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Paying the Rent in a Pandemic: Recent Trends in Rent Payments Among Affordable Housing Tenants in California

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Introduction

As the COVID-19 pandemic took hold in the early months of 2020, the economic impacts of shelter-in-place orders aimed at slowing the spread of the virus were immediate and profound. By June of 2020, just a few months after the state issued its shelter-in-place order, California's unemployment rate outstripped the peak recorded during the Great Recession. The precipitous downturn disproportionately affected people of color and those with lower incomes, and translated into particularly steep job and income losses for renter households. Just three months into the pandemic, nearly 1 million of California's renter households had experienced a job loss related to COVID-19.[1]

The U.S. Census Bureau's Household Pulse Survey has provided critical insights into the scale of hardship among renters struggling to make rent or at risk of eviction, and how it has changed as the pandemic and the related economic crisis have progressed. But the survey is limited in expanding our understanding of who has been affected over time, or how far in arrears renters are. In addition, relatively little public data exist to show how that hardship maps onto different segments of renters or across different types of landlords and properties. Yet, evidence is mounting that the impacts of COVID-19 crisis have been accruing unevenly, suggesting experiences are likely to differ widely, not just by income and race/ethnicity, but also for major multifamily rental properties compared to smaller rentals, and across market-rate and affordable properties.[2] These differing levels of impact and need have implications for how best to target critical emergency rental assistance and guard against worsening economic, demographic, and geographic disparities as the nation moves toward recovery.

In this brief, we focus on the experiences of residents living in affordable housing. The analysis offers a window into the impacts of the recent downturn on a subset of tenants in California, and how they have fared in meeting their rent obligations following the onset of the COVID-19 pandemic. We draw on monthly rent payment data for 2019 and 2020 from Eden Housing, one of the largest mission-driven, nonprofit affordable housing developers in the state of California. These data allow us to track the extent to which rent payments fluctuated over the first nine months of the pandemic—overall and for different types of tenants and segments of Eden's portfolio—and compare those to payment trends before the onset of COVID-19. While Eden's portfolio is not representative of the entire universe of California's renter population, Eden manages more than 100 properties across the state, serving approximately 22,000 low-income residents.[3] As such, the analysis presented in this brief provides insights into the uneven impact of the pandemic and who and where were hit hardest as the crisis unfolded in 2020. This brief also points to the steps mission-driven organizations like Eden have been taking to help vulnerable tenants navigate a protracted crisis as well as the shifting landscape of local, state, and federal policy responses and relief efforts.

A Note on Data

The rent roll data provided by Eden Housing reflect a mix of property types including family, senior, and supportive housing in 14 of California's 58 counties. As previous Terner Center research has documented, the majority of Eden's units have been financed through the Low-Income Housing Tax Credit (LIHTC) program, but Eden also draws on multiple other housing subsidy sources, including the U.S. Department of Housing and Urban Development's (HUD's) HOME Investment Partnerships Program and Project-Based Section 8 vouchers, and the U.S. Department of Agriculture's (USDA's) Rural Development program.[4] In addition, some residents receive rental assistance through tenant-based Housing Choice Vouchers.

We have monthly rent payment records for 8,605 households covering the period of January 2019 through December 2020. The rent payments data contains information on the portion of rent charged to each unit each month. For example, for households with a voucher, the charge recorded reflects only what the tenant owes, not the total amount of rent paid including subsidies. The dataset also includes the amount paid by each household each month, which reflects money paid for the month's rent, as well as back rent from previous months or other fees owed.

The monthly rent data allow us to observe how payment trends have varied for households that do and do not receive different types of assistance. Specifically, the rent roll dataset identifies whether, sometimes in addition to LIHTC, a unit receives unit-based or tenant-based rental assistance each month. (For simplicity we refer to all non-LIHTC housing subsidies as HUD subsidies, although some are administered through USDA Rural Development.) Finally, the dataset identifies whether any member of the household in a given unit receives fixed income sources, including Social Security and Supplemental Security Income (which were not disrupted by the shelter-in-place orders), each month.

For 5,388 of these households, we were able to match the rent rolls with resident demographic data, including race and ethnicity, household composition, and age. (For more details on the make up of Eden's housing portfolio and tenant population, see the Appendix.) These data allow us to assess the extent to which pandemic-related impacts may have varied across different populations.

Findings

The share of Eden's tenants missing rent payments in a given month more than doubled during the pandemic, reaching 5 percent by December 2020.

Prior to the pandemic, the share of Eden households missing an entire month's rent payment in a given month ranged from 1.5 percent to 2.5 percent (Figure 1). However, as shelter-in-place orders began to go into effect in mid-March—starting with seven counties in the Bay Area but followed in quick succession by several more and a statewide order just a few days later—the share of Eden households missing rent jumped significantly, with nonpayments continuing to mount as the pandemic worsened. By the end of 2020, 5 percent of Eden's tenants—nearly 420 households—missed their monthly rent payment in November and December (Figure 2). While that figure was less than

