

California's Low-Income Weatherization Multi-Family Program

Successes, Challenges, and Implications for Housing Justice



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<https://pixabay.com/photos/solar-system-roof-power-generation-2939560/>

Introduction

Prior to the COVID-19 pandemic, 1 in 5 households in California spent more than half of their income on housing costs.¹ Furthermore, poor quality rental housing has contributed to high rates of asthma² among California low-income households already cost-burdened by growing utility costs.³ The Low Income Weatherization Multi-Family Program (LIWP Multi-Family) addresses these challenges, among others, by providing energy efficient home upgrades at a low-cost to property owners and at no-cost to low-income renters.⁴ The program has multiple components that aim to improve access to healthy, energy efficient, and affordable housing, which translates to energy cost savings for renters and reduced greenhouse gas (GHG) emissions.

This case study describes LIWP Multi-Family's impacts, challenges and potential to support future local and statewide anti-displacement and sustainability goals. Since its launch in 2016, the program has already made significant progress improving the quality of existing affordability stock through energy efficiency upgrades while creating numerous health benefits and cost savings for both renters and property owners. At the time of the writing of this case study, the long-term financing of the program is still uncertain; continued funding is necessary to scale the impacts of the program and enforce its anti-displacement mechanisms. With additional funding and with improved tracking, monitoring, evaluation, and education, LIWP Multi-Family has the potential to better align with existing statewide programs related to affordable housing preservation and healthy homes.

I. LIWP's Impacts

Established in 2016, California's Low Income Weatherization Program (LIWP)⁵ is a suite of programs that provides direct installation of solar photovoltaic (PV) and energy efficiency (EE) upgrades for low-income households. LIWP aims to reduce GHG emissions, improve climate resiliency, and create both health and economic benefits for low-income residents by improving indoor air quality and lowering energy costs.

The overall LIWP program includes multiple components: a Single-Family EE and PV program, a Single-Family Farmworker program, a Multi-Family program (which is the focus of this case study), and a Community Solar Pilot (Table 1).

Table 1: LIWP Program Components

Program Component	Description
Single-Family Housing	Single-Family Energy Efficiency and Solar Photovoltaic (PV) (Concluded in 2019) Regionally administered, no cost to residents Installs no-cost energy efficiency measures, solar water heating, and solar PV in eligible single-family homes Single-Family Solar PV (Concluded in 2018) Statewide program administered by GRID Alternatives, no cost to residents Provides solar PV systems
Single-Family Farmworker ⁶	Provides no-cost installation of rooftop solar PV systems and energy efficiency upgrades to single-family dwellings owned or occupied by low-income farmworker individuals or households
Multifamily Energy Efficiency and Renewables	Provides technical assistance and incentives for the installation of energy efficiency measures and solar PV in low income multi-family dwellings located in low-income and disadvantaged communities
Community Solar Pilot (Scheduled to be operational by 2021)	Expands access to benefits of solar energy to eligible low-income households Intended to provide co-benefits like economic stimulus and workforce development

Source: LIWP Impact Report November 2020⁷

LIWP is one of more than 30 programs supported by California’s Greenhouse Gas Reduction Fund⁸ (GGRF), a dedicated fund for the state’s Cap-and-Trade proceeds which supports programs that further the objectives of the California Global Warming Solutions Act of 2006.⁹
¹⁰ Since 2014, the state legislature has appropriated \$212 million GGRF funds to all of the LIWP programs serving low-income households.¹¹

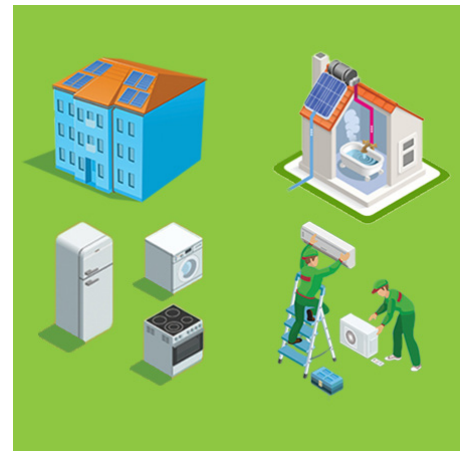
The California Department of Community Services & Development (CSD) serves as the lead administrator of the overall LIWP program. Partnerships with the Association for Energy Affordability (AEA), local government agencies, private firms, and non-profit organizations support program administration and service delivery at the local level. AEA runs a hotline in multiple languages for residents of LIWP Multi-Family properties specifically, allowing communities to voice their needs and concerns following the implementation of EE upgrade projects.¹²

