January 23, 2025

Agenda Item 6.a

BAHFA Rental Assistance Pilot Program: Progress Update

Subject:

Progress update on BAHFA's Rental Assistance Pilot Program to prevent homelessness in Napa County

Background:

On November 8, 2023, BAHFA awarded \$5 million to Napa County Housing and Homeless Services to design and administer a rental assistance program focused on seniors at risk of homelessness. This award was made through a competitive RFP process, and Napa County was selected based on their strong qualifications and proposed approach, including a contribution of an additional \$1.6 million to the program. The \$6.6 million program is expected to serve approximately 150 individuals over the next three and a half years, providing a combination of monthly rental assistance and case management.

In April 2024, BAHFA entered into contract with Napa County to administer the program, which they locally call the SHARE program (named to coordinate with the local Seasons of Sharing program). This item provides an update on the program launch and an overview of the first participants in the program.

Progress Update:

Overview of Program

Participants in the SHARE program apply through a public portal or referral from communitybased service providers, and case managers and county staff work with participants and their landlords to complete documentation required for the transmittal of monthly rental assistance. Participants may directly receive rental assistance if their landlords do not wish to participate in the program or if they are not a leaseholder, however this additional reported income can cause ineligibility for other critical support programs and is not preferrable for participants.

Program eligibility requirements are based on best practices and research regarding risk of homelessness and were finalized by a committee of service providers in Napa County to ensure they considered local conditions. To be eligible for the program, participants must be:

- 65 years or older
- Have lived in Napa County for at least one year
- Earn less than \$30,850 if living alone (30% AMI or below);
- Spend 70% or more on rent
- Receive no other rental assistance; and
- Have no more than \$7,500 in assets.

Participants are also prioritized for the program based on additional evidence-based factors for homelessness risk: if they have been homeless in the previous three years, if they have received a recent eviction notice due to lack of funds, if they have been evicted in the previous

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three years, if they have lost a person paying for housing costs such as a spouse, if they are not eligible for federal assistance due to immigration status, if they have a felony conviction, and/or if they have been a victim of financial fraud in the past three years. Disability will be added as a prioritization criterion in the coming months.

Once in the program, participants or their landlords receive a monthly rent check for up to \$800, or the amount needed to ensure they are paying no more than 30% of their income toward rent if less than \$800. Participants also receive case management, which includes assistance with transportation issues, medical care and medications, family and social reunification, home accessibility and hoarding, and, if the participants identify other means of covering their rent, or, as necessary, help relocating to more affordable housing prior to the sunset of the program in 2028.

Profile of SHARE Program Participants

The first 34 participants (33 currently enrolled) in the SHARE program are above 65, and 18% are older than 80 years old. As of January 1, 2025, one participant passed away while receiving benefits due to illness/age. Participants are all highly rent burdened, and 39% of participants pay more than 101% in rent each month. A 100%+ rent burden is obviously problematic. For some clients, survival has included temporary assistance from friends, family members, or short-term governmental grants, such as Rapid Re-Housing. In other cases, participants sold personal possessions to afford rent. In all cases, a 70%+ rental burden imposes an extremely high risk of homelessness.

One challenge the SHARE program identified after launching was ensuring that the racial diversity of participants reflected the county's demographics. Over the past three months, the program increased its outreach to the Hispanic/Latine community, which resulted in an increase in new participants with that ethnic identity. As of January, 36% of participants identify as Hispanic or Latine (an increase from 21% in October), compared to 42% of the county overall. The program will be continuing its outreach efforts to the Latine communities in Napa County through presentations at community centers, to faith-based organizations, and in other settings to ensure that the communities served by the program reflect the demographics of the county and those who are at greatest risk. The program demographics are otherwise aligned with the racial makeup of Napa County and the Napa County unhoused population.

SHARE Program Evaluation

The evaluation of the program is being conducted by the Napa County Department of Public Health to understand how the program has impacted participants' health and wellbeing. The evaluation will focus on five main areas: housing, financial wellbeing, social inclusion, physical and mental health, and other needs. The evaluation includes a baseline verbal survey with participants within the first 60 days of program entry, and a shorter version completed annually.

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Issues:

None

Recommended Action:

Informational

Attachment:

A. Presentation

Reviewed:

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for

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