Figure 1. Share of Households Missing a Rent Payment in a Given Month

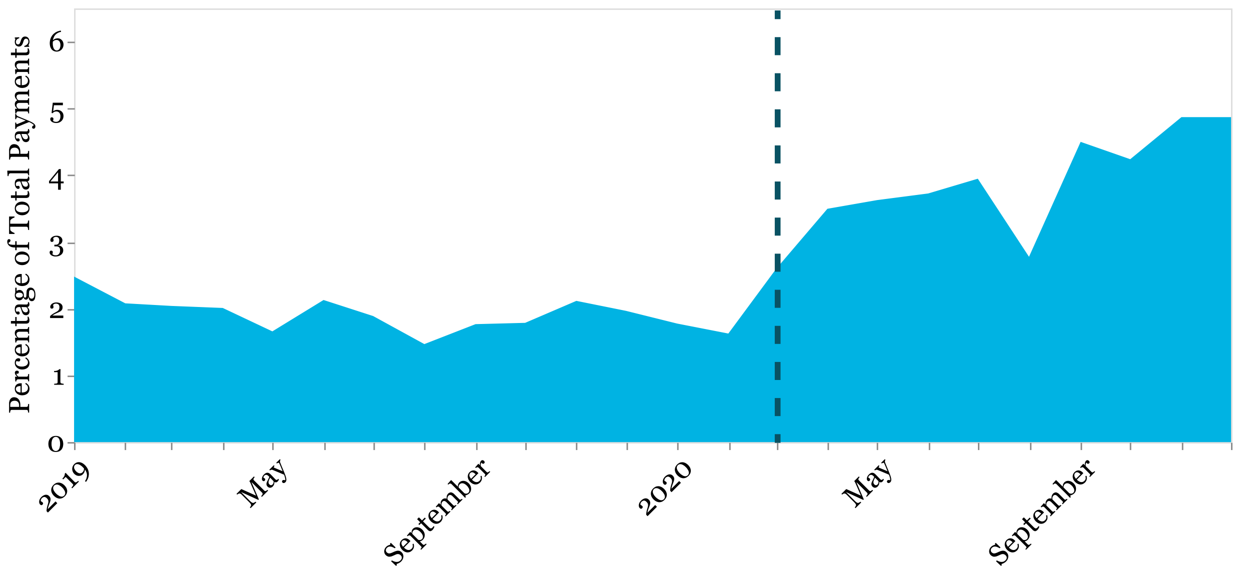
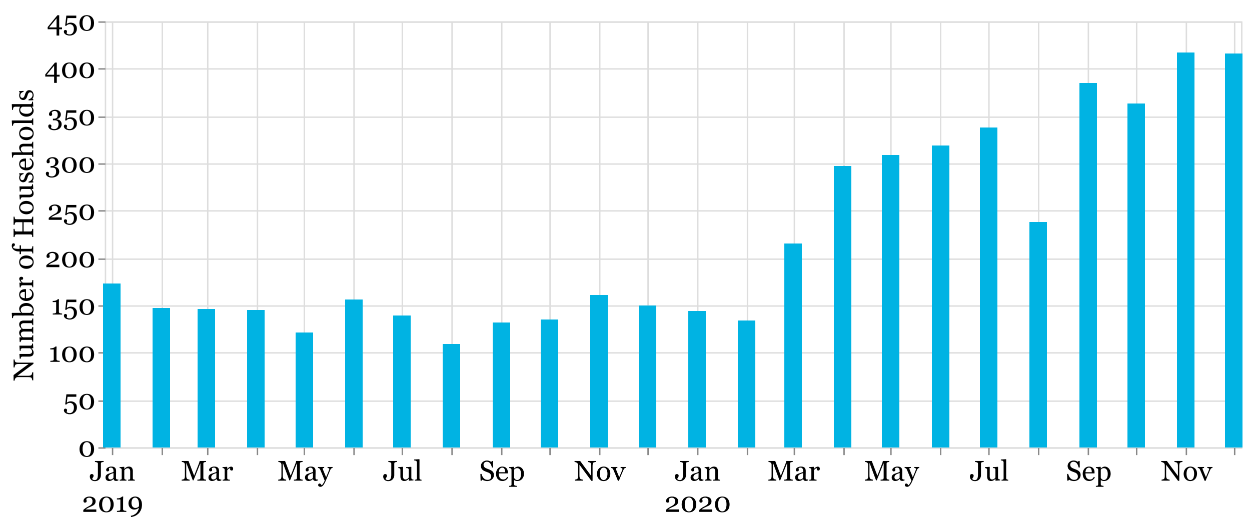


Figure 2. Number of Households Missing a Rent Payment in a Given Month



Eden had anticipated amid the downturn, it was more than double the figure at the end of 2019, when less than 2 percent of tenants (150 households) did not pay rent.

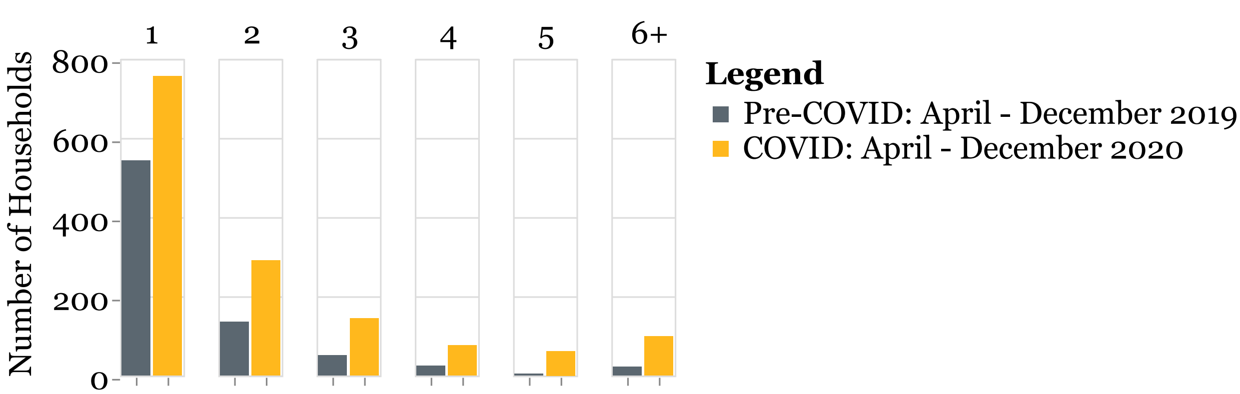
Eden took significant steps to support tenants during this time period, including by providing rent relief to hard-hit residents. Recognizing the impact that job losses were having on their tenants, Eden raised charitable funds from local and national philanthropy to address mounting needs. Eden staff noted, "We actually raised half a million dollars in tenant relief, and we distributed a big chunk of that to our tenants. So we wiped out some of their debt." They disbursed funds from their Tenant Relief Fund in August—the immediate effects of which are shown in Figures 1 and 2. However, that aid was insufficient to stem the rise of nonpayments in the months that followed.

Eden also changed its rent policies to better accommodate the crisis. After shelter-in-place orders took effect, Eden began accepting partial rent payments if tenants found themselves falling short. Prior to the pandemic, rather than taking a partial payment, Eden's policy was to work out a documented repayment plan. According to an Eden staff member, "If someone was not able to pay their full month's rent [pre-pandemic], then it was put into an actual contract on what that payment plan would be...[T]here was one that was for 6 months and one that was for 12 months, depending on the amount that was owed." But since the onset of the pandemic, Eden has "accepted payments of all sizes and shapes...[W]e're kind of like, pay us what you can, because we don't want you sitting under a mountain of unpaid rent at the end of this period." That policy shift means that, in addition to complete nonpayments, an average pandemic month (between March and December 2020) also saw more than 90 households paying less than half the rent they owed.

