

# RHATIMES

A MAGAZINE FOR THE RENTAL HOUSING INDUSTRY



Rental  
Housing  
Association

SERVING SOUTHERN ALAMEDA COUNTY

Summer | 2021

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# In this issue

*The RHA was founded as a trade association in 1967 under the name Apartment Owners Association of Southern Alameda County. Today we are known as the Rental Housing Association (RHA) - Serving Southern Alameda County with over 650 rental property owners and operator members strong. Our members provide over 39,000 rental homes in Alameda County. RHA is an affiliated chapter of the California Apartment Association and is their exclusive service provider in Southern Alameda County.*

## THE RENTAL HOUSING ASSOCIATION OF SOUTHERN ALAMEDA COUNTY

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# President's Message

**Ralph Watkins III**  
President, RHA  
Rental Housing Association  
Southern Alameda County

## Dear Members and Associates,

As we move through the 2021 year it has become abundantly clear that we are not normalizing at the pace we had all hoped for. With increasing COVID (Delta Variant) infections and the recent re-mandating of masks there is an ominous pall over the California economy with a direct impact on housing.

Two items of concern are the Tenant Assistance programs and the continued extension of the Eviction Moratorium (which we all hope will be lifted at the end of September). Tenant Assistance programs have been slow moving and disorganized with minimal distribution of benefits and virtually zero communication (with Landlords and Tenants) in the interim. The program was launched March 17, 2021. The administrators for the program are Centro Legal De Le Raza and Eviction Defense Center (EDC). Dealing with these entities may be frustrating for some landlords (due to the lack of communication and especially if you have been across the aisle from either of these groups in court).

The Eviction Moratorium has been in place since March 2020 at the State and County level. The State has had expiration dates that have now been extended multiple times (currently set to expire after September 30, 2021). The County Moratorium is in place until there is a vote from the Board of Supervisors to rescind or 60 days after the 'Local Emergency' is lifted. This moratorium has become untenable not only based upon the non-payment rent (which places an enormous burden on landlords) but also due to the fact that there are 'bad actor' tenants creating problems at properties for which the landlord has no recourse. That said, RHA are working directly with the Alameda County Housing and Community Development Department to work through the Tenant Assistance program issues in an effort to create a more efficient and communicative process for all parties.

CAA is working at the State level to address The Eviction Moratorium and RHA is working locally with Alameda County in an attempt to at a minimum carve out provisions to address those 'bad actor' tenants.

Thank you to all of our members and associates for their continued support as we work toward a better future for all.

Warm regards,  
**Ralph Watkins**

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# Executive Director's Message

## Robert Robledo

Executive Director, RHA

Rental Housing Association

Southern Alameda County



The words of the day ... Pivot and Change. We have seen a lot of that here at the RHA these last 15 months. Coming on as your new Executive Director, I know we have changed, grown, expanded, too much to mention. But all these items are necessary to bring our association up to the 21st Century, bring our association up into the “new time” post pandemic, but also gave us an opportunity to reflect and really look at all facets of the organization-a process that is still on-going.

That's why we sent you a membership survey. I hope you got the opportunity to review and answer the questions in there. Your feedback is important to us:

- Assist us in creating relevant programming for our membership
- Determining the top items why members join RHA
- Evaluating the demographics of our members (again to help create future programming)
- And much more...

By the time this has come out, we will have gathered much of this information above. However, if we see that a large portion of the membership did not reply we will re-send the survey. Thank you in advance for your assistance and guidance.

We are continuing to roll out the COVID rental relief program, being administered through the County of Alameda. I know that many of you have been frustrated with the process. I ask you to please continue to apply and pack your patience. Not to defend the county at all, but they were unprepared for the volume of applications they have received (by last count the number I heard was over 5,000).

RHA has recently been awarded a grant to assist in publicizing the rental assistance program. Not only that, we will be providing workshops every month on how to fill out the application. We will be creating office hours if you need assistance to come in and we will sit down with you to

complete the application (obviously due to COVID we will limit the amount of people and timing of such individual assistance).

