Steering Committee

April 27, 2022; 2:00 - 3:30 pm
Objectives of today’s Steering Committee Meeting

- Review new strategies and ideas to move forward on the RAP goals and local planning efforts
- Learn about the take-up rate of safety net benefit programs and how this influences our work in the Platform for Change
Agenda

- Welcome and agenda review 02:00 PM – 02:10 PM
- Regional Action Plan
  - Year in review, lessons learned & where we’re headed 02:10 PM – 02:20 PM
  - Core elements to RAP implementation 02:20 PM – 02:30 PM
  - Group discussion 02:30 PM – 02:45 PM
- Platform for Change
  - Looking back: Big Moves 02:50 PM – 03:00 PM
  - Research and analysis 03:00 PM – 03:20 PM
  - Looking ahead 03:20 PM – 03:25 PM
- Close and next steps 03:30 PM
Our comprehensive response to the emergency crisis in the last year

Alameda County

San Mateo County

Napa

Sonoma County

Solano County

Marin County

Contra Costa County

San Francisco

Santa Clara Homelessness Task Force

AB 2094: Reporting ELI Housing Units

All Home supported Emergency Rental Assistance Support

Oakland’s Guaranteed Income Pilot

Navigation Center

Homekey

Homekey

Keeping Fremont Housed

Rental Assistance

CITY OF OAKLAND

SF.GOV

Landlord Partnership Program

Housing Choice Voucher / Landlords

OAK GROVE APARTMENTS

Vacaville, California

2021

2022
What we’ve learned

Need more expertise and knowledge to advance some of the RAP elements
Build more support from key stakeholders and strengthen political strategies
Define and create clarity around interim housing models
Increase regional communication to lift up accomplishments and innovative solutions
Invest and build more holistic prevention efforts using best practices for prioritization
Understand where the funding sources are helping and can be applied to work towards concurrent investments in interim, permanent and prevention solutions
We need better data and accountability to our goals by establishing a strong foundation of support

Roles

All Home

• Build advocacy, fundraising, and movement building efforts
• Engage more stakeholders
• Arm counties with implementation toolkit

Technical and Steering Committees

• Drive discussions and plans in jurisdictions for simultaneous investments in 1-2-4 framework
• Advise, guide and advocate for policies and resources
• Build regional partnerships
Where we’re headed | Accelerating RAP Implementation With Each Jurisdiction

Collaborative Partners
- Developing principles for interim and permanent housing solutions
- New partnership with Sonoma building on existing goals and processes

Heavily engaged
- Establishing partnerships to support county plans and goals
- Working with stakeholders to identify prevention efforts and next steps

Engaged and endorsed
- Initiating conversations to conduct assessment of County capacity and needs
- Reviewing analysis to identify funding and capacity gaps
- Discussing roles of all sectors in RAP implementation
- Supporting reaching County goal

Building Collaboration
- Developing strategies for advocacy and political will needs across the county
Where we’re headed | All Home Solutions Library
Solutions Library: Next steps

● Explore: allhomeca.org/solutions

● Suggest additional solutions (supporting links, descriptions, contact info welcome).
  ○ Send to Edie or Diana: eirons@allhomeca.org dorozco@allhomeca.org

● Suggest improvements to the site

● Don’t share it broadly yet!

● Coming soon:
  ○ More solutions
  ○ Public launch
  ○ Blog posts from All Home about interim housing (first installment of 1-2-4 series)
Core elements to RAP implementation

**Purpose:** Provide a clear resource that outlines what core elements are needed to move forward the Regional Action Plan and local planning efforts

**Why:** Working on mobilizing the RAP the past year we’ve had a lot of opportunities, challenges and feedback leading us to think about this framework and what is really needed to move forward on regional goals

**Goal:** Develop this framework and build it into a tool for jurisdictions to monitor their goals to prevent and end homelessness in their communities and have the ability to customize these elements to jurisdiction needs
Leadership

- How do we measure or evaluate whether the legislative body of a local government maintains the leadership or political will to prevent and end homelessness?

Accountability

- When thinking about the structure and staffing of a city or county (e.g. legislative body, executive, department heads, nonprofit/private partners and service providers, etc.), what role should each stakeholder play in an accountability system?