The amount by which households fell behind on rent has grown since the onset of COVID-19.

Before the COVID-19 crisis, a missed rent payment tended to be a one-time occurrence for most Eden households. However, after the pandemic hit, not only did more households miss their monthly payments, they were also more likely to miss multiple rent payments. Between April and December of 2020, the number of households missing a payment jumped more than 50 percent compared to that same period the year before: Nearly 1,600 households missed a payment between

Figure 3. Number of Households with a Missed Rent Payment, by Number of Payments Missed



April and December in 2020, compared to just over a thousand the year before. Particularly concerning is the fact that the number of households missing more than one payment between April and December nearly tripled in 2020 (Figure 3).

More than 670 households missed multiple rent payments between April and December of 2020, and more than 160 of those missed 5 or more months of rent after the pandemic started.

For households that missed a rent payment during the pandemic, the average amount owed in a given month was approximately $750. That is a significant amount of money for tenants to have to make up on top of meeting rent obligations in subsequent months. In addition, the growing number of missed rent payments during the pandemic meant more tenants were falling deeper into rent debt than before. For example, of the 145 households that missed a payment in April of 2019, 53 percent (77 households) had not caught up by December 2019 (Figure 4). In 2020, the number of households that missed a payment in April jumped to 297, and the share that had not caught up by the end of the year climbed to 62 percent (185 households). What is more, 38 of those households owed more than $5,000 in rent debt, more than six times the amount for renters in that situation the year before.

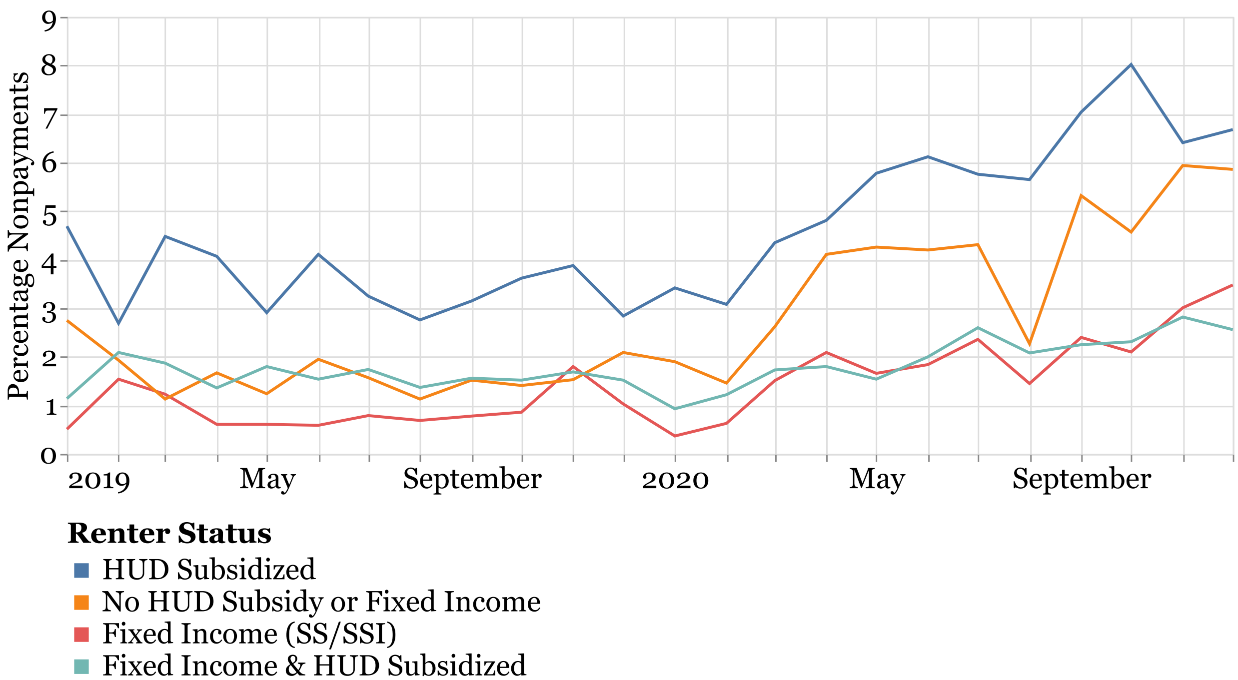
One Eden staff member reflected, "We're very worried about this $1,000 to $10,000 crowd because they don't make enough money to ever catch up on that unless somebody helps them pay." They observed that, even if these tenants pay just 25 percent of what they owe (per a provision in California state law that was adopted as part of a COVID relief package), with $10,000 in rent arrears "you owe $2,500. That's a lot of money."[5]

Households with a fixed income source proved the most stable over time, while HUD-assisted households were the most likely to miss a payment.

Nonpayment of rent has not occurred evenly across Eden's portfolio of properties and tenants. Households that had at least one member receiving a fixed income source—including Social Security or Supplemental Security Income—tended

Figure 4. Amount ($) Owed in December by Tenants who Missed a Payment in April

Figure 5. Share of Households with a Missed Rent Payment, by Receipt of Assistance



Note: These figures only represent the portion of rent charged to and paid by tenants.

to be the most stable and the least likely to miss their rent payment (Figure 5). The stability of that fixed income source largely buffered these households against economic volatility resulting from the pandemic. Eden staff noted that the slight uptick in nonpayment rates among households with fixed incomes after the onset of COVID-19 was less likely to stem from personal income shocks than from other factors, observing that "[f]ood has gotten more expensive, like other things in their lives have gotten more expensive. And they've been helping their families." For example, Eden staff noted, "One senior, both of her kids lost their jobs, she was using her rent payment to help them."

