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The Honorable Gavin Newsom Governor of California 1303 10th St., Suite 1173 Sacramento, CA 95814

Dear Governor Newsom:

On behalf of UnidosUS (formerly the National Council of La Raza), I write to urge you to expedite emergency rental assistance to prevent harmful evictions of vulnerable families. The state has taken some positive steps since the beginning of the pandemic to provide relief, support, and aid to families. We have also appreciated the leadership and work of key administrative officials who have engaged us and our Affiliate leaders in efforts to get rental assistance to Latino renters at risk of eviction and in dire need of help. Despite these efforts, the State Rental Assistance Program has failed to fully deliver the assistance that Californian's most vulnerable communities need. While various laws have managed to avert the eviction crisis in California, that is about to change, as many of the eviction protections created by AB 832 ended on September 30, 2021¹. This makes it more important than ever to disburse federal aid quickly and ensure that it goes to the people most in need. At the federal level, UnidosUS is engaged with the U.S. Department of the Treasury and the White House on this issue due to its national importance. This letter includes recommendations based on available state data and input from our Affiliate network of community-based organizations in California working directly with Hispanic people in need of housing assistance.

UnidosUS is the nation's largest Hispanic civil rights and advocacy organization and has built a stronger country by creating opportunities for Latinos for more than 50 years. Through its unique combination of expert research, advocacy, programs, and an Affiliate Network of nearly 300 community-based organizations across the United States and Puerto Rico, UnidosUS simultaneously challenges the social, economic, and political barriers at the national and local levels. The UnidosUS California-based Affiliates include 62 community-based organizations that invest more than \$1.8 billion and employ more than 15,000 staff to provide direct services to approximately 1.8 million Californians annually. UnidosUS is headquartered in Washington, DC, and has an office in Los Angeles and staff in Sacramento. Through partnerships, community investments, and state research and advocacy on housing, health, and education, UnidosUS advances opportunities for the more than 15 million Latinos who call California home. UnidosUS is also a partner or stakeholder with the California Housing Finance Agency and provides state funding support to 14 local housing counseling agencies throughout the state to help struggling renters and homeowners. The difficulties that families experience in obtaining assistance are real and pervasive.

As you know, due to the economic impact of COVID-19, hundreds of thousands of low-income Californians are at risk of losing their rented homes through eviction for back rent owed. As of August 30, 724,000 households were still behind in rent. In addition to the data thus far, our concerns also stem from our experience in serving California families.

Latinos have been hit especially hard by the pandemic and make up 39.3% of the population in California but 47.1% of reported COVID-19 deaths statewide.² Even before the COVID-19 pandemic, low-income Latino families were struggling to keep up with unaffordable housing costs.³ Rental costs in the state have risen faster than wages, increasing the number of cost-burdened households. Between 2001 and 2014, the percentage of Latino renters in the U.S. paying 30% or more of their income on rent grew from 46% to 55.8%.⁴ Immigrants and workers living in families with mixed immigration status are at even greater risk because of legal, technological, linguistic, and cultural barriers.

Frontline essential workers—the majority of whom are Latinos, Blacks, and immigrants—have been critical to California during the pandemic. Yet, existing housing insecurity and overcrowding have compounded the health risks that low-wage essential workers face. More than 1.1 million⁵ low-wage essential workers in California do not have access to affordable rental housing and are more likely than nonessential workers to live in overcrowded homes. If people are evicted and forced to move in with loved ones, overcrowding will only get worse.

To expedite emergency rental assistance and prevent harmful evictions of vulnerable families, we recommend your administration take several additional steps:

- Work with local nonprofit organizations. Local nonprofits possess extensive experience in the delivery of services to their communities, and we encourage your administration to work with these uniquely positioned organizations in efforts to support at-risk households as their applications are processed and to grant those organizations funding to cover expenses for the work. Nonprofits with experience supporting families with housing issues—such as HUD-approved community-based organizations—can get families on the right path.
- **Single point of contact.** The Department of Housing and Community Development (HCD) should assign tenants and landlords a "single point of contact" (SPOC) to help navigate the rental relief assistance process upon request from a tenant or landlord who applies for rental relief assistance. There is precedent for this in the California Homeowner Bill of Rights (HBOR), which created a similar system to support homeowners at risk of foreclosure.