The overall LIWP program’s four components (Single-Family, Single-Family Farmworker, Multi-Family and Community Solar Pilot) operate at no-cost to low-income renters and homeowners. However, there are a few notable differences among the Single Family and Multi-Family

programs. LIWP's Single-Family and Single-Family Farmworker programs only allow installation of solar PV upgrades when an eligible applicant owns their home. This helps to ensure that the benefit of the solar PV upgrade, which is a substantial investment, accrues to the homeowner and not to a landlord or property management company. LIWP Multi-Family is the only one of the four LIWP programs that specifically serves renters and also requires a small capital investment from property owners of low-income multi-family buildings.

In order to be eligible to receive funding from LIWP Multi-Family, property owners of low-income multi-family buildings must sign a 10-year affordability covenant. Property owners use LIWP Multi-Family program incentives to pay for the EE and PV upgrades, covering the majority of installation costs. However, property owners are responsible for bridging any funding gaps, procuring contractors, and managing the entire construction process.

While the program is relatively new, recent research suggests that LIWP Multi-Family has the potential to preserve existing affordable housing and provide access to healthy, stable, energy-efficient housing during public health emergencies and disasters like the COVID-19 pandemic and wildfires.¹³ LIWP Multi-Family can reduce energy costs for property owners through solar and EE upgrades, allowing them to use the savings to replenish cash reserves, address deferred maintenance, and/or improve resident services.¹⁴ Research also suggests that EE upgrades implemented through programs such as LIWP Multi-Family have the potential to preserve affordable buildings and units by preventing them from falling into disrepair.¹⁵



LIWP (Credit: CSD)

For renters, LIWP Multi-Family has the potential to ease energy cost burdens, which disproportionately impact low-income, Black and Latinx households.¹⁶ A 2017 study by the Association for an Energy Efficient Economy found that low-income households of color spend up to four times as much of their incomes on utility bills compared to their wealthier non-Latinx white counterparts.¹⁷ These higher costs have been associated with the types of housing low-income families tend to reside in, which are often older and less energy efficient.¹⁸ Furthermore, utility shut-offs have been identified as a hidden driver of displacement, as residents without power, water, or heat may not be able to safely stay in their homes.¹⁹

A recent report co-authored by the California Housing Partnership Corporation (CHPC) and the Association for Energy Affordability (AEA) found that 80% of solar thermal and solar PV upgrades and 50% of EE upgrades directly benefit residents.²⁰ Thus, EE upgrades to rental housing have the potential to help residents maintain consistent access to basic utilities, thereby supporting long-term housing stability.²¹ As noted by Sarah Hill of AEA, EE upgrades through LIWP Multi-Family have already resulted in both short-term and long-term cost savings:

"A resident at Casas de la Vina, a farm worker property in the Central Valley, was

interviewed after her apartment was upgraded through the LIWP program...At the time, the [solar photovoltaic system] had yet to be interconnected to the grid, so [while the resident] wasn't seeing the solar benefits yet, she still reported saving \$75 a month on her energy bills, which is a substantial amount of savings on a monthly basis. And that was pre-solar. What we were projecting is that post-solar her bills would be near zero."

Furthermore, Shina Robinson of APEN noted that low-income tenants (not limited to LIWP Multi-Family properties) often face intimidation and a power imbalance when they approach landlords about upgrading their properties in any capacity.²² The majority of LIWP Multi-Family projects occur in deed-restricted affordable housing properties, which means the properties have provisions in place protecting tenants from excessive rent increases.²³

Additionally, interviewees noted that one of LIWP Multi-Family's most significant impacts is the benefits it provides to both renters and property owners. As Chuck Belk of CSD noted, ²⁴

"LIWP Multi-Family investments help to provide both the owner and residents more control over their utility costs, which benefits both, enables long-term preservation of critically needed affordable housing, and allows low-income residents of the properties to stretch limited financial resources to pay for other necessities such as food and medicine. We believe this is one of the reasons the program has been so well-regarded by residents and owners alike."