Even before the pandemic, residents receiving either tenant or project-based HUD assistance (but no fixed income source) had the highest nonpayment rates for the portion of the rent charged to them. That relative pattern held as nonpayment rates began to tick upward after the COVID-19 pandemic hit. These tenants tend to have very low incomes—the average income of a HUD-assisted household is less than half that of Eden tenants in LIHTC units—and experience greater economic precarity.[6] HUD-assisted households can request a rent adjustment if they lose income to ensure their rent remains at 30 percent of their earnings. In cases where a tenant misses paying their portion of the rent, Eden also continues to receive the portion covered by federal subsidies. As a result, economic hardship among these tenants can be addressed through a rent adjustment, and the risk to Eden's balance sheet is lower. However, even if HUD-assisted tenants lose all their income, they are still responsible for a minimum rent payment. These households are also balancing multiple demands on their resources, a dynamic likely exacerbated by the pandemic. One staff member noted that if tenants are "using their money to pay for their family member who's lost their job but doesn't live in their unit, that's not a qualification for getting a reduction in their rent because it wasn't their income that got reduced." Staff also believe that "there are a lot of households that have, or we think have COVID hardships, that would qualify that haven't applied for the [reduction]." Eden staff have noted that they are working to identify and encourage qualified residents to request an adjustment, but reaching households can be challenging during the pandemic.

Tenants without additional HUD rental assistance or a fixed income source accounted for more than half the increase in the number of households with a missed rent payment during the pandemic.

Tenants without HUD subsidies or a fixed income source saw the greatest increase in missed rental payments in the pandemic period. These households generally earn between 50-60% of AMI, which allows them to afford LIHTC rents without additional assistance (for example, through a voucher). Before the pandemic, these households demonstrated stable, and relatively low, nonpayment rates similar to households with a fixed income source. However, by the end of 2020, the nonpayment rate for this group had risen to almost the same level as HUD-subsidized residents. In fact, Figure 6 shows that this group of tenants was the biggest driver of the increase in the number of households missing a rent payment between April and December of 2020. They accounted for 56

Figure 6. Number of Households with At Least One Nonpayment

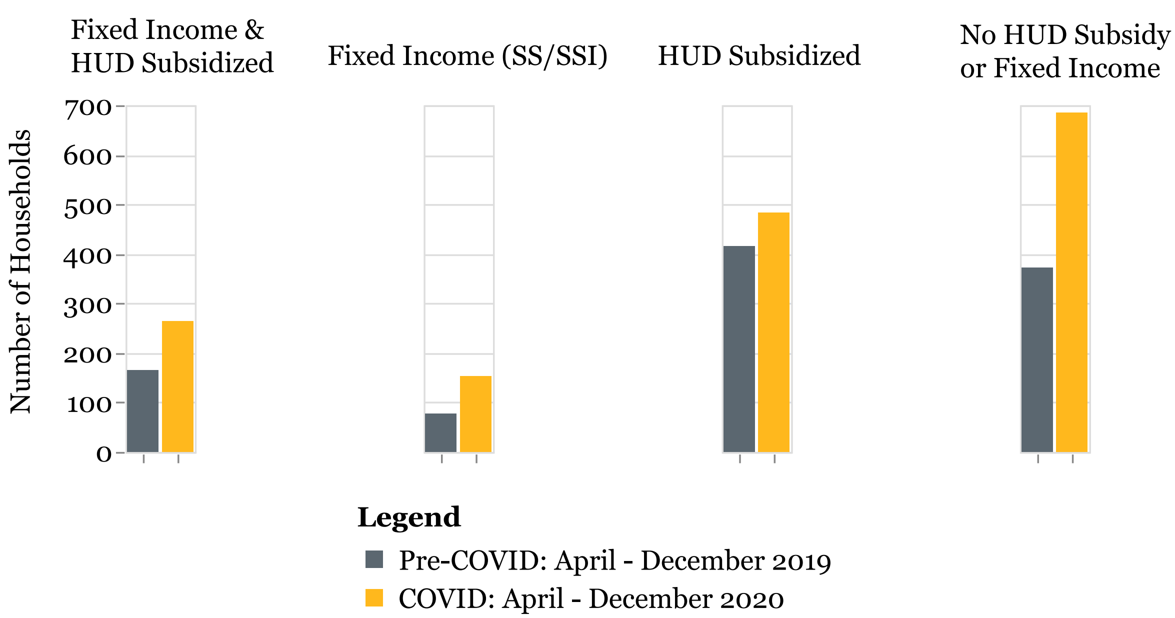
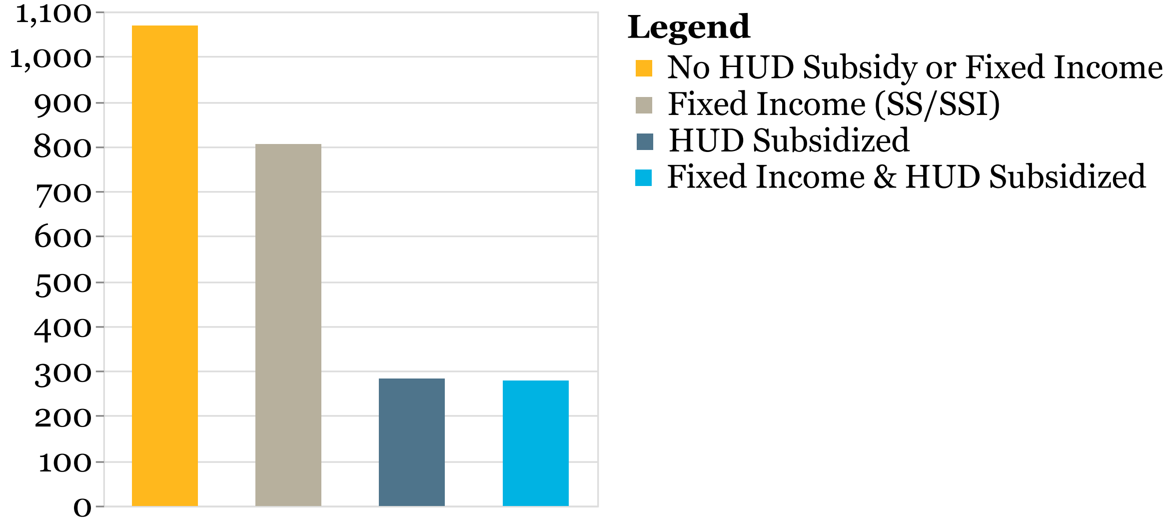


Figure 7. Median Rent Owed by Tenants, April-December 2020, by Presence of HUD Subsidy or Fixed Income Source



percent of the increase in the number of households that missed at least one rent payment during the pandemic.

