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## **Extending a Branch to our Community; Resource Guide**

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Extending a Branch to our Community; Resource Guide

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### **Abstract**

The Community Action Board's Rental Assistance Program provides financial assistance for PAST DUE rent in Santa Cruz County. Individuals and families face the threat of being evicted from their homes due to disparities in housing affordability, barriers to accessing services, and the removal of COVID-19 relief. Individuals who are evicted have greater difficulty finding stable housing, mental health issues, and economic challenges. The purpose of this project was to help reduce barriers to accessing services by spreading awareness to the community and making it easier to navigate services. The proposed project was an infographic that entails program information, eligibility requirements, and contact information of various organizations. The screening questionnaire results revealed that all workshop attendees found this infographic to be a useful tool. It is recommended that CAB continues to make information accessible for residents of Santa Cruz County by creating resources like infographics to further facilitate access to services.

*Keywords: Eviction, Barriers, Santa Cruz County, Low-income, Infographic*

### **Agency Description**

The Rental Assistance Program (RAP) was created by the Community Action Board of Santa Cruz County (CAB) under the Homelessness Prevention and Intervention Department (HPIS). RAP provides rental assistance for eligible households in Santa Cruz County who are facing eviction. Their mission is to partner with the community to eliminate poverty and create social change through advocacy and essential services (CAB, 2022). This program provides financial assistance for past-due rent. With their assistance, eligible households will remain in a stable homes without fear of being evicted. RAP serves families with children between the ages of 0 through 17, individuals temporarily or permanently disabled, and individuals 60 years or older (Community Action Board Inc). The Rental Assistance Program helped 1,993 individuals through its eviction prevention program (Community Action Board Annual Report, 2022). RAP provides one on one case management, help filling out applications, assistance with Section 8 waiting lists, referrals to other agencies, provide eviction prevention services, and help with landlord and tenant communication.

### **Communities Served by The Agency**

The Rental Assistance Program helps individuals all over the county. As of 2019, Santa Cruz County has the second-highest poverty rate out of all 58 counties in California (Community Action Board. Inc). The poverty rate in Santa Cruz County was 23.8%, which is close to the statewide and national average poverty rate (Community Action Plan Report, p.2) Santa Cruz County has a total population of 275,105 across all 4 incorporated cities: Santa Cruz, Watsonville, Scotts Valley, and Capitola and a large unincorporated area. The county is predominantly white (57.8 percent) and Latinx (33.3 percent), with much smaller numbers of

African Americans, Asian Pacific Islanders, and Native Americans (UCSC Institute for Social Transformation, 2018). Data gathered by the Community Action Board portrays a strong correlation between racial disparities and income in the county. “Of these more than 10,000 people who received CAB services in 2021, 85% were Latinx and 80% lived below 250% of the federal poverty line” Community Action Board Annual Report, 2022). The most underserved communities, including undocumented immigrants and indigenous language speakers, were assisted with critical services to address poverty amid the ongoing COVID pandemic/recovery.

Factors such as social status, employment, and education level affect the median income of families. The median household income in the county is \$83,300, however, it does vary in the northern and southern parts of the county. Latinos earned significantly less than Whites in Santa Cruz County. The income in Santa Cruz County reflects ethical and regional disparities. Areas such as Aptos and Corralitos which are predominantly populated by white have a higher household income than Watsonville. The median household income for Hispanics was \$55,653 and for White was \$82,094 (Community Action Plan Report, p.13). Watsonville's population is made up of Hispanics who are mostly farmworkers, undocumented individuals, or work minimum wage jobs. Farmworkers face extreme poverty due to low wages, seasonal employment, and little recourse to enforce legal protections for wages and working conditions. “According to the Center for Farmworker Families, farmworkers earn \$13,000- \$17,5006 annually, compared to the county average of \$32,397” (Community Action Plan Report, p.2). Watsonville’s residents’ median household income is \$55,653 which is substantially low for Santa Cruz as it is one of the most expensive areas to live in California. To be able to afford a house in Santa Cruz County the ideal median household annual income is \$79.7k as of 2017.

(Community Action Plan Report, p.10). Despite Santa Cruz County being the second smallest county, the mortgages for homes are high, especially for renters. As of September 2018, the median sale price is \$900,000 and the average is \$1,084,941 For a condominium and a townhouse the median house is 601,000 which is high for a small apartment (Community Action Plan Report, p.10). “The average rent for a two-bedroom unit in 2017 was \$1,97551 while the average market rent for a single-family residence was \$2,810” (Community Action Plan Report, p.10).

### **Problem Description**

Evictions in California have become a growing crisis as the prices of rent have increased substantially. “On average 160,000 households in California are facing court eviction in California annually” (Newman & Pruitt,2019). With the rise of COVID-19 cases, many individuals lost their jobs, or their employment hours were reduced substantially because of the stay-at-home executive order (Inglis and Presonton, 2018, p 2.) Many families were unable to pay the rent because the prices were extremely high or they did not have any income. According to the Santa Cruz County Homeless Census and Survey, there were 2,249 homeless individuals in the county in 2017. Of these, 80% were unsheltered and nearly a third were employed (31%). The most common events that led to homelessness were job loss (25%), alcohol or drug use (17%), and evictions (14%) (Community Action Plan Report, p.15). The number of eviction cases is perhaps higher but many are underreported due to eviction record sealing and informal evictions occurring outside of the court system. Landlords file an average of 166,337 eviction lawsuits in California due to past due rents (Inglis and Presonton, 2018, p 2.) Evictions happen quickly in California, cases are resolved within 30-45 days of filing. California requires landlords to give tenants a 30

to 60-day written notice to vacate the home within a reasonable timeframe giving them sufficient time to find a new home.

Many families and individuals all over the county face involuntary evictions. Before 2019, there was no tenant protection in Santa Cruz County. Many families were being forced to leave their homes because they received an eviction notice due to non-payment. With the rent increase it has become difficult for tenants to pay rent prices. Between July 2020 and the end of March 2021, there were 7 evictions per 10,000 households. An estimated 64 evictions occurred over the county (Tobias, Duara, Osborn. 2021). Half of all the respondents to the “No Place Like Home” survey reported that they had been forced to move at some point in the past five years, most often in response to an eviction or rent increase (Tobias, Duara, Osborn. 2021).

### **Contributing Factors**

#### Disparities in housing affordability

Housing has become out of reach for millions all over the United States due to unaffordable rents. With the pandemