

## FINAL REPORT – Emergency Rental Assistance Program (ERAP) provided critical lifeline to prevent eviction and displacement

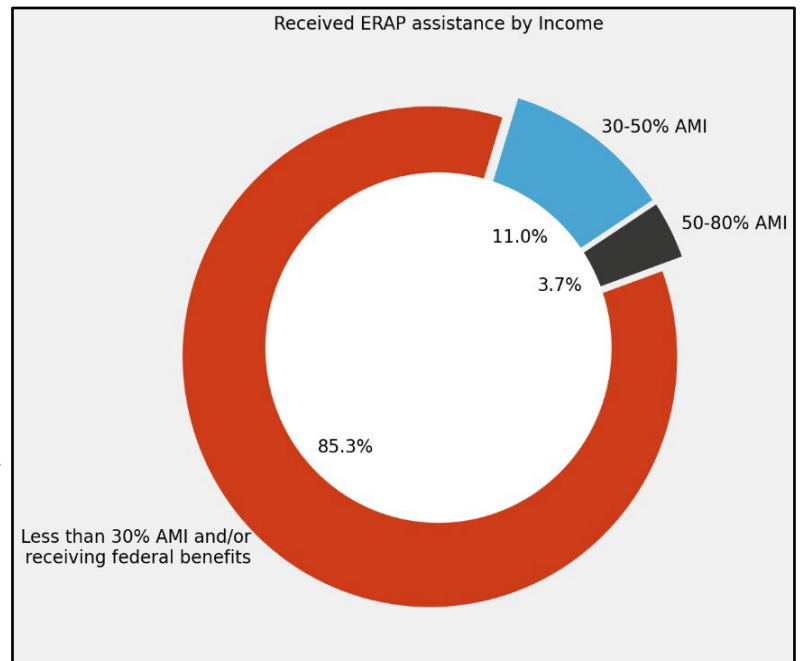
*Over 1,500 Marin County residents benefitted from program investment, particularly households of low-income, female-headed households, and people of color*

From November 2022 through January 30, 2024, the Emergency Rental Assistance Program (State ERAP-2) served 885 Marin households, preventing individuals and families experiencing economic hardship from facing eviction, displacement, and homelessness across the county. Most of the assistance (80%) went to arrears payments, helping Marin households catch up on past-due rent and utilities.

### WHO RECEIVED ERAP?

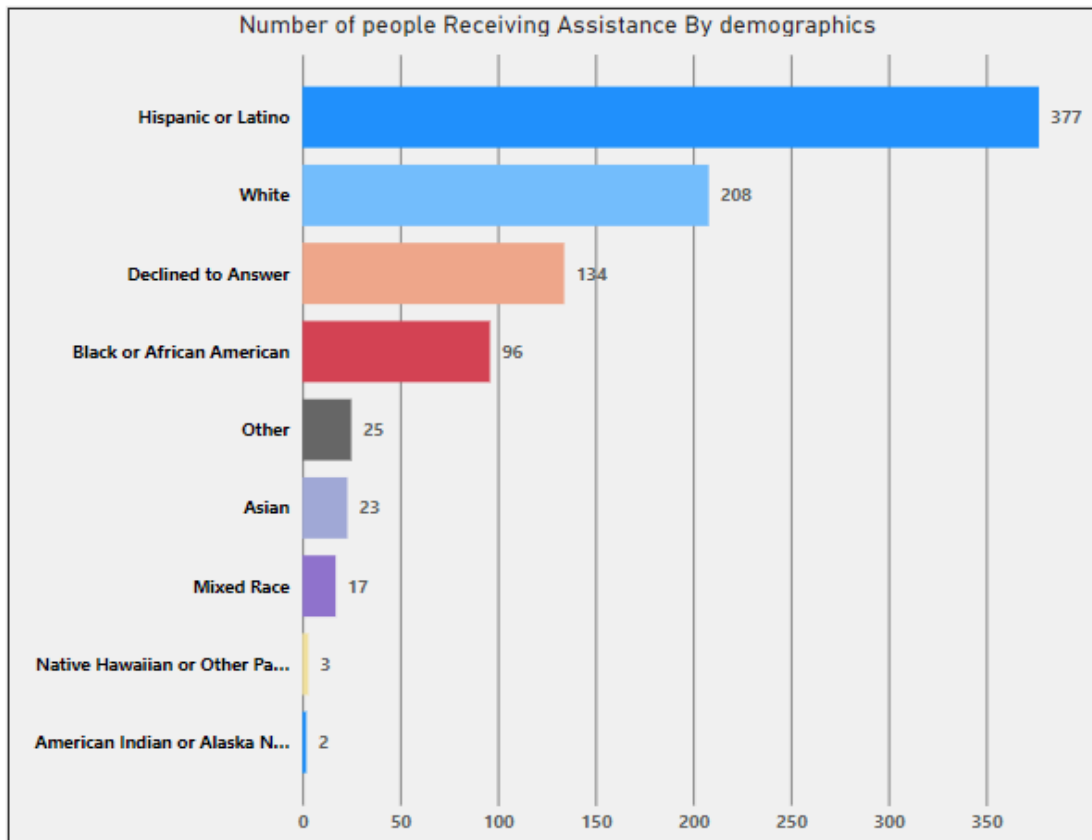
Between November 2022 and January 2024, \$6,242,591 in ERAP funding was disbursed to Marin County residents.

