



Preservation Next California Academy

**Housing Stability and
Eviction Prevention**

June 8, 2023

Today's Agenda

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10 PREVENTING AND MITIGATING EVICTIONS: PRINCIPLES AND PRACTICES FOR RENTAL HOUSING OWNERS

- Andrew Jakabovics, Vice President of Policy Development, Enterprise

13 FINDINGS FROM THE LOCAL RENTAL OWNERS (LROC) COLLABORATIVE

- Elizabeth Richards, Senior Program Director, Enterprise

REFLECTIONS FROM THE FIELD: AN OWNER AND OPERATOR'S ROLE IN STRENGTHENING RESIDENT STABILITY

- Van Scott, Chief of Special Projects, CRCD Partners

PANEL Q&A AND DISCUSSION

20 CALIFORNIA PRESERVATION ACADEMY RECAP AND REFLECTION

A Special Thank You to the Funders of Preservation Next

MacKenzie Scott



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 **Enterprise®**

PRESERVATION NEXT

Preservation Next Overview

Preserving Affordability in Small to Medium Multifamily Properties and Protecting Residents from Displacement

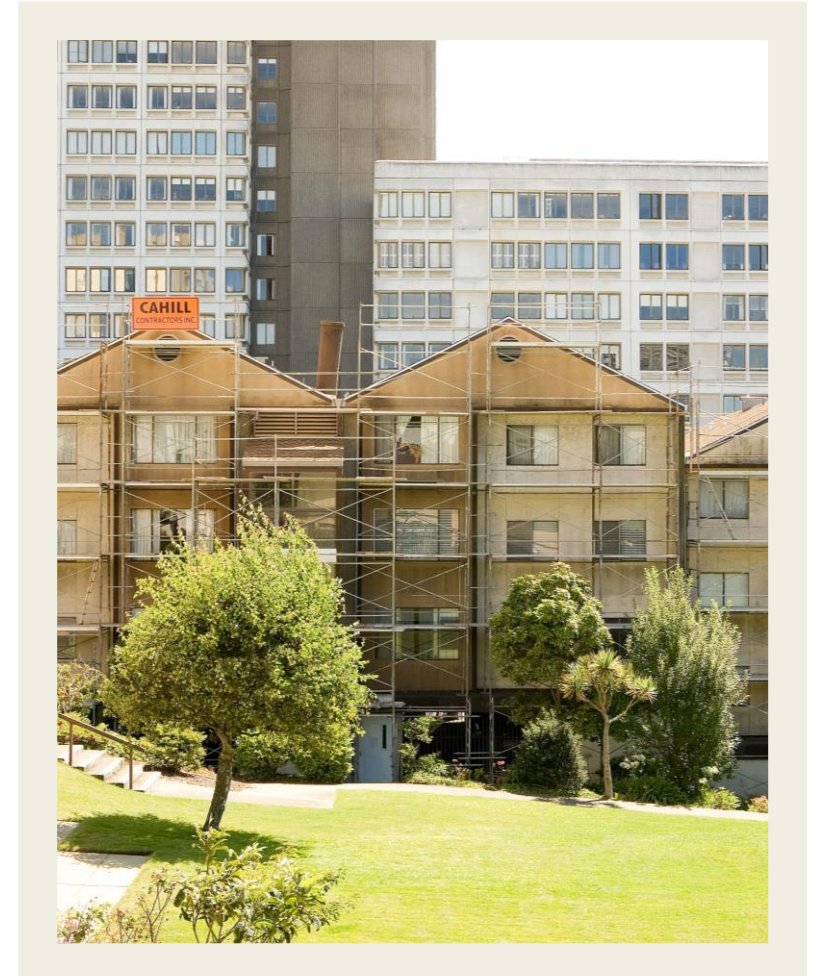
Solutions at the intersection of renter and owner stability to promote an eviction prevention-first approach

Through **Preservation Next**, Enterprise is committed to preserving affordable small to medium multifamily (SMMF) homes and ensuring that residents have access to safe, healthy, and resilient places to live.

To truly preserve these homes and protect affordability for residents now and into the future, we must:

- Protect existing affordability where it currently exists.
- Provide housing stability and prevent displacement of existing residents and families.
- Invest in healthy, sustainable, and resilient homes.
- Foster responsible stewardship by mission-aligned owners.