Recognizing the imminent crisis if funds were not disbursed quickly, on August 25, 2021, the Treasury Department announced policies that provide additional guidance for

grantees to accelerate assistance disbursement. Many of these new policies reaffirm or expand existing Treasury guidance that encourages state and local governments to create flexible and fast-moving rental assistance programs. We wanted to raise the following points in the U.S. Department of the Treasury policy guidance and urge you to implement them quickly:

- **Self-attestation.** HCD should allow self-attestation as a way of documenting each aspect of a household's eligibility for rental assistance including financial hardship, the risk of homelessness or housing instability, and income. California's state program, and various local programs, allow for self-attestation for some requirements. The state of California should take advantage of the flexibility given by the U.S. Treasury. The U.S. Treasury's new guidance reiterates that households can self-attest their eligibility and clarifies that this extends to household income eligibility without access to documentation. This would greatly simplify the process for applicants as the documentation requirements have been a consistent obstacle for them.
- Past arrears covered for previous addresses. Outstanding debt can be an
 obstacle to accessing new housing. Therefore, the U.S. Treasury supports
 assistance to cover rent or utility arrears at a previous address. HCD should
 institute this policy and work with nonprofit organizations to ensure that
 applicants and potential applicants know about this option.

The rental assistance program is meant to provide a lifeline to renters. Your administration has a responsibility to expedite emergency rental assistance while ensuring the equitable distribution to the hardest-hit communities, including Latinos, immigrants, and other communities of color. Thank you for considering our views. Please contact me at elopez@unidosus.org if you have any questions.

Sincerely,

Esmeralda López

California State Director Policy and Advocacy

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¹ A.B. 832, 2021–22 Assemb., Reg. Sess. (Cal. 2021), https://leginfo.legislature.ca.gov/faces/billNavClient.xhtml?bill_id=202120220AB832.

² Cliff Despres, Update: Coronavirus Case Rates and Death Rates for Latinos in the United States (San Antonia, Texas: Salud America!, 2021), https://salud-america.org/coronavirus-case-rates-and-death-rates-for-latinos-in-the-united-states/ (accessed October 8, 2021).

³ UnidosUS, Struggling to Stay Home: Latino Renters in the COVID-19 Pandemic (Washington, DC: UnidosUS, September 2020), http://publications.unidosus.org/handle/123456789/2087 (accessed October 8, 2021).

⁴ Algernon Austin, "Net Worth of Latino Renters Drops 22 Percent," *Demos Blog*, October 20, 2017, https://www.demos.org/blog/net-worth-latino-renters-drops-22-percent (accessed October 1, 2021).

⁵ U.S. Census Bureau, 5-Year Estimates - Public Use Microdata Sample 2018, American Community Survey, https://www.census.gov/programs-surveys/acs/microdata.html and Sarah Thomason and Annette Bernhardt, "Front-line Essential Jobs in California: A Profile of Job and Worker Characteristics," *UC Berkeley Labor Center Blog*, May 14, 2020, https://laborcenter.berkeley.edu/front-line-essential-jobs-in-california-a-profile-of-job-and-worker-characteristics/ (accessed October 8, 2021).

⁶ U.S. Department of the Treasury, "Treasury Announces Seven Additional Policies to Encourage State and Local Governments to Expedite Emergency Rental Assistance," press release, August 25, 2021, https://home.treasury.gov/news/press-releases/jy0333 (accessed October 1, 2021).

⁷ Treasury Emergency Rental Assistance (ERA) Dashboard (Washington, DC: National Low Income Housing Coalition, 2021) https://nlihc.org/era-dashboard (accessed October 1, 2021).