These households also have the highest rents owed by tenants among Eden tenants and run the risk of falling into the deepest arrears if they miss payments (Figure 7). When Eden distributed the rent relief funds they had raised, they intentionally targeted their tax credit properties because those tenants lack the buffer that other types of assistance can provide in a downturn. For example, while HUD-subsidized tenants had higher rates of nonpayments, "[HUD properties] had subsidy paying most of [their] rent. So [their] aggregate arrearages were not going to climb into the high four figures." Eden's focus on households at risk of accumulating the steepest rent arrears is apparent in the nearly 2 percentage-point drop in nonpayment rates between July and August for households without additional income or rental subsidies.

Family households, especially those headed by a single parent, have been most affected in the pandemic.

Households with children—and specifically, households with children and only one adult present—have proven to be in the most precarious position during the pandemic (Figure 8). The share of single-parent households missing rent reached 12 percent by December 2020—triple the rate it was the year before. That figure is also more than double the nonpayment rate of families with children that have more than one adult—thus potentially multiple earners and/or caregivers—at home. Families with children are also less likely to benefit from a fixed income source to help buffer against income losses: just 10 percent of single-parent households and 12.5 percent of households with children and multiple adults have a fixed income source.

An Eden staff member observed, "Just the fact that kids were not in school was a huge cost. I mean, along with all those other costs, parents had to make really difficult decisions about, 'Well, am I going to leave my kid at home alone?' And depending on

Figure 8. Share of Households with a Missed Rent Payment, by Presence of Children

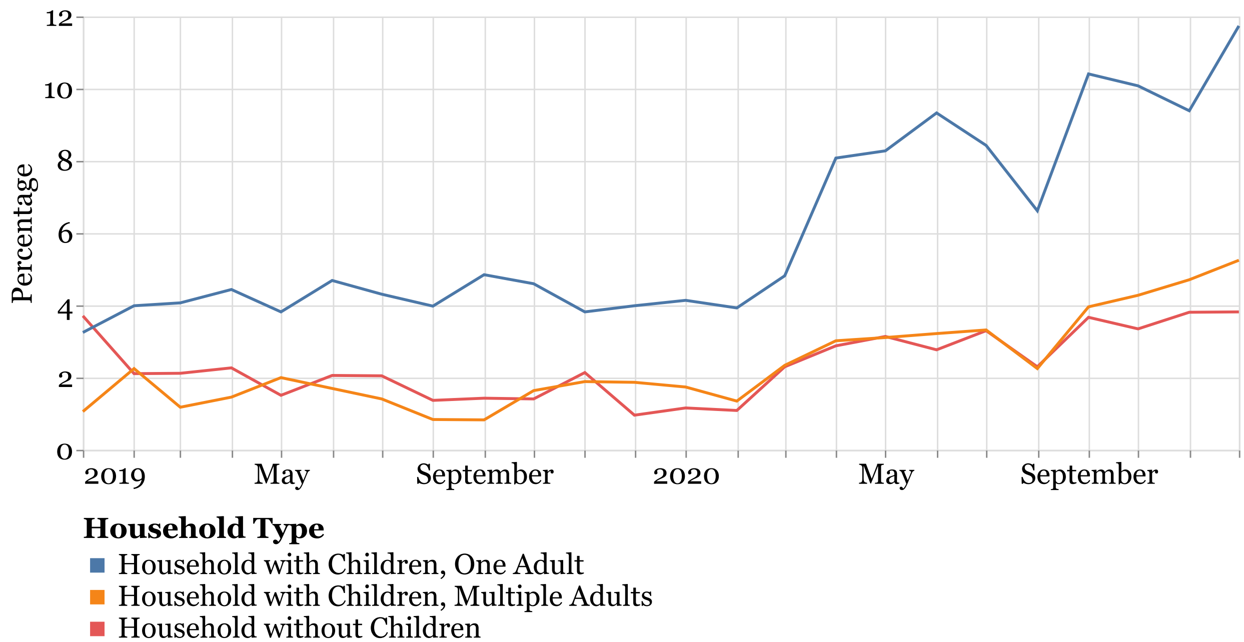
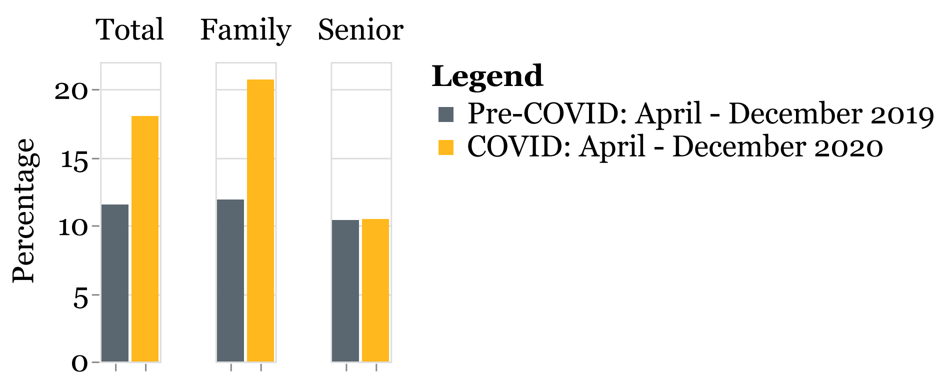


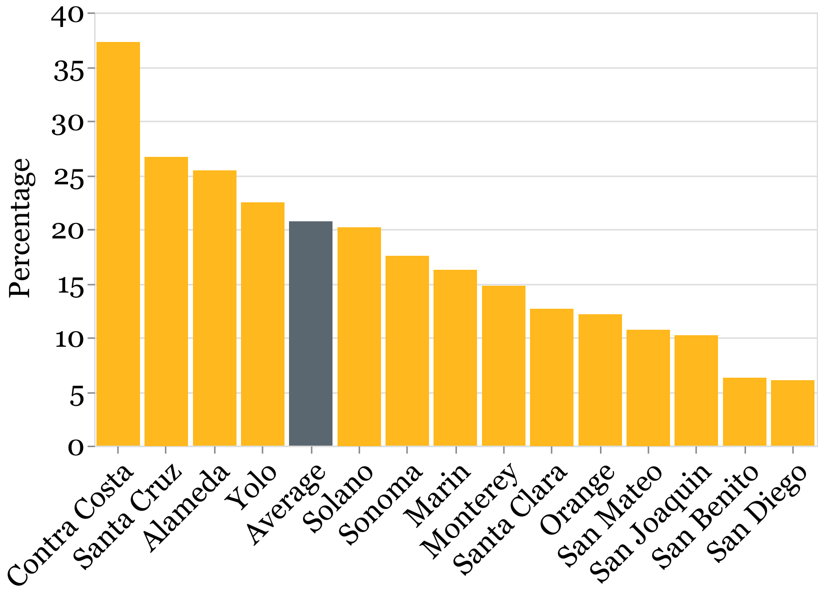
Figure 9. Percentage of Households with at Least One Missed Rent Payment, April-December, by Property Type



their age, you can't necessarily do that." Another staff member noted, "There's a lot of increased costs for kids. People having to upgrade broadband to get their kids online...the cost of homeschooling. And we're seeing utility bills go up substantially in our own tracking of our utility costs because you're home all day, so your electric bill is going up. All those bills that the tenants are paying are bigger."