Small and medium sized properties provide a crucial foundation for affordable housing in this country: 80 percent of homes in these buildings are available to people who earn less than 80 percent of the area median income



Meet Our Preservation Next Team

National Staff



Sara Haas

ENTERPRISE, SENIOR DIRECTOR, SOUTHEAST

At Enterprise, Sara leads affordable housing preservation programming in Miami and Atlanta, the Keep Safe Florida Resilience program, and the National Preservation Next program. Prior to joining Enterprise, Sara developed and managed national AmeriCorps VISTA programs at Habitat for Humanity International and Points of Light. Sara lives in Atlanta with her husband Stew, son Eli and dog Dolly Parton.



Meaghan Vlkovic

ENTERPRISE, VP AND MARKET LEADER, SOUTHEAST

Meaghan leads Enterprise's programmatic work in the Southeast region, focused on providing an array of resources to affordable housing and community development partners. This includes capacity building assistance for proactive preservation and production of housing, and helping communities plan for future development, such as transit-oriented development opportunities.



Jessie Wang

**ENTERPRISE, PRESERVATION FELLOW,
PRESERVATION NEXT**

At Enterprise, Jessie supports program development and delivery for the National Preservation Next program. Prior to joining Enterprise, Jessie conducted applied research and technical assistance to assist a variety of community-based organizations and affordable housing advocates in Chicago, where she resides.

PRESERVATION NEXT

Meet Our Preservation Next Team

Northern and Southern California Market Staff



Ruby Harris

SR DIRECTOR OF CAPITAL SOLUTIONS AND PARTNERSHIPS, SOUTHERN CA

At Enterprise, Ruby is a thought partner with CBOs and tasked with creating new capital pathways to increase affordable housing. Ruby joins Enterprise's Southern CA team with 22 years of experience in community development, from nonprofit management, program design, public policy, and lending to grant-making. Ruby launched San Francisco's Small Sites Program, a \$100M endeavor to preserve NOAH properties.



Caroline McCormack

DIRECTOR OF PRESERVATION, NORTHERN CA

Caroline oversees the Northern CA office's work to advance preservation policies, capital, and tools. Before Enterprise, Caroline was the Program Manager for the San Francisco Mayor's Office of Housing's acquisition and anti-displacement financing programs, including the Small & Big Sites Program and the Preservation and Seismic Safety Program.



Elizabeth Richards

SENIOR PROGRAM DIRECTOR, SOUTHERN CA

Elizabeth Richards is Senior Program Director for Enterprise's in Southern California, managing the Local Rental Owners Collaborative (LROC) initiative in partnership with the Chan Zuckerberg Initiative. Elizabeth's 20 career in affordable housing began in Chicago with a focus on supportive housing, policy, and finance. She's been with Enterprise for ten+ years and has worked nationally across Enterprise markets.



Geeta Rao

SENIOR DIRECTOR, NORTHERN CA

At Enterprise, Geeta oversees the Northern CA office's programmatic work & operations. She brings 20 years of experience in affordable housing and community development: program design, policy development, technical assistance, and legislative advocacy. Geeta serves on the leadership team of Bay Area Housing for All and led Enterprise's co-sponsorship efforts of AB 1487, which created the Bay Area Housing Finance Authority (BAHFA).

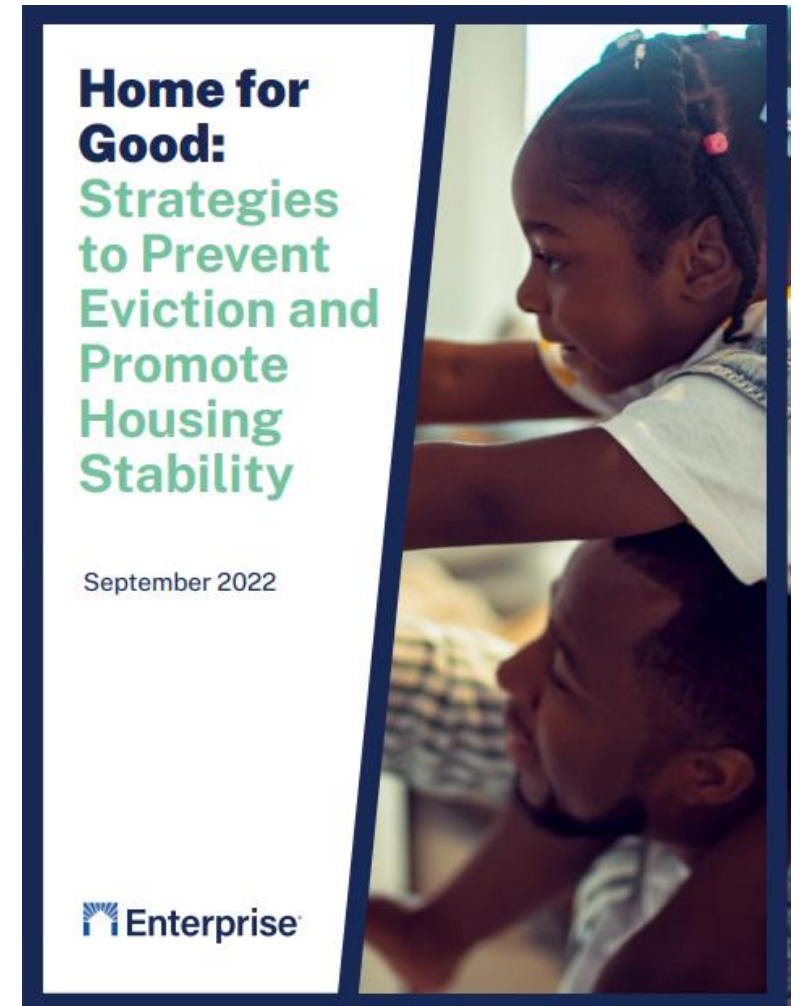
Home for Good: Strategies to Prevent Eviction and Promote Housing Stability

