



EIGHT ESSENTIAL ACTIONS FOR THE BAY AREA

Preparing for the COVID-19 Eviction and Foreclosure Cliff

The Bay Area should be a place where people of diverse incomes and backgrounds can live and thrive. With one million California adults behind on rent, the statewide emergency eviction moratorium expiring on September 30th, and foreclosure protections ending, the **Bay Area's cities, counties, and philanthropies must act quickly to support our communities**. Many households—especially in Black, Indigenous, Latinx, and Pacific Islander communities—face a tenuous future as the pandemic continues to deepen existing racial injustices, claim lives, increase debts, and threaten livelihoods. Our solutions should advance racial justice and make everyone safer by prioritizing the people who have been hit hardest by the pandemic.

This overview and implementation guide outlines eight essential actions that local governments and philanthropies should take to prepare for the September 30th eviction cliff and the end of foreclosure protections. It includes solutions that are already working across the region; was created by legal assistance and safety-net organizations, community organizers, philanthropic leaders, and public health experts; and is supported by a broad group of nearly 50 organizations.

For additional information on how to implement these actions in your community, please see the complete **implementation guide** below or at bit.ly/8-essential-actions.

All Home

Alliance of Californians for Community Empowerment

Bay Area Regional Health Inequities Initiative

Bigglesworth Family Foundation

Black HAT (Housing Advisory Taskforce)

California COVID Justice: Recovery, Response & Repair

ChangeLab Solutions

Centro Legal de la Raza

Community Housing Development Corporation

Community Legal Services in East Palo Alto

Contra Costa Immigrant Rights Alliance

Corporation for Supportive Housing

Destination: Home

East Bay Alliance for a Sustainable Economy

East Bay Housing Organizations

Ensuring Opportunity Campaign to End Poverty in Contra Costa

Enterprise Community Partners

Faith in Action Bay Area

Greater Napa Valley Fair Housing Center

Health Leads

Housing Leadership Council of San Mateo County

Housing Now!

Human Impact Partners

Legal Aid Association of California

Legal Aid of Marin

Legal Aid of Sonoma County

Legal Link

LISC Bay Area

EIGHT ESSENTIAL ACTIONS FOR COMMUNITY READINESS

- Prevent evictions and foreclosures**
 - 1 Expand Just Cause protections**
 - 2 Expand debt relief**
 - 3 Target homeowner relief**
- Educate, inform, and advocate to make rights and relief real**
 - 4 Fund community education and organizing**
 - 5 Conduct robust, targeted outreach and communications**
- Prepare our systems to respond**
 - 6 Fund legal services**
 - 7 Work with local courts to adjust court policies and practices**
- Demand state action**
 - 8 Pass resolutions urging the State Legislature and Judicial Council to take further actions.**



EIGHT ESSENTIAL ACTIONS FOR COMMUNITY READINESS

Monument Impact

Non-Profit Housing Association of Northern California

North Bay Organizing Project

Northern California Land Trust

OneJustice

Parable of the Sower Intentional Community Cooperative

Prevention Institute

Public Advocates

Public Health Advocates

Raise the Roof Coalition

Root & Rebound

Richmond Neighborhood Housing Services

Sacred Heart Community Service

San Francisco Foundation

Senior and Disability Action

SV@Home

Tenants Together

The Justice & Diversity Center of the Bar Association of San Francisco

United Way Bay Area

Urban Habitat

Working Partnerships USA



Prevent evictions and foreclosures

Protect and support residents well before landlords or banks begin the eviction or foreclosure process.

1

Expand Just Cause protections

Cover all evictions except those concerning non-payment and imminent threats to health and safety, at least until April 2022, when state preemption of local moratoria expires.

2

Expand debt relief \$

Fill gaps in rental assistance programs for tenants who took on debt to cover their rent, are ineligible for state rental assistance programs, incurred other COVID-related housing expenses, or live in jurisdictions where rental assistance funds have been exhausted.

3

Target homeowner relief

Assess foreclosure risks and identify community-based organizations (CBOs) best positioned to provide counseling, application support, and outreach for communities at risk, especially Black communities. Provide this data to CalFHA to shape its upcoming Mortgage Relief Program.



Educate, inform, and advocate to make rights and relief real

Ensure all households, especially those hardest hit during the pandemic, know about new protections and financial assistance.

4

Fund community education and organizing \$

Strengthen know-your-rights education and local organizing infrastructure to make tenants aware of rights, resources, and advocacy opportunities. Provide low-barrier rapid response grants and ongoing support for local tenant organizations to ramp up and sustain their capacity.

5

Conduct robust, targeted outreach and communications \$

Share resources about tenant rights and the importance of applying for state rental assistance, targeting the hardest hit communities and tracking reach and performance. Jurisdictions should do this directly and/or fund CBOs to do this with cultural and linguistic humility.

\$ Government and Philanthropic Funding Priority



EIGHT ESSENTIAL ACTIONS FOR COMMUNITY READINESS



Prepare our systems to respond

When residents face eviction, ensure they can access legal services and that courts enforce protections and operate equitably.