Resources

- Are there opportunities for improvement in how counties, cities, service providers, and other stakeholders collaborate on financial planning to fund housing and homelessness goals?

Transparency

- How do we measure or evaluate whether a local government is transparent in managing and implementing its housing and homelessness plans?
Hearing from you!
HOUSE & STABILIZE
Address the region’s unsheltered homelessness crisis by ensuring that our lowest income residents have safe, secure housing and the services needed to heal.

PREVENT
Prevent homelessness for those most at risk to stop the inflow.

THRIVE
Address the stark income/living cost disparity for lower income workers in the Bay Area. Focus on employment, economic security, and social mobility.

Regional Action Plan to reduce unsheltered homelessness by 75% in three years, responding to the immediate need today.

Platform for Change to address structural and systemic barriers and centering people with extremely low incomes.
Platform for Change

**Big Moves that reduce housing costs and increase incomes**

**Housing**
- RHNA enforcement and incentive tools
- Homekey
- Housing vouchers

**Income**
- Guaranteed income
- SSI reform
- Regional “intermediary” model for workforce development
What’s Next:
More draft Big Moves across four areas

**Housing**
- Homekey
- RHNA enforcement and incentive tools

**Supply**

**Direct Subsidy**
- Housing Vouchers

**Income**
- Guaranteed Income
- SSI Reform

**Safety Net**

**Employment**
- Regional Workforce “Intermediary” Model

**Supply**

**Direct Subsidy**

**Safety Net**

**Employment**

**What’s Next:**
More draft Big Moves across four areas
Review Draft
Safety Net Big Moves

**HOUSING**
- Homekey
- RHNA enforcement and incentive tools

**DIRECT SUBSIDY**
- Housing Vouchers

**INCOME**
- Guaranteed Income
- SSI Reform

**SAFETY NET**

**EMPLOYMENT**
- Regional Workforce “Intermediary” Model
Safety Net: Raise incomes through the social safety net, ensuring an income floor below which no one will fall.

1. Increase access to existing safety net benefits
   i. SSI access
   ii. CalWORKs access
   iii. Pilot text campaigns and other outreach tools with community partners at the local level
   iv. Leverage CalSAWs to reduce barriers at the local level

2. Increase benefits to reflect cost of living, and fill in the gaps in the safety net
   i. Reimagine General Assistance to function like a guaranteed income
   ii. Reform the California EITC to function like a guaranteed income

3. Remove barriers to economic mobility that exist in the safety net
   i. Benefit cliff reforms
Cost of Living Gaps and Public Supports for Bay Area ELI Households

Sara Kimberlin
Senior Policy Analyst
California Budget and Policy Center
Cost of Living Gaps & Public Supports for Bay Area ELI Households

Sara Kimberlin
Stanford Center on Poverty & Inequality
California Budget & Policy Center

All Home RIC Steering Committee meeting
April 27, 2022
Overview

• Key ELI Household Types for Public Supports
• Typical ELI Household Resources and Cost of Living Gaps
• Public Supports Help Close Cost of Living Gaps
What Are Key Types of ELI Households?
Key ELI Household Types for Public Supports

- Homeowner households
- Renters – Households with children
- Renters – Non-senior adult households
- Renters – All-senior households
Race/Ethnicity by Household Type

- **All ELI Households**
  - 25%
  - 26%
  - 18%
  - 22%
  - 33%
  - 12%
  - 6%
  - 17%
  - 16%
  - 11%
  - 21%
  - 14%
  - 47%
  - 20%
  - 11%
  - 38%
  - 52%
  - 14%
  - 36%
  - 42%

- **Homeowner households (excluding mobilehomes)**
  - 21%
  - 14%
  - 12%
  - 26%
  - 25%

- **Renters - Households with children**
  - 47%
  - 14%
  - 17%
  - 18%

- **Renters - Non-senior adult households**
  - 36%
  - 20%
  - 16%
  - 22%

- **Renters - All-senior households**
  - 11%
  - 11%
  - 33%

Legend:
- Blue: Asian/Pacific Islander
- Orange: Black
- Gray: Latinx
- White: White
- Cyan: Other race/ethnicity
Immigration Status by Household Type