In sum, interviewees agreed that LIWP Multi-Family's multifaceted benefits to renters and property owners have made it a success during its five years of operation.

II. Funding and the Challenges of Enforcing Anti-Displacement Measures

The overall LIWP program's primary focus is to reduce GHG and provide energy cost savings to low-income residents at multi-family properties. However, additional benefits include improved public health, job creation and job training opportunities, and the stimulation of economic activity in low-income communities where these projects are located.²⁵

Achieving these goals in low-income affordable rental housing properties requires the commitment of property owners. As a result of their financial and time investment in the project, property owners help to maintain the long-term viability of their properties. In order for LIWP Multi-Family to continue to benefit low-income tenants that live in deed-restricted affordable housing where there are inherent anti-displacement protections, it must continue to receive consistent financing in both the short and long term. Continued investment will allow for the program to scale its impacts and help more low-income renters and property owners incur energy cost savings and reap benefits from EE upgrades.²⁶

As of December 2021, the current LIWP Multi-Family program is scheduled to sunset in June 2022, and there are plans to continue the program thereafter through other means. In

November 2021, the overall LIWP program was allocated \$25 million for 2022-2023 and \$25 million for 2023-2024.²⁷ This additional funding will allow CSD to issue a new procurement for the program in mid-2022 so that funds are allocated to an organizational entity to implement that program when the original LIWP Multi-Family program sunsets in June 2022.²⁸

To date, the LIWP Multi-Family program alone has served 8,131 low-income rental households in 980 buildings²⁹. However, there are currently 180+ additional applicants on the waitlist who cannot be served at current funding levels. Part of the challenge is that the program is currently funded by highly competitive Cap & Trade funds, which are subject to the corporate market for carbon emissions and are spent on other projects like California High Speed Rail.³⁰



Casas de la Viña LIWP project (Credit: CSD)

Given these challenges, interviewees noted several key considerations for the LIWP Multi-Family program as it enters its next chapter.

Enforcement of LIWP Multi-Family Affordability Covenants Require More Administrative Support

Some interviewees suggested that LIWP Multi-Family establish a long-term strategy for enforcing its 10-year affordability requirements. The overall LIWP program (like all Cap & Trade programs) is funded one year at a time, but the program requires property owners to commit to ten years of affordability. While the overall LIWP program has secured funding until 2024, it is unclear how the program could enforce affordability for LIWP Multi-Family properties for the following ten years. As noted by Sarah Hill, Director of Low Income Programs at the AEA³¹:

“There's no funding left to go and do enforcement for the years to come. That just doesn't exist within the confines of the energy efficiency program scope. There are some protections [through the affordability] covenant that suggest if you're doing those that you would not be eligible for funding through these mechanisms. But beyond that, if I called a landlord and told them that they've agreed to this, and that they're not complying, the amount of teeth that I personally have as an energy efficiency nonprofit director to enforce [tenant protections] is very little.”

Due to the timeline constraints of LIWP Multi-Family, interviewees recommended designating a separate statewide entity in charge of enforcing affordability covenants. As noted by Chuck Belk of CSD:

“For LIWP Multi-Family to address issues of displacement for the great majority of low-income Californians that reside in un-regulated naturally occurring affordable housing, CSD and LIWP Multi-Family will need assistance from other governmental entities with expertise in regulatory enforcement mechanisms to help to put in place protections for low-income renters in these types of properties. LIWP Multi-Family’s focus to date has been on serving deed-restricted affordable housing with the limited funding available to the program.”