This Enterprise paper highlights a range of strategies that prevent or reduce the long-term harm of eviction across the stages of the eviction cycle:

- **Upstream:** To avoid housing instability in the first place
- **After Arrears/Pre-Filing:** Once a rent payment is missed
- **Post Eviction Filing:** After a landlord has filed for eviction
- **Post-Eviction:** after the court has determined an eviction filing can proceed

Key considerations for implementation

- **Level of effort:** How difficult will it be to implement, from start to finish?
- **Cost of implementation:** Will it be costly?
- **Scale of impact:** Will it be felt most significantly at the household, community or systems level?



Promoting Housing Stability through Preservation

Preservation is an anti-displacement strategy that protects affordability where it exists

Tenant protection policies play an important role in our preservation ecosystem. Property owners and operators serve as another line of defense to prevent evictions and support long-term resident stability

Housing stability is a standalone goal and factors into each stage of the preservation process:

- Prioritizing **properties for acquisition** with residents at-risk of eviction
- Securing **funding sources** to extend, preserve, or deepen existing affordability levels for current and future residents
- Strategically conducting **rehabilitation** to avoid or mitigate burdensome passthrough costs
- Integrating resident outreach in your **property management** practices to prevent evictions
- Assessing the **financial sustainability** of your property or portfolio to preserve long-term affordability



Residents and owners & operators are still experiencing the economic impacts from the COVID-19 pandemic. We need long-term resident stability solutions as a permanent aspect of preservation

Meet Our Guest Speakers



Andrew Jakabovics

**VICE PRESIDENT OF POLICY DEVELOPMENT,
ENTERPRISE**

Andrew oversees Enterprise's Policy Development & Research team, researching issues related to equitable housing and community development, housing finance, foreclosures and neighborhood stabilization, and broader housing supply and demand concerns. He has recently been analyzing small multifamily properties' ownership patterns and preservation strategies for unsubsidized and subsidized affordable housing.



Elizabeth Richards

SENIOR PROGRAM DIRECTOR, ENTERPRISE

Elizabeth Richards is a Senior Program Director for Enterprise Community Partners in Southern California, managing the Local Rental Owners Collaborative (LROC) initiative in partnership with the Chan Zuckerberg Initiative. Elizabeth's twenty-year career in affordable housing began in Chicago with a focus on supportive housing, policy, and finance. She's been with Enterprise for ten+ years and has worked nationally across Enterprise markets.



Van Scott

CHIEF OF SPECIAL PROJECTS, CRCD PARTNERS

Van Scott joined CRCD Partners in 2022 to grow the organization's real estate goals. He oversees projects in all phases of development. Prior to joining CRCD Partners, Van was the Director of Development for BRIDGE Housing, where he led BRIDGE's efforts in developing the Jordan Downs Community Masterplan: a multi-phased development and grew the organization's presence in Los Angeles. Van is also an independent owner operator of property in South Los Angeles.



Identifying Principles and Practices for Rental Housing Owners

Andrew Jakabovics

VP, Policy Development

BACKGROUND

Responsible Landlords Working Group

Convened by the Urban Institute and Enterprise Community Partners, with support from SAHF and HPN

We convened a group of mission-aligned owners and operators of rental properties to better understand the landscape of practices that were adopted during Covid-19 to reduce the occurrence and impacts of eviction. The group met monthly during the spring and summer of 2022.

1. The goal was to help inform a set of practices that rental owners or operators can use to encourage and maintain tenant stability where possible, mindful of the need to support individual residents while also maintaining the physical and financial health of the property and community that lives there.
2. We identified innovative and effective policies and practices geared towards eviction reduction and mitigation; these policies and practices served as a basis for the group's monthly discussions.
3. We focused on the entire span of the rental relationship, from before lease-up through move out.
4. The group conversations and follow ups with individual participants led to the development of our framework with five key principles.

Five Principles

1. Remove barriers for tenants in their housing search and use transparent processes when establishing tenancy
2. Clearly and consistently communicate with tenants in a culturally appropriate way from lease up through all stages of tenancy
3. Proactively connect tenants to resources and encourage communities of support, to help tenants stay stable throughout their tenancy
4. Allow flexibility in terms, processes, and payments for renters to reduce the likelihood of eviction
5. Create and commit to procedures and policies that prioritize eviction diversion options in the case of non-payment or late payment



Local Rental Owners Collaborative Pilot (LROC)

\$5M pilot initiated by the Chan Zuckerberg Initiative to provide *short-term* support to small property owners with rental arrears grants, property management services, and other resources to eventually help improve the *long-term* financial health and stability of these properties and their tenants.

LROC Pilot Goals

Goal: Stabilize BIPOC Property Owners/Buildings and Prevent Tenant Displacement

Short-Term

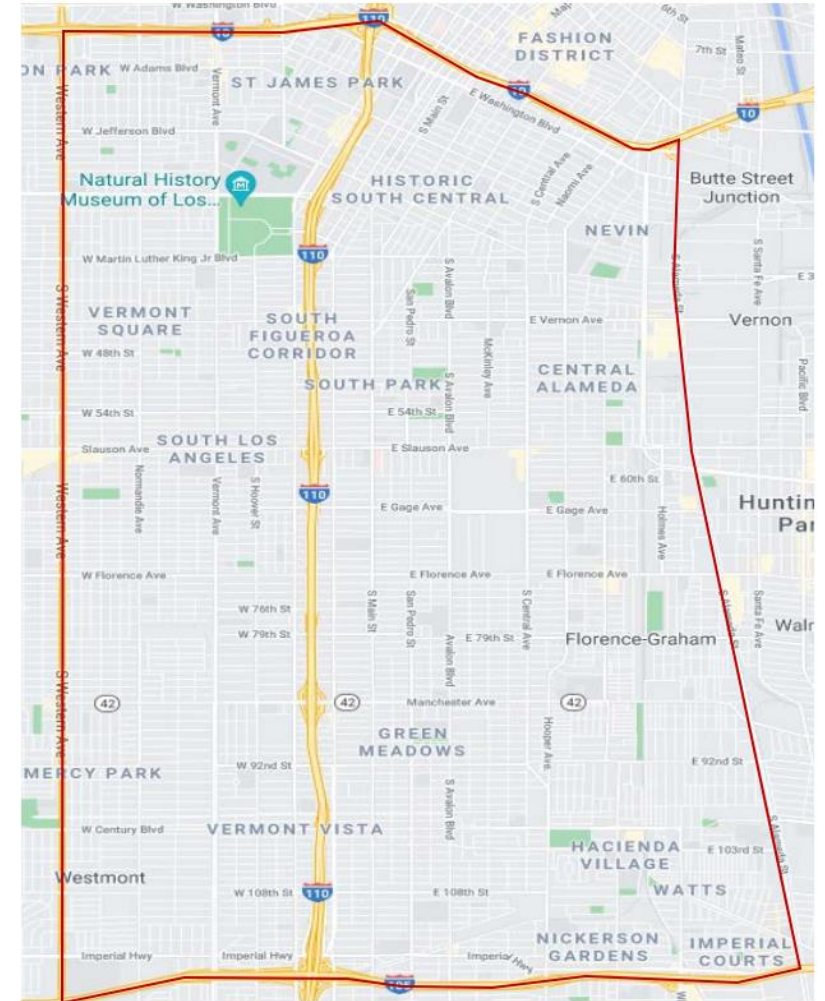
- Stabilize small property owners, emphasizing BIPOC owners
- Keep lower income people of color housed during pandemic
- Facilitate connections to additional local, state and federal resources/programs
- Distribute additional grants for deferred maintenance repairs and/or energy upgrades

Long -Term

- Support formation of BIPOC landlord learning collaborative to provide resources/tools to reduce operating & maintenance costs and increase building cash flow without resorting to raising rents
- As collaborative grows, harness the collective power to help keep properties in community control

LROC Data

- 52 Owner Participants
- Supported 193 households, 288 residents
- 82% of owners identify as BIPOC, 56% are women, 46% are single
- Majority own 5 units or less



Promoting Resident Stability

MISSING RENTAL INCOME?

