



The Honorable David Chiu  
Chair of the Assembly Housing  
and Community Development Committee  
1020 N Street, Room 156  
Sacramento, CA 95814

January 15, 2021

Subject: Support for AB 15 and AB 16

Dear Assemblymember Chiu,

**MidPen Housing writes today in strong support of Assembly bills 15 and 16.** When passed together, these two bills will offer a vital lifeline for our most vulnerable neighbors as we continue to navigate the risk and impacts of the COVID-19 pandemic. Low income residents, particularly our BIPOC community members, continue to bear the brunt of the economic fallout rippling through our neighborhoods, facing the highest rates of unemployment, income loss, and infection.

MidPen Housing is one of the nation's leading nonprofit developers, owners and managers of high-quality affordable housing and onsite resident services. Since MidPen was founded in 1970, we have developed over 100 communities and 8,000 homes for low-income families, seniors and those with supportive housing needs throughout Northern California.

Here at MidPen, we're seeing this impact firsthand. We have changed many of our policies to be more flexible and support our residents through this stressful time. Despite this, we have consistently had 600-700 resident households per month that have been late on rent payments. Of this group 300 households evidence a dire personal situation as they are:

1. Two or more months with tenant delinquency during COVID; AND/OR
2. Total tenant delinquency in the aggregate exceed one month's rent; AND/OR
3. The outstanding balance represents more than 1/3 of their monthly income.

While local rental assistance safety net programs have been instrumental in reducing the amount of consumer debt these households are accruing, many of the programs are inconsistently funded or have already been exhausting. The need for more substantial investment is critical to stabilizing the financial health of our most vulnerable residents, and it also had the secondary benefit of stabilizing the long-term financial health of the State's precious deed-restricted affordable housing communities.

The passing of AB 3088 last fall provided a critical protection to help struggling low income residents remain stably housed during this public health crisis--but these eviction provisions are set to expire on January 31, 2021. Researchers from UCLA have estimated that the current

statewide emergency eviction protection law has already prevented 186,000 COVID-19 cases and 6,000 deaths. We cannot afford to let it lapse, as we're facing a deadly surge in COVID-19.

**Moreover, it is not enough to pass eviction protection legislation. It must be coupled with rental assistance. We must act now to extend and expand critical renter protections before AB 3088 expires on January 31<sup>st</sup> and do this alongside commensurate financial assistance. When tackled together, MidPen is unwaveringly in support.**

Through Assembly Bills 15 and 16, your office has proposed the necessary framework for addressing this pending eviction crisis:

- 1) ***Extending the eviction moratorium through December 31, 2021***, which ensures that impacted residents remain stably housed until the pandemic is behind us and all workers across our economy can safely return to work.
- 2) ***Providing financial assistance to renters, small landlords, and affordable housing providers***. Our most vulnerable and severely-rent burdened residents remain at greatest risk of homelessness during this pandemic, particularly those who are at 30% AMI and below. We must pair the eviction moratorium with a significant investment in targeted rental assistance to stabilize renters and the providers of affordable housing in our communities.

With the January 31st deadline rapidly approaching, there is no time to waste. Thank you for introducing AB 15 and AB 16 that would ensure that our lowest-income and most vulnerable neighbors remain protected as we continue battling this once-in-a-generation public health crisis.

Sincerely,



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Cc:  
Assemblymember David Chiu, Chair  
Assembly Housing and Community Development Committee  
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