Among Eden's community types, senior properties held steady while family properties have driven the uptick in nonpayment rates since the pandemic began (Figure 9).[7] This reflects the stabilizing role that fixed income sources have played during the pandemic, and, on the other side, the multiple challenges families with children have faced. More than one in five households in Eden's family properties missed at least one rent payment between April and December of 2020—a 9 percentage-point jump from the same period the year before.[8] One Eden staff member observed, "To me, that says a lot about the type of work that those households were probably doing... They most likely weren't able to work, which is why they fell behind but were doing fine before COVID. They were able to manage their household before that."

Figure 10. Percentage of Households in Family Properties with at Least One Missed Rent Payment, April-December 2020, by County



Variation in the impact of COVID-19 on employment, as well as resources to support renters, also led to differences in missed rental payments by geography.

Rates of nonpayment varied across Eden's family properties, from 37 percent of tenants in Contra Costa County missing at least one month of rent during the pandemic to just 6 percent falling short in San Diego County (Figure 10). The relatively high nonpayment rates in Contra Costa and Alameda are particularly striking, given that nearly 40 percent of units in Eden's family properties are located in those counties.[9]

The type of work tenants were engaged in when the pandemic hit likely factored into differences in nonpayment rates across counties. For instance, Eden staff pointed to the relatively low nonpayment rates in family units in San Benito County and the prevalence of employment in agriculture, which was categorized as essential work: "Ag was working…you could work because you could get as many hours as you wanted, because of the spike in food needs nationally. So if you were picking or working in processing in Ag, you could go to work."

Eden staff also noted the role of local rent relief resources in shaping geographic differences in rent arrears. Since these data cover the period before the major federal rental assistance programs came out, relief programs were based on local jurisdiction discretion or philanthropic supported programs. Staff observed that "there was really good rent relief in Monterey County" and in "Silicon Valley, we were getting emails all the time from various funds…It felt like in San Mateo and Santa Clara County, that if the tenant was motivated, and we knew about it, we could help them." In contrast, in Sonoma County, which experienced one of the steepest increases in nonpayment during the pandemic, "There weren't local resources available. There's the state program that just recently came out. But prior to that, I can't think of a resource that was available to that particular community, outside of normal rental assistance programs." Similarly, in Contra Costa County, where more than one in three households missed a rent payment after the onset of COVID-19, Eden staff said, "Contra Costa has always had a struggle. They just don't have the same wealth base. A lot of wealth disparity."

Across Eden's properties, Black family households saw the highest rates of nonpayment.

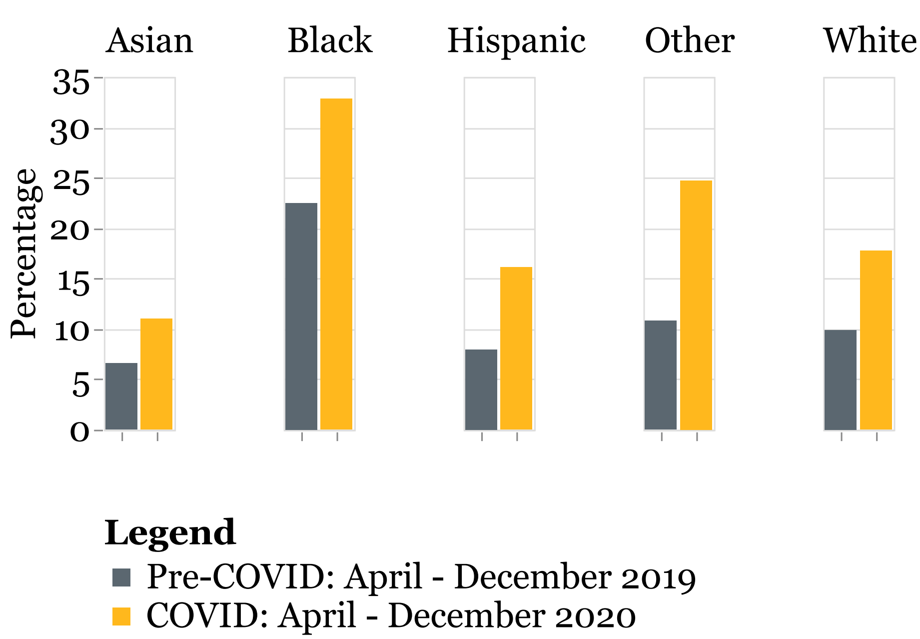
Consistent with evidence that the pandemic has had disproportionate health and economic impacts on households of color, households headed by Black residents experienced among the steepest increases in nonpayment rates and were the most likely to have at least one missed rent payment, with 1 in 3 households falling behind during the pandemic (Figure 11). This increase only exacerbated the already higher rates of nonpayment for Black households prior to the downturn. There were also steep increases in missed rental payments among heads of household classified as "Other," which includes Native Americans, Pacific Islanders, tenants of two or more races, as well as tenants who declined to state their race or ethnicity.

The extent to which these households are able to access rent relief to help pay down their arrears—as well as whether the jobs that have historically employed these households come back—will shape what recovery looks like and whether it will ameliorate long standing racial and ethnic disparities or exacerbate them further.

Implications and Conclusion

It is clear the onset of COVID-19—and the widespread economic shutdowns that followed—had a marked and immediate impact on the residents that Eden Housing serves. However, Eden staff underscored that, while the nonpayment rates they have been experiencing are significant for their organization and for the households experiencing them, the shortfalls have not been as severe as they were anticipating.