This entity could serve as a gateway to various forms of affordable housing upgrade funding and could screen properties to ensure they meet the affordability requirements long-term. Additionally, this entity could request rent rolls annually to ensure continued compliance and post compliant names in a publicly available database that could be used by a variety of energy efficiency programs to deem a property eligible for their program.³²

On a related note, efforts are underway to better coordinate statewide entities in the administration of the overall LIWP program, which has the potential to support the long-term viability of LIWP Multi-Family projects. Passed in 2019, Assembly Bill 1232³³ identifies best practices in healthy homes approaches in multi-family housing and recommends an action plan for a cross-sector referral process between public health workers and LIWP Multi-Family.³⁴

Cost Benefits To Renters and Property Owners Require Long-Term, Consistent Funding

Interviewees noted that long-term consistent funding is necessary to further subsidize energy improvements to make the program more accessible. As of January 2021, the program has helped participating multifamily buildings reduce their energy by 40%.³⁵ While both renters and property owners can reap these benefits, the pandemic has posed additional challenges for property owners in particular. While LIWP Multi-Family provides a “deep subsidy” for property owners, it does not currently cover 100% of the cost of energy efficient upgrades in multifamily housing. According to Isaac Sevier, formerly of the Network for Energy, Water and Health in Affordable Buildings (NEWHAB), even the minimal upfront capital required to receive LIWP Multi-Family funds was out of reach for many multifamily property owners due to delayed rents and other financial challenges. Thus, to truly scale the cost and health benefits of LIWP Multi-Family for both property owners and renters, Sevier recommends creating strategies to make the program entirely no-cost for property owners.³⁶

Given the large unmet demands for LIWP Multi-Family and its clear contributions to statewide climate mitigation and anti-displacement goals, creative short- and long-term financing strategies are needed to truly scale its impacts. For example, as a building improvement program, LIWP Multi-Family could more closely align with local hiring and green jobs-focused organizations so that EE upgrades can simultaneously serve as employment opportunities for many of the families served by the program.

Lastly, private funders could also play a role in solidifying LIWP Multi-Family’s future impact. For

example, mission-aligned philanthropic dollars³⁷ might provide grants to technical assistance providers, like AEA, or donate green building materials to supplement state funding. Hospitals are also starting to invest in housing infrastructure as part of their healthy community initiatives and may serve as strategic co-investors of the program.³⁸ Additional research is needed to illuminate how public-private partnerships could help sustain and scale LIWP Multi-Family over time.

Funding for Further Educational Efforts Can Scale LIWP Multi-Family's Impacts

While there is widespread awareness of LIWP Multi-Family among property owners, additional funding could also improve efforts to educate both renters and property owners about how to reap the benefits of the program. As LIWP Multi-Family positions itself as a critical climate mitigation program, with anti-displacement and “healthy housing” potential, program administrators and activists are calling for further marketing and education for the program. To strengthen anti-displacement mechanisms for non-deed restricted low-income multi-family properties, community based organizations like APEN could offer tenants’ rights trainings for individual buildings using LIWP Multi-Family dollars. Educating tenants about LIWP Multi-Family regulations and how to navigate landlord power dynamics could improve reporting of illegal rent increases and strengthen anti-displacement efforts.



Solar installation for LIWP project (Credit: CSD)

These tenants’ rights workshops could also be paired with educational programs for tenants focused on energy use. Researchers have found that resident behavior is at least as important as the physical energy efficient infrastructure when it comes to energy savings³⁹, and pairing educational workshops with energy upgrades could further increase energy savings and augment the impact of LIWP Multi-Family dollars. Simply sharing existing resources, such as PG&E’s online informational materials,⁴⁰ directly with tenants and property owners could also make a significant impact.

III. The Case for LIWP Multi-Family as a Coordinated Anti-Displacement and Sustainability Strategy

As California and the nation continue to reel from the far reaching impacts of COVID-19 and extreme weather events, it is clear that coordinated strategies to support economic stability, community health and well-being, and environmental sustainability are critical. Institutionalizing

LIWP Multi-Family as a permanent program could help the state make significant progress towards its green building, public health, and financial resiliency goals.

A Green Building Strategy That Supports Affordable Housing Preservation

LIWP Multi-Family should be viewed not only as a green building strategy, but also as a strategy for housing preservation. Buildings — as well as the construction process — account for about 36% of global energy use. In the United States, building energy use and construction account for 40% of energy emissions.⁴¹ Meanwhile, adapting buildings for reuse almost always yields fewer environmental impacts than new construction, when comparing buildings of similar size and functionality. In a study from the National Historic Preservation Trust, researchers found that “it takes 10 to 80 years for a new building that is 30 percent more efficient than an average-performing existing building to overcome, through efficient operations, the negative climate change impacts related to the construction process.”⁴²

