur an outstanding payment for her financial aid. Given the added financial burden, she fell behind on rent and received an eviction notice. ERAP provided rental assistance that helped her get back on her feet.

**Renaldo - Renter whose landlord refused to participate in ERAP**
An unemployed individual was three months behind on rent when he received an eviction notice. The landlord refused to participate in the ERAP program and continued with the eviction process. The tenant found a job and a new place to live with assistance from local nonprofit agencies. ERAP assisted with his deposit and first month’s rent for new apartment.

**Mayra - Pregnant mother suspended work, husband’s hours reduced**
A pregnant mother suspended her work hours at her doctor’s recommendation due to complications with her pregnancy. Her husband’s work hours were reduced, adding to lost income for the family. The family of three received an eviction notice. ERAP assistance supported the family to avoid eviction.

**Pilar - Student, single mother with reduced work hours and illness**
A single mother of two children is still recovering from the financial impact of the pandemic where she missed work due to illness. Her hours as a driver for a local transit company were reduced, causing her to fall behind on rent payments. ERAP helped her gain stability.

*Names are fictitious to protect individual community members.*
**Tati and Juan - Wife with health problems, husband’s hours reduced**
While his wife was unable to work due to health problems and recent eye surgery, the tenant’s hours working in a restaurant kitchen were reduced. This caused an increased financial burden on the couple. ERAP covered past due rent that allowed them to remain housed.

**BUILDING STABILITY ACROSS MARIN COUNTY**
**IMPACT OF ERAP AT COMMUNITY LEVEL**

While ERAP has had tremendous impact for individuals and families across Marin County, it has also contributed to county-level goals of addressing homelessness, preserving affordable housing, and building a racially equitable community.

Preventing displacement is an essential component of any strategy to advance racial and economic justice and to preserve the diversity, strength, and vibrancy of the community. We know that those bearing the brunt of our current housing crisis in Marin are people of color, people of low-income, seniors, and people with disabilities. These communities face disproportionate hardship and displacement from Marin. Given that it will take years for Marin to build our way out of the current housing crisis, ERAP has been instrumental in protecting tenants, particularly marginalized tenants, from displacement.

ERAP has allowed eligible tenants to maintain stable housing as they recover from the impacts of the pandemic. This has produced positive ripple effects on individual and community well-being, including school attendance and children’s learning, individual mental health, family stability, as well as local employers’ ability to retain a workforce and uplift our local economy. ERAP has supported a diverse array of households and supported their stability for the vital role they play in the overall fabric of Marin.