Figure 11. Percentage of Households in Family Properties with at Least One Missed Rent Payment, April-December, by Head of Household Race/Ethnicity



One staff member commented that "the worst month we had was in the low 90s" meaning they received between 90 and 95 percent of rent due, "which is incredible" compared to what they have heard from affordable housing counterparts in other parts of the country that have reported steeper shortfalls over this time period. In part, these better-than-expected outcomes reflect the steps Eden has taken as a high-capacity, mission-driven housing provider, as well as the waves of local- and state-administered assistance that have been made available in California through both state and federal action.

The Role of a Mission-Driven Organization

Eden's mission-driven orientation may have contributed to the better-than-anticipated trends the organization has experienced during the pandemic. When rent and job losses began to mount, many high-capacity, mission-driven affordable housing developers like Eden shared their experiences with one another, including strategies to respond to resident hardships and ways to use their resident services infrastructure to support residents through the pandemic. One staff member reflected, "I think what's causing our folks to continue to pay us is that they know that many of them, it took years to get in to live with us. And so if they don't pay us and they lose this housing, they're going to go to the private market where it will be way worse. And so I think for a lot of folks it's that, 'I'm going to pay my rent here as best as I can, because I can't lose this house. Because the alternatives to this are few and far between,'" especially given California's long-standing housing affordability crisis.

The study also points to the importance of the social safety net in helping households weather economic crises. For seniors and people with disabilities, the combination of having a fixed income and a housing subsidy pegged to their incomes meant that they were more protected from increases in housing insecurity or eviction risk during the pandemic. But even for working households that lost income and missed rental payments, their circumstances would be considerably more tenuous—with significantly higher arrears—if they had been paying market rather than affordable rents.

Eden has also taken a number of steps in response to the pandemic—in addition to those noted above—to help ease the impact on vulnerable tenants. For instance, they suspended late fees alongside their decision to begin accepting partial payments, so that "with COVID, [fees are] waived and it's pay what you can when you can." An Eden staff member added, "We decided not to raise rents at all this year, because we didn't want to make it worse. We didn't want to make it harder for the tenants." They also extended repayment plans to 15 or 18 months, and determined they would forgive three months of the contract if tenants made their repayment goals for a year.

Moreover, in addition to raising funds for rent relief, a staff member noted that the "cost of food has been a big deal for our tenants," and staff have worked to deliver food assistance to many of its properties. Eden estimated that "we provided…at one point, we were at close to 6,000 pounds of food being distributed to our tenants." The ability to extend both kinds of aid came from the flexible nature of the support they were able to raise to address the needs of their residents. According to Eden staff: "What we saw philanthropy do, which was enormously helpful…they just gave us the money and said, 'Help your tenants.'" With those funds, Eden "formed a committee to figure out, how are we going to help them?

Where would we write down rent? What were we going to do? So we could create this sort of internal, unrestricted fund, and we're going to use it for food, we're going to use it for rent, we're going to use it for tech. What was it that the tenants really needed? And having that ability to be that flexible, was like a godsend." That flexible assistance also translated into demonstrable impact in the month rent relief was delivered, as illustrated in this analysis, although the rebound in nonpayments in the following months underscores the need for sustained and scaled relief beyond what even a mission-driven organization could sustain with philanthropic support.

The Role of Local, State, and Federal Relief Efforts

Local, state, and federal assistance put in place between April and December of 2020 also likely shaped rent payment trends among Eden's residents, but the impacts are less directly observable than Eden's assistance. For instance, the $1,200 stimulus payments and expanded unemployment benefits included in the CARES Act, or the $300 expansion of unemployment benefits California enacted after the CARES Act provisions expired, may have ultimately helped curb greater increases in missed rent payments over that period. But because they were delivered as income subsidies and not tied directly to rent, the months in which those resources were drawn on to help pay for housing costs are not readily apparent.

Eden staff observed that tenants facing COVID-related income losses have been juggling multiple expenses, likely choosing which are the most pressing to pay and which to defer from month to month. While the better-than-expected payment rates among Eden households suggest that the rent often "ate first" during this period, eventually other bills also need to be addressed. As one Eden staff member put it, "Challenges [tenants are] facing have been compounded over time. So whereas they may have been able to sort of hold on for a while, they may have foregone other expenses that now they're deciding to put that money [toward] instead of rent." The implementation of local eviction protections and the statewide moratorium that went into place in September of 2020 may have also given tenants the ability to prioritize other expenses. However, Eden staff expressed concern that some residents may have misinterpreted those measures, not realizing they will still owe back rent.

They emphasized the importance of messaging to make it clear what is and is not covered by the eviction protections in place and the type of rent relief being made available at various levels of government and through multiple waves of legislative actions. One staff member said, "I do think there are a portion of residents that kind of believe that they're not going to have to pay this rent... We spent a lot of time talking to the residents about, 'You will have to pay this at some point. So start now. Don't get so far behind that you're never going to be able to pay it off.'"

A Prolonged Crisis and Changing Aid Landscape

While this analysis focused on rent payments in 2020, as the pandemic wore on into 2021, Eden staff noted that, for nonpayment rates, "It's actually getting worse right now. It's been creeping up for the last couple of months." Eden staff said they have been making a concerted effort to connect residents with some of the new aid packages that have been approved, including the $25 billion in emergency rental assistance in December of 2020, and the federal American Rescue Plan in March of 2021, which included another $21.6 billion. Eden staff noted, "We hope we see a similar dip [as in August] if we can get relief from the federal money…But we have seen the trend moving in a not great direction."

Eden staff have also experienced challenges getting their hard-hit households enrolled. One staff member observed that "the digital divide is alive and well…People had to have an email address to apply for the relief. Half of them don't have a computer or an email account." Eden's Resident Services staff have worked with tenants to navigate the online requirements, but the level of paperwork required and the varying requirements between administering entities (i.e., jurisdictions with direct allocations) have made the process cumbersome.

Still Eden staff noted that they are better positioned to help tenants navigate public relief programs than smaller and market rate landlords because of the resident services infrastructure they already had in place, thanks in part to investments like HUD's Multifamily Housing Service Coordinator Program. One staff member reflected that the federal support that helped build that infrastructure "made a huge difference for our tenants." They are starting to see some progress in getting some of their most vulnerable tenants access to Emergency Rental Assistance, but are also waiting to see "what will happen with the federal money and how long that will last."