Not only is the rental relief program a difficult task to manage and navigate, the ever-changing eviction moratorium has our industry still in confusion. Many of you are asking, “Robert when do you anticipate an end to the moratorium?” Honestly, I don't know. The Delta variant is slowing a lot down in our communities. As long as we can't get herd immunity through vaccination, we could be stuck with the moratorium for the rest of 2021. I don't know for certain. But I do ask you all to remember, even if the state lifts the moratorium, the Alameda County Health officer has to declare the emergency over. Once that is done, add another 60 days until the moratorium is complete. As soon as we hear any updates on this and other vital information pertaining to our industry, we will get that out to you.

One final thought for you... Membership is an investment in your property, and an investment in you. Please watch our newsletters/email blasts for upcoming education programming and lunch and learns. We are trying to navigate, and Pivot and Change, with COVID. I know operations will continue to be a challenge, but rest assured that Sandie and I are here to assist.

Please continue to #WearYourMask and be safe out there!

# Rental Housing Association Events Calendar

# 2021

*Calendar is subject to change. Please visit [www.rhasouthernala.com](http://www.rhasouthernala.com) for upcoming events.*

## SEPTEMBER

- |           |  |                                  |  |
|-----------|--|----------------------------------|--|
| <b>01</b> | <b>ERAP Information Session</b><br>1.30pm - 2.30pm                       | Member Rate:<br>Non-Member Rate: | <i>complimentary</i><br><i>complimentary</i> |
| <b>02</b> | <b>How do taxes fit into your retirement planning</b><br>4.30pm - 5.30pm | Member Rate:<br>Non-Member Rate: | <i>complimentary</i><br><i>\$10</i>          |

## OCTOBER

- |            |  |                                  |  |
|------------|--|----------------------------------|--|
| <b>07</b>  | <b>ERAP Information Session</b><br>4.30pm - 5.30pm | Member Rate:<br>Non-Member Rate: | <i>complimentary</i><br><i>complimentary</i> |
| <b>TBD</b> | <b>Effective Tenant Screening</b><br>TBD           | Member Rate:<br>Non-Member Rate: | <i>complimentary</i><br><i>\$10</i>          |

## NOVEMBER

- |            |                            |  |  |
|------------|----------------------------|--|--|
| <b>TBD</b> | <b>Member Mixer</b><br>TBD |  |  |
|------------|----------------------------|--|--|

## DECEMBER

**Watch for Upcoming Events**

# What has the impact of COVID-19 been on the insurance industry?

**Erika Garcia**  
Licensed Producer, Farmer's Insurance

**COVID-19** impacted the insurance industry in various ways. The change in driving patterns has affected the overall usage of vehicles and the number of miles driven annually. Unfortunately, comprehensive/vandalism claims are on the rise. Fire policies, such as homeowners and landlord protector policies, are seeing incremental adjustments to the dwelling coverages and rates.

When the mandated to shelter-in-place began in early March 2020, many drivers dramatically changed their typical driving patterns. People were staying home and sheltering in place; not venturing out of their local communities. In 2020, while some employers continued to operate their businesses under stay-at-home orders, their employees were allowed to make personal adjustments such as setting up a workspace in their homes. People developed new ways to interact with each other. Client, team meetings, and “social gatherings” were held on Zoom. “Working from home” kept drivers off the streets and highways. During this time, the insurance industry saw fewer auto accident claims. Again, this was because there were fewer drivers on the roads. However, as we see the state of California open its schools and businesses in 2021, employers are starting to return to their workplaces, even on a hybrid arrangement. Driving patterns are returning to normal and we are seeing an increase in drivers on the road. More drivers = more accidents = more claims.

The auto insurance industry was impacted in another way. As people lost their jobs due to the pandemic, we saw an increase in the unemployed population. There is a correlation between the rise in unemployment and auto theft/vandalism of vehicles. Catalytic converters are quick to steal, using only pipe cutters, and can be sold for much-needed cash. There has also been an uptick in car theft as they are dismantled and sold for parts.