Housing preservation is part of the state’s “3P” legislative approach (production, preservation, protection) to address California’s severe housing crisis.⁴³ However, over 15,000 affordable rental homes have been lost statewide as of 2019 because of landlords exiting government subsidy programs or converting rental units to market-rate units.⁴⁴ Furthermore, another 31,000+ affordable rental units are at risk of being converted to market-rate over the next decade.⁴⁵ According to the U.S. Department of Housing and Urban Development, preserving existing affordable housing costs half to two-thirds as much as new construction.⁴⁶ Further cost savings may be achieved through green building strategies such as LIWP Multi-Family, which create additional environmental, health, and economic benefits for renters and property owners. With consistent long-term funding, LIWP Multi-Family can scale up the impacts of preservation efforts through Housing Trust Funds⁴⁷ and ongoing housing rehabilitation programs like those in Oakland⁴⁸ and San Francisco.⁴⁹

A Public Health Strategy That Supports Community Health and Well-Being

LIWP Multi-Family’s potential role in promoting public health is especially relevant given the threats posed by COVID-19 and California’s increasingly intense seasonal wildfires. Amee Raval of the Asian Pacific Environmental Network (APEN) noted that due to shelter in place orders and escalating climate emergencies, safe housing is critically important as residents spend more time in their homes and use them as protection against unhealthy or even toxic air quality.⁵⁰ Furthermore, programs like LIWP Multi-Family are necessary during COVID-19 because they keep housing safe and healthy through needed improvements in energy efficiency, air quality, and cooling.⁵¹

While AB1232 already calls for increased coordination between CSD and the State Department of Public Health’s Office of Health Equity to develop an action plan for LIWP Multi-Family’s future, there may be additional opportunities to further align LIWP Multi-Family with statewide public health goals. For example, Anne Kelsey Lamb, of Regional Asthma Management and Prevention (RAMP), noted the need for such a “comprehensive approach to healthy housing”, explaining that if energy efficiency providers entered a home and “saw mold or peeling lead

paint or trip and fall hazards [...] there really isn't anything that they could do." Lamb also said that community health workers, who educate and guide families with asthma about reducing environmental triggers in their homes, often feel "powerless" to support families living in "substandard housing conditions the landlord has refused to address."⁵² While a real-time referral process between public health workers and LIWP Multi-Family administrators is currently not feasible due to funding and the current backlog of waitlisted LIWP Multi-Family properties, greater coordination between LIWP Multi-Family administrators and community health workers could help scale up current approaches to creating healthy housing.

A Cost-Savings Strategy To Bolster Financial Resiliency

Another advantage of LIWP Multi-Family is its impact on low-income families' financial resilience. For many low-income families, the 40% energy savings from LIWP Multi-Family upgrades significantly contribute to financial, and thus housing, stability. A 2015 national study found that tenants and property owners could save \$8 billion annually in energy costs and reduce electricity consumption by 15% if the entire stock of multifamily apartment buildings in the U.S. were retrofitted to energy efficient standards.⁵³ An evaluation of a citywide energy efficiency program in Orlando, FL found that EE upgrades reduced energy usage by up to 29% annually and translated to up to \$500 in annual savings in units with previously high electricity consumption.⁵⁴

Several hundred dollars worth of savings can make a significant difference in a low-income household's short- and long-term financial stability, impacting their ability to weather unexpected crises like the COVID-19 pandemic. A 2020 study by the Urban Institute found that families with even a small amount of savings (\$250-\$749) are more likely to sustain through temporary income drops, are less likely to miss rent or utility payments, and are less likely to face eviction compared to families without such savings.⁵⁵

While pandemic-induced eviction moratoria and rent relief programs have helped to keep many low-income families housed during the past year, these are temporary fixes and do not provide households with a path to achieve true financial resilience. Programs like LIWP Multi-Family, on the other hand, can help low-income households build long term financial resilience by minimizing unnecessary household costs like utilities. Advocates seeking funding and political support for LIWP Multi-Family should emphasize its direct economic benefits to low-income households.

In sum, LIWP Multi-Family has significantly contributed to the state's housing affordability, sustainability and economic goals, and securing and expanding the program will make Californians safer, healthier and more resilient.

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