More recently, Governor Newsom also announced a plan to draw on California's unanticipated budget surplus to expand relief to tenants and landlords. California's COVID-19 Tenant Relief Act signed earlier this year provides relief for 80 percent of COVID-19-related arrearages and requires landlords to forgive the remaining 20 percent. Newsom's latest budget proposal would cover 100 percent of COVID-19-related arrears retroactively and going forward, along with funds for utility bills and tenant legal services. Expanded state-administered relief for tenants and landlords would provide another avenue for Eden to work with their hardest-hit residents to address their significant arrears and the losses Eden has been carrying over the course of the pandemic.

While this analysis provides an incomplete snapshot of an ongoing crisis, the experiences of Eden's tenants summarized here demonstrate the straightened circumstances many vulnerable households have found themselves in since the onset of the pandemic—especially single-parent families and households of color with limited means. The findings of this brief also point to the unevenness of both the pandemic's impacts and of the landscape of resources and responses in place to address it, and highlight the lengths mission-driven organizations like Eden have gone to address the vulnerability of the households they serve. This window into the experiences of these households and this housing provider also underscores the need for more and better data that can help policymakers and practitioners understand how other parts of the rental market are faring, especially private market rental housing, where lower-income renters (without the resources of a high-capacity, mission driven landlord) and landlords (without the buffer of a largely subsidized portfolio) may be facing even more precarity more than a year into a destabilizing downturn.

ENDNOTES

1. Kneebone, E. & Reid, C. (2020). "COVID-19 and California's Vulnerable Renters." Terner Center for Housing Innovation, UC Berkeley. Retrieved from: https://ternercenter.berkeley.edu/research-and-policy/covid-19-and-californias-vulnerable-renters/.

2. See, e.g.: Choi, J. H., & Goodman, L. (2020)."Mounting Pressures on Mom-and-Pop Landlords Could Spell Trouble for the Affordable Rental Market." Urban Institute. Retrieved from: https://www.urban.org/urban-wire/mounting-pressures-mom-and-pop-landlords-could-spell-trouble-affordable-rental-market.; Raetz, H., Waldinger, D., & O'Regan, K. (2021). "Rent Payments in a Pandemic Analysis of Affordable Housing in New York City." Furman Center, NYU. Retrieved from: https://furmancenter.org/files/Rent_Payments_in_a_Pandemic_-_Final.pdf.; De La Campa, E. (2020). "The Impact of COVID-19 on Small Landlords in Albany and Rochster, New York." Joint Center for Housing Studies, Harvard University. Retrieved from: https://www.jchs.harvard.edu/blog/impact-covid-19-small-landlords-albany-and-rochester-new-york.

3. To learn more about Eden Housing and its work, visit: https://edenhousing.org/.

4. Reid, C. (2020). "Recession and Recovery: The Critical Role of Housing Assistance in Promoting Economic Security for Low-Income Households." Terner Center for Housing Innovation, UC Berkeley. Retrieved from: https://ternercenter.berkeley.edu/research-and-policy/recession-recovery/.

5. California's Tenant Relief Act stipulates that, if a tenant pays at least 25 percent of the rent they owe between September 2020 and June 2021, they will be protected from eviction for nonpayment of rent. See: https://www.bcsh.ca.gov/covidrelief/.

6. The average income of Eden residents at move-in was $35,873 in LIHTC units compared to $15,785 in HUD-subsidized units and $17,866 in units with both LIHTC and HUD assistance. See: Reid, C. (2020). "Recession and Recovery: The Critical Role of Housing Assistance in Promoting Economic Security for Low-Income Households." Terner Center for Housing Innovation, UC Berkeley. Retrieved from: https://ternercenter.berkeley.edu/research-and-policy/recession-recovery/.

7. Roughly 85 percent of households in Eden's Special Needs/Disabled properties and 80 percent in its Senior properties receive a fixed income source, compared to just 23 percent of households in Eden's Family properties.

8. Family and senior properties refer to the building type of the LIHTC development (with specific buildings sometimes targeted to senior populations), but family properties can include senior residents (either because they are living in an intergenerational household or because they have "aged in place,"), and senior properties can also include younger residents.

9. See Appendix table A2 for more detailed data on the geographic distribution of Eden's portfolio.

APPENDIX

A1. Characteristics of Eden Housing's Portfolio and Tenant Population

	Share of All Households (N=8,586)	Share of Households, Matched Data Set (N=5,388)[1]
By Presence of HUD Subsidies or Fixed Income Source[2]		
No HUD Subsidy or Fixed Income	40.8	44.5
HUD Subsidized	14.0	12.4
HUD Subsidized and Fixed Income	30.6	28.5
Fixed Income	14.6	14.4
By Presence of Children		
No Children Present		63.1
Children Present, One Adult		19.2
Children Present, Multiple Adults		17.7
By Head of Household Race/Ethnicity		
Hispanic or Latinx		32.4
Black		19.6
White		19.0
Asian		17.9
Other		11.2
By Community Type		
Family		65.9
Senior		31.1
Disabled/Special Needs		3.0

1. Matching across different administrative datasets (as in the case of the Eden rent roll and tenant characteristic data) can be challenging due to differences in the timing of data collection and reporting across properties and errors in data entry.

2. For simplicity we refer to all non-LIHTC housing subsidies as HUD subsidies, although some are administered through USDA Rural Development.

APPENDIX

A2. Geographic Distribution of Eden's Households Overall and by Property Type

By County	Distribution of All Households	Distribution of Households in Family Properties[1]	Distribution of Households in Senior Properties
Alameda	37.3	27.2	56.1
Santa Clara	15.2	17.8	8.1
Contra Costa	14.0	10.8	21.4
Solano	12.1	18.0	<1%
Sonoma	6.6	10.0	N/A
San Joaquin	4.9	3.0	9.2
Monterey	3.2	4.4	1.1
Marin	1.7	1.0	3.3
San Diego	1.5	2.3	N/A
Orange	1.2	1.9	N/A
Yolo	<1%	1.4	N/A
Santa Cruz	<1%	<1%	N/A
San Mateo	<1%	<1%	N/A
San Benito	<1%	<1%	N/A

1. Family and senior properties refer to the building type of the LIHTC development (with specific buildings sometimes targeted to senior populations), but family properties can include senior residents (either because they are living in an intergenerational household or because they have "aged in place,"), and senior properties can also include younger residents.