Home insurance and landlord policies are experiencing an overall 7- 8% increase in premium. The dwelling limits on insurance policies represent the amount the policy will cover up to, to either repair or replace the building under a covered loss. One of the factors affecting this increase is the cost of materials. The price of wood is at an all-time high due to a surge in demand and limited supply, causing the pricing to fluctuate, sometimes drastically.

Another factor affecting home insurance premiums is the price of labor. The cost of the construction crew to do the work on a job site, such as demolishing the structure, removing debris, or reconstructing the dwelling, have increased because the labor market is scarce. We are experiencing limited supplies and a limited workforce, thereby affecting the premiums of insurance.

Vacant properties can provide a convenient and safe shelter to the homeless population. Regrettably, some homeless people have resorted to living in vacant properties and have caused damage. For example, in early May 2021, there were two fires at a local church that was started in the crawl space. Firefighters found evidence of someone living in this space. It has yet to be determined if the fire was started accidentally.

COVID-19 impacted the insurance industry in unprecedented ways. The driving patterns, the cost of materials, the sparse labor market, and increase in claims are factors affecting insurance rates.

## **What can you and your insurance agent do to adapt?**

What is important is that you have the proper coverages on your policies. It is prudent that you review the policies annually with your insurance agent to ensure you are as protected, as you believe you are. The annual review is an opportunity to talk about the changes you made during the past year. Did you upgrade the features of the property? Did you replace the roof or plumbing? When making changes to your property, make sure to let your agent know, as some changes may affect the policy. Another reason for an annual policy review is to determine if you are eligible for additional discounts. Many insurers offer discounts for multiple lines of coverage, such as a bundled package of Home/Auto/Umbrella and Life Insurance. The key is to look at your insurance coverages as protection for the assets you've worked so hard to build, because given the right set of circumstances, they can be taken from you. Your insurance agent, who you should be able to look at as an advisor, is the one who can, with a little planning, ensure your income, the equity in your home and anything else you own, are protected against virtually any circumstance that may arise.

# Trusted Industry Partners

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### **Erika Garcia, Office of Norman Garcia Farmers Insurance**

Our process to assisting our clients is to identify the insurance coverages that best fit their specific needs, while being straightforward and offer a personalized approach. Our specialities are Commercial Insurance (Vacant Properties, Landlord Protector, and Business Insurance, etc.), and Personal lines (Homeowners, Renters, Auto, and Life). We are your local insurance resource!

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## REAL ESTATE PHOTOGRAPHY

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## RATIO UTILITY BILLING SYSTEM (RUBS)

### Livable Smart Utility Billing

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# Meet our Board Members

**This section will highlight the**

*Rental Housing Association of Southern Alameda County Board of Director members*

*In this issue we are pleased to feature*  
**Marc Crawford**  
*and*  
**Caryl Mahar**

**Marc Crawford,**  
Owner  
*Crawford Development*



Marc Crawford was born in Oakland and began his school years at Castro Valley Elementary School. He attended A.B Morris and Canyon Middle Schools as well as Castro Valley High graduating in 1981. Marc started his own business at the age of 17. He married his high school sweetheart at 23. Together they raised their two sons in Castro Valley. Marc owns two businesses. One that manages commercial properties and the other builds new construction projects. Marc has been active in community affairs for many years. He has served on the Castro Valley Municipal Advisory Council for 10 years, serving the last eight years as Chair. Marc has also served on the RHA Board since 2008 and has been a member since 2002.

**Caryl Mahar,**  
*Development Director*  
*Spectrum Community Services, Inc.*

Caryl Mahar was born in New York and received her Bachelor's Degree from Binghamton University. She has called the Bay Area her home for the last 20+ years and she is a proud mom to two amazing daughters, Charlotte & Emmeline. Caryl's professional career has been exclusively in the nonprofit sector. Her current role is as Development Director for Spectrum Community Services, Inc., an Alameda County based organization focused on enhancing the quality of life for seniors and low-income families through a variety of programs. In addition to being a member of the RHA Board of Directors, Caryl also serves as an ambassador for the Castro Valley/Eden Area Chamber of Commerce.



# COVID-19 RENT RELIEF

✓ Are you behind on rent or utilities because of COVID-19?