IN DANGER OF LOSING YOUR RENTAL PROPERTY?

LROC CAN HELP!



APPLY TODAY
Avail.co/LROC

- Owners agreed to not evict
- Agreed to limit rent increases
- Tenants were notified of arrears payments
- Mediation referrals offered
- Resources, information, and connection

PropTech for Stability?

- Avail.co – Small owner property management platform
- Esusu – Credit reporting for residents, rental assistance
- Stake – Credit reporting for residents, on-time payment incentives
- Till – Platform supports flexible rent payments, e.g. 2x per month



Start Your Application
Rental Relief and
Benefits for Navigating
the Pandemic

The Los Angeles Local Rental Owners Collaborative supports South Los Angeles owners and their tenants affected by COVID-19. Check your eligibility and apply today to receive rental relief grants and gain access to best-in-class operations, maintenance practices, and tools.

APPLY NOW

Small Owners = Solution to Stability

- 75% of LROC participants are from or live in the community
- 56% Like or Love being a rental owner, 42% are Neutral But Committed
- 81% report Close, Friendly, Fine relationships with tenants
- 46% referred tenants for Covid rental assistance, 35% agreed to payment plans, 3% lowered rent

Small Owners = Solution to Stability



- SMMF housing stock and independent ownership is under pressure
- When small owners are stressed, resident stability may be impacted
- Processes around establishing tenancy seem key
- Both/And approach

**What did you think of
this session?**

**Please take our five-minute
survey in the chat**

California Preservation Next Academy

Thanks for joining
us!

All session recordings and
materials can be found [here](#)

Session resources and tools
will be uploaded to the
[Preservation Next Toolkit](#)

Dates	Sessions
November 3, 2022	Preservation Academy Kickoff
November 17, 2022	Preservation Deals: Organizational Sustainability and Business Planning
December 1, 2022	Acquisition, Property Identification, and Evaluation of SMMF Properties
January 12, 2023	Financing SMMF Preservation
February 2, 2023	Sustainability and Health Considerations for SMMF Preservation
February 23, 2023	Navigating Rehabilitation of SMMF Properties
March 16, 2023	Preservation Development Models
April 6, 2023	Community Land Trusts and Preservation: Deep Dive Special Session
April 27, 2023	Policy and Its Impacts on Preservation
May 18, 2023	Property and Asset Management
June 8, 2023	Housing Stability and Eviction Prevention

California Preservation Next Academy

Thanks to our
many partners!

We've heard from...

Atlanta Neighborhood Development Partnership

Bay Area Housing Finance Authority

CA State Senator Anna Caballero's Office

Coalition for Responsible Community Development

Community Vision Consulting and Capital

East Los Angeles Community Corporation

Eden Housing

El Sereno Community Land Trust

Elevate

Enterprise Community Loan Fund

Fideicomiso Comunitario Tierra Libre

Genesis LA

Joint Ownership Entity New York City

LA Better Buildings Challenge

Mission Economic Development Agency

NeighborWorks America

Northern California Land Trust

Preservation of Affordable Housing (POAH)

San Francisco Community Land Trust

San Francisco Housing Accelerator Fund

Self-Help Enterprises

Southern California Association of Non Profit Housing

Tenderloin Neighborhood Development Corporation

The Unity Council

T.R.U.S.T South LA

Venice Community Housing

Zubi Consulting



What's Next?

How to Stay Engaged with Enterprise

Foreclosure Intervention Housing Preservation Program: Webinar Series

July through September 2023

- *Developing Financial Stability Plan*
- *Joint Partnerships*
- *Asset Management Planning*

Preservation TA and Training for CA Preservation Next Cohort Participants

Kicking off in September 2023

Southern California Preservation Convening

October 2023



Thank you

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Resources:

[Preservation Next California Academy Sessions](#)

[Preservation Next Small to Medium Multifamily Toolkit](#)

[Enterprise Preservation Resources](#)

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