6

Fund legal services \$

Make an attorney available to all tenants, including undocumented people, at every stage of the eviction process. Current funding for legal services is not sufficient to provide counsel to all tenants in need.

7

Work with local courts to adjust court policies and practices

Ensure judicial officers and court staff are equipped to fairly enforce state protections and procedures. Facilitate efficient eviction and rental debt proceedings while preserving fairness and connections to assistance and resources.



Demand state action

Slow eviction cases and allow cities and counties to protect their residents.

8

Pass resolutions urging the State Legislature and Judicial Council to take further actions.

- The California Legislature should extend the statewide moratorium, allow cities and counties to pass the strongest possible local eviction moratoria, and permanently require landlords to give tenants 15 days to pay their rent rather than a mere three days.
- The California Judicial Council should deprioritize the resumption of eviction and rent collection cases to the extent legally possible and mandate consistency in court forms and the administration of state law.

Local Funding Priorities

The Bay Area is experiencing a once-in-a-generation influx of federal and state funds. Our local governments should make bold investments in housing stability to protect the health and well-being of Bay Area residents. Where financial needs exist that government funds are ineligible or inadequate to meet, philanthropy should be ready to step in to fill the gaps.

Look for this symbol \$ throughout this document to indicate priorities for these resources:

\$ Expand debt relief

\$ Fund community education and organizing

\$ Conduct robust, targeted outreach and communications

\$ Fund legal services

Regional Funding Challenge: Fill Gaps in Regional Housing Stability Infrastructure

As explained further in the Implementation Guide, Solano County, East Contra Costa, and Napa County are particularly under-resourced, perpetuating racial inequities for Black and undocumented households. Local government and philanthropy should prioritize closing these gaps.



BEYOND THE CLIFF

Towards a Just Recovery

When emergency eviction and foreclosure protections expire and the pandemic subsidies, we must build upon the progress local jurisdictions have made in supporting economic security for tenants. **Local governments can help lead the region to a future where we all have access to healthy, stable, and affordable housing.**

We recommend that local governments work with impacted communities to advance the following priorities:

- **Expand protections**, including passing rent stabilization and Just Cause eviction protections, increasing relocation benefits, and closing loopholes like abusive owner move-in evictions, substantial rehabilitation evictions, and Ellis Act evictions.
- **Invest in coordinated homelessness prevention**, prioritizing extremely low-income housing and support for unhoused people, especially approaches led by people with lived experience.
- **Support community, public, and BIPOC homeownership**, through homeownership programs for BIPOC residents, Tenant/Community Opportunity to Purchase ordinances, and permanent affordability through community land trusts and limited equity cooperatives, prioritizing BIPOC communities.
- **Dedicate new resources** to preserve and build deeply affordable deed-restricted housing, prioritizing new homes for very low and extremely low-income households.
- **Support the needs of Black communities** and others facing housing discrimination by targeting resources. For instance, support the Black HAT and its call for a Regional Black Housing Finance Pool. Consider joining other California jurisdictions that are piloting [reparations](#).

OUR COLLECTIVE COMMITMENT

The following organizations endorse these eight community readiness actions, and urge local leaders to immediately take these actions to keep the Bay Area housed. We look forward to working collaboratively with local governments on these actions, and towards a recovery in which all Bay Area residents have stable, healthy housing and neighborhoods that allow us to thrive.

All Home

Alliance of Californians for Community Empowerment

Bay Area Regional Health Inequities Initiative

Bigglesworth Family Foundation

Black HAT (Housing Advisory Taskforce)

California COVID Justice: Recovery, Response & Repair

ChangeLab Solutions

Centro Legal de la Raza

Community Housing Development Corporation

Community Legal Services in East Palo Alto

Contra Costa Immigrant Rights Alliance

Corporation for Supportive Housing

Destination: Home

East Bay Alliance for a Sustainable Economy

East Bay Housing Organizations

Ensuring Opportunity Campaign to End Poverty in Contra Costa

Enterprise Community Partners

Faith in Action Bay Area

Greater Napa Valley Fair Housing Center

Health Leads

Housing Leadership Council of San Mateo County

Housing Now!

Human Impact Partners

Legal Aid Association of California

Legal Aid of Marin

Legal Aid of Sonoma County

Legal Link

LISC Bay Area

Monument Impact

Non-Profit Housing Association of Northern California

North Bay Organizing Project

Northern California Land Trust

OneJustice

Parable of the Sower Intentional Community Cooperative

Prevention Institute

Public Advocates

Public Health Advocates

Raise the Roof Coalition

Root & Rebound

Richmond Neighborhood Housing Services

Sacred Heart Community Service

San Francisco Foundation

Senior and Disability Action

SV@Home

Tenants Together

The Justice & Diversity Center of the Bar Association of San Francisco

United Way Bay Area

Urban Habitat

Working Partnerships USA