✓ Are you a landlord who has experienced a loss in income because of unpaid rent?

## WE'RE HERE TO HELP!

If you are a renter or landlord in Alameda County who has been impacted by COVID-19:

## APPLY TODAY!

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For application assistance, contact RHA Application Coordinators at (510) 537-0340 or email [sandie@rhosource.com](mailto:sandie@rhosource.com)



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Renters in Alameda County, excluding Oakland & Fremont



Renters who demonstrate a risk of experiencing homelessness or housing instability



Landlords whose tenants are eligible and are behind on their rent due to COVID-19



Renters who are low income, who qualified for unemployment benefits or experienced financial hardship due to COVID-19



# A NEW TAKE ON RUBS: NET ZERO UTILITY BILLING

According to a survey from the U.S. Energy Information Administration, the residential electricity price nationwide will increase 1.6 percent in 2021 and 1.5 percent in 2022, continuing an upward trend. Rates have gone up six out of the last eight years, according to the EIA. The agency also shows that while commercial and industrial electricity use in 2020 was down by 12 percent and 9 percent, respectively, residential use was up 3 percent.

Nationwide, water rates are also up over the long term, with Americans paying an average of \$104 per month in water and wastewater bills in 2021. That's a 30 percent increase in less than a decade as cities contend with aging systems, fewer resources and extreme weather. Waste management costs are up as well, with haulers' expenses rising while recyclable profits plummet.

## RUBS Means Recovery

The best way to combat these ever-escalating costs is to make residents aware of their usage with a ratio utility billing system (RUBS). This software solution does not require an onerous submetering system, easily and affordably allows owners to show their residents just how much they are actually using each month, and alerts owners to possible leaks in a unit so that a potentially costly problem can be remedied.

For many buildings with RUBS, tenants receive a monthly accounting of their usage and also pay for that usage, saving owners up to 90 percent on utility bills. But RUBS provider Livable has recently introduced an innovative new product called Net Zero Billing that allows owners to save money on utilities without billing their tenants. As with a standard RUBS program, with Net Zero we allocate the utility bill for each unit according to preset factors. But while the owner still pays the bills, residents simply receive a Net Zero statement highlighting what their costs would have been, as well as some steps they can take to lower their usage. Net Zero allows tenants in all markets, even those with strict rent control restrictions, to see the costs associated with their consumption. Plus, the cost to implement this new program is minimal, meaning owners immediately see a return on their investment through lower utility use and timelier leak reporting.

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## Rein in Usage, Even in Rent Controlled Markets

Most RUBS programs cannot be added to an existing lease in rent-controlled markets, but Net Zero gives owners with these restrictions a simple and inexpensive option to promote conservation and provides transparency into building utility usage and cost. Simply by being made aware of their usage, even if they do not pay for it, residents become more conscious of wasteful habits. "With Net Zero, building residents quickly adopt a conservation culture," said Livable CEO Daniel Sharabi.

In markets where RUBS can be added to an existing lease, Net Zero acts as an important first step in getting residents used to the idea of being more aware of their usage before they become financially responsible for it as well. It also makes tenants familiar with a ratio billing model and prepares them for what they may end up paying if they are ever enrolled.

Livable takes a tenant-first approach because we know the importance of tenant satisfaction. In both our traditional RUBS and Net Zero program we reward residents for their engagement and performance with exclusive discounts at our partner eco-retailers. We also send out fun quizzes and surveys to make sure conservation is top of mind, yet easy to digest. Plus, our multilingual, supportive customer service team always answers questions and is available to consult on any concerns that may arise.

If a traditional RUBS program doesn't fit your building, Net Zero can still add up to substantial savings by helping owners in all markets take steps to increase their residents' consumption awareness.