- The total 885 households receiving ERAP funds represented 2,149 individuals.
- Over 85% of ERAP funds were distributed to those with the lowest income levels, including 70% with incomes at or below 30% of area median income (AMI) and 15% 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 67% of those receiving ERAP assistance while 31% were male-headed and 2% were non-binary, transgender, or preferred not to answer.

- Of those receiving assistance, 22% of head of households were aged 60 years and over, 46% were between 40 and 59 years, and 22% were aged 18 to 39.
- ERAP assistance went to households that identified as the following racial/ethnic groups with 43% Hispanic/Latino, 24% White, 15% declined to answer, 11% Black, 3% Other, 3% Asian, 2% Mixed Race, .5% Native Hawaiian and .5 American Indian or Alaska Native.



- ERAP assistance was allocated to households residing in the following zip codes: San Rafael (38%), Novato (24%), Marin City/Sausalito (11%), Larkspur (5%), Mill Valley (5%), West Marin (4%), Tiburon (3%), Greenbrae (3%), Fairfax (3%), Corte Madera (3%), San Anselmo (2%).
- 79% of ERAP assistance went toward arrears payments for rent and/or utilities, compared with 21% going to current or prospective rent and/or utilities.
- 60% of households received assistance covering up to three months, 23% received 4-6 months, and 17% received over 7 months.

## WHO WAS HELPED? PEOPLE AND THEIR STORIES OF IMPACT

### ERAP AT INDIVIDUAL AND FAMILY LEVEL

*\*NAMES ARE FICTITIOUS TO PROTECT CLIENT IDENTITY*

The following stories of individuals and families who received ERAP assistance, as well as local landlords who received ERAP payments, illustrate how ERAP funds benefitted Marin County residents.

#### **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 and maintain housing.

#### **William – Caregiver for family members lost employment**

The sole breadwinner in his household lost his job as a janitor during the pandemic. He struggled to keep up with rent payments and provide for his family, including his wife who is disabled and sister who is ill. When he received an eviction notice he took out a high-interest loan to help maintain their housing. ERAP provided support to eliminate his rental arrears and help them stay housed. With support from another program, he was able to invest in cleaning equipment, establish his own successful business, and is in a more financially sustainable position today.

#### **Mark and Sarah – Cancer treatment required employment leave**

This couple with two young children reduced their work hours when Mark received a cancer diagnosis. His treatment required an extended leave of absence from work, and Sarah reduced her hours to care for Mark and take on additional family responsibilities during his treatment. With the loss of income, they quickly fell behind on rent. ERAP provided relief, covering rental arrears, and allowing them to get through this tough period of time.

#### **Laura – Senior citizen, landlord relies on rental income in retirement**

When her tenant fell behind on monthly payments he had little money, ill health, and desperately needed help. ERAP benefitted her tenant in his time of need and also allowed her to "breathe easy" as a landlord, to pay for taxes, upkeep on the property as well as fire prevention. For her, rental income on a single property takes the place of retirement savings as her primary financial support in retirement.

#### **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.

**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.

**Marita – Single mother of three young children, loss of spouse**

After losing her husband to COVID, Marita took on parenting their three young children as a single parent. When her car broke down, she used her minimal savings to purchase a used car to maintain her employment. With her savings depleted, she found herself unable to cover monthly expenses. She fell behind on rent and received a letter of eviction. ERAP covered her rental arrears and provided her family with housing stability through a challenging time.

**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.

**Amma – Mother with reduced work hours**

The mother of a family of four cleans houses, and the father works in a restaurant. When her work hours were reduced during the pandemic, the family fell behind on rent and received an eviction notice. ERAP assisted the family in paying past-due rent and avoiding evictio

## INCREASED HOUSING STABILITY ACROSS MARIN COUNTY

### IMPACT OF ERAP AT COMMUNITY LEVEL

ERAP has had tremendous positive impact on housing stability for individuals and families across Marin County as well as local landlords who play an important role in our county's affordable housing ecosystem. At the same time, it has also contributed to county-level goals of addressing homelessness, preserving affordable housing, and building a racially equitable community.

- ERAP successfully prevented homelessness by supporting eligible tenants to remain housed in the face of economic challenges. This produced additional positive ripple effects on individual well-being, including school attendance and children's learning, individual mental health, family stability, and workforce participation.
- ERAP funding supported local landlords to maintain affordable housing units.
- ERAP prevented displacement of those in our community who disproportionately bear the brunt of our housing crisis, namely people of color and people of low-income.

Rental assistance plays an important role in an effective approach to the affordable housing crisis. ERAP produced important benefits in Marin and the need for this type of program continues. Future investment in programs and policies that prevent homelessness, preserve existing affordable housing, protect tenants, and produce new affordable housing are essential to achieve county-level goals.