- All ELI Households: 89% (7% undocumented, 4% mixed status)
- Homeowner households (excluding mobilehomes): 95% (3% undocumented, 2% mixed status)
- Renters - Households with children: 66% (4% undocumented, 30% mixed status)
- Renters - Non-senior adult households: 90% (4% undocumented, 6% mixed status)
- Renters - All-senior households: 97% (0% undocumented, 3% mixed status)

Legend:
- Blue: No undocumented individuals
- Orange: All undocumented individuals
- Yellow: Mixed status household
Households that Include Non-senior Adults with Disability by Household Type

- All ELI Households: 13%
- Homeowner households (excluding mobilehomes): 9%
- Renters - Households with children: 13%
- Renters - Non-senior adult households: 28%
- Renters - All-senior households: 0%
What is the Gap Between ELI Household Resources and the Cost of Living in the Bay Area?
Typical ELI Household Cost of Living Gaps

Household resources compared to:

- California Poverty Measure threshold (basic needs expenses, accounting for local cost of housing)

Also examined:

- 200% of Federal Poverty Line (FPL)
- Area Median Income (AMI)
- Modified Real Cost / Making Ends Meet family budget without public subsidies
## Typical ELI Household Cost of Living Gap Compared to California Poverty Measure Threshold

<table>
<thead>
<tr>
<th>Category</th>
<th>Median CPM Poverty Threshold</th>
<th>Median Gap Between Net Household Resources and Poverty Threshold</th>
</tr>
</thead>
<tbody>
<tr>
<td>All ELI households</td>
<td>$21,650</td>
<td>$6,490</td>
</tr>
<tr>
<td>Homeowner households (excluding mobilehomes)</td>
<td>$19,770</td>
<td>$7,740</td>
</tr>
<tr>
<td>Renters - Households with children</td>
<td>$41,940</td>
<td>$11,290</td>
</tr>
<tr>
<td>Renters - Non-senior adult households</td>
<td>$20,670</td>
<td>$6,480</td>
</tr>
<tr>
<td>Renters - All-senior households</td>
<td>$20,670</td>
<td>$2,640</td>
</tr>
</tbody>
</table>
How Can Public Supports Help Close Cost of Living Gaps?
Public Supports Help Close Cost of Living Gaps

These include:

• Cash payments (SSI/SSP, CalWORKs, GA/GR)
• Tax credits (Federal EITC, CTC; State CalEITC, YCTC)
• Non-cash benefits (CalFresh, Medi-Cal, child care subsidy, housing subsidy)

Should consider:

• How many households are eligible?
• How many households are eligible but not receiving?
• How much can a household typically receive?
What Share of ELI Households Are Potentially Eligible for Public Supports?
What Share of ELI Households Are Potentially Eligible But Not Receiving Public Supports?

**CalFresh**

- All ELI Households
- Renters - Households with Children
- Renters - Non-Senior Adult Households
- Renters - All-Senior Households

- Estimated eligible hh
- Estimated receiving hh
What Share of ELI Households Are Potentially Eligible But Not Receiving Public Supports?

CalWORKs

- All ELI Households
- Renters - Households with Children
- Renters - Non-Senior Adult Households
- Renters - All-Senior Households

Estimated eligible hh
Estimated receiving hh
How Much Can a Household Typically Receive from Public Supports?

Single Adult <65yo

- **No cash income**: $3,000
- **SSI/SSP only**: $15,485
- **PT minimum wage earnings (20 hrs/wk)**: $15,755
- **FT minimum wage earnings (40 hrs/wk)**: $25,195

CPM threshold high = $23,425
CPM threshold low = $17,450

- **CalFresh**
- **CalEITC**
- **Federal EITC**
- **SSI/SSP**
- **EARNINGS (net of payroll tax and income tax before refundable credits)**
How Much Can a Household Typically Receive from Public Supports?

**Single Adult 65+yo**

CPM threshold high = $23,425

CPM threshold low = $17,450

<table>
<thead>
<tr>
<th>No cash income</th>
<th>SSI/SSP only</th>
<th>Social Security only</th>
</tr>
</thead>
<tbody>
<tr>
<td>$3,000</td>
<td>$15,485</td>
<td>$16,200</td>
</tr>
</tbody>
</table>
How Much Can a Household Typically Receive from Public Supports?

Single Parent with 2 Children

CPM threshold low = $31,250
CPM threshold high = $41,975

<table>
<thead>
<tr>
<th>Income Level</th>
<th>CalWORKs</th>
<th>CalFresh</th>
<th>WIC</th>
<th>State YCTC</th>
<th>Federal CTC</th>
<th>Federal EITC</th>
<th>CalEITC</th>
</tr>
</thead>
<tbody>
<tr>
<td>No income</td>
<td>$9,355</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>CalWORKs exempt only</td>
<td>$20,835</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>PT minimum wage earnings (20 hrs/wk)</td>
<td>$38,865</td>
<td>$6,000</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>FT minimum wage earnings (40 hrs/wk)</td>
<td>$38,875</td>
<td>$10,000</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
</tbody>
</table>

EARNINGS (net of payroll tax and income tax before refundable credits)
Affordable Housing Makes a Difference
Housing Support Makes a Difference

Single Adult <65yo with Housing Subsidy

No cash income
SSI/SSP only
PT minimum wage earnings (20 hrs/wk)
FT minimum wage earnings (40 hrs/wk)

CPM threshold low = $17,450
CPM threshold high = $23,425

Housing subsidy value
CalFresh
CalEITC
Federal EITC
SSI/SSP
EARNINGS (net of payroll tax and income tax before refundable credits)
Housing Support Makes a Difference

Single Adult 65+yo with Housing Subsidy

- No cash income: $28,740
- SSI/SSP only: $38,920
- Social Security only: $39,420

CPM threshold low = $17,450
CPM threshold high = $23,425
Housing Support Makes a Difference

Single Parent with 2 Children with Housing Subsidy

- No income
- CalWORKs exempt only
- PT minimum wage earnings (20 hrs/wk)
- FT minimum wage earnings (40 hrs/wk)

CPM threshold low = $31,250
CPM threshold high = $41,975

$47,730
$58,940
$76,200
$71,705

Housing subsidy value
WIC
CalFresh
State YCTC
CalEITC
Federal CTC
Federal EITC
CalWORKs
EARNINGS (net of payroll tax and income tax before refundable credits)
What Are Key Policy Implications?
Policy Implications

• Public supports can help close gaps between household resources and cost of living
  • Consider eligibility, take-up, typical benefit amounts

• Different household types are eligible for different types of supports
  • Consider share of households of different types
  • Consider demographics of each household type

• Consider new/additional supports to close remaining gaps – size of gaps means can be feasible to close

• Affordable housing also closes gaps very effectively
Thank you!

Sara Kimberlin
skimberlin@calbudgetcenter.org
Estimates for Bay Area ELI household demographics, typical household resources and cost of living gaps, and shares of households potentially eligible for and receiving safety net supports are based on analysis of 2017-2019 US Census Bureau, American Community Survey public-use microdata, downloaded from IPUMS USA (University of Minnesota, www.ipums.org), incorporating imputations developed for the California Poverty Measure, a joint project of Stanford Center on Poverty & Inequality and Public Policy Institute of California.

Calculations of public support amounts for example households are based on analysis of program regulations and policy parameters in effect as of early 2022, with minor adjustments to account for data availability.
<table>
<thead>
<tr>
<th>Commitment</th>
<th>Deadline</th>
<th>Action(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Platform for Change</td>
<td>September</td>
<td>Provide input, feedback and suggestions on Big Moves</td>
</tr>
<tr>
<td>Create Interim Housing Principles as part of a 1-2-4 series</td>
<td>April - June</td>
<td>Contact us to get involved</td>
</tr>
<tr>
<td>Advocacy &amp; Support</td>
<td>Ongoing</td>
<td>See AH’s 2022 priorities &amp; contact us</td>
</tr>
</tbody>
</table>

Next meeting: May 25, 2022; 2pm