## Emily Landes

*is the content director at Livable, a smart billing software company with products designed to save money, as well as the environment. To find out what Livable can do for your property, check out [livable.com](http://livable.com) or call 877-789-6027.*



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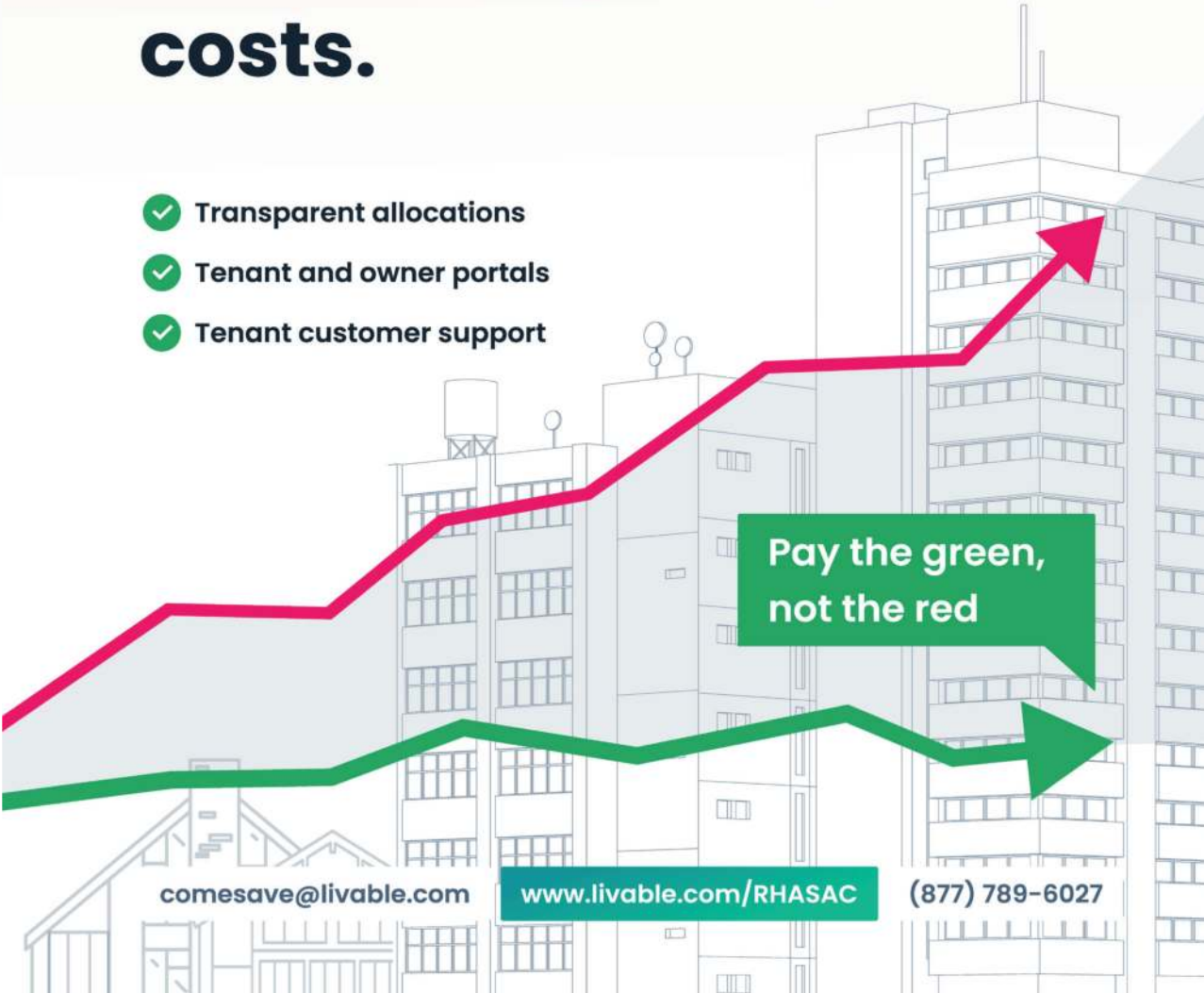
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- ✓ Tenant and owner portals
- ✓ Tenant customer support

A line graph overlaid on a background illustration of apartment buildings. The graph has two lines: a red line that trends upwards and a green line that trends downwards. A red arrow points to the top of the red line, and a green arrow points to the top of the green line. A green speech bubble contains the text "Pay the green, not the red".

Pay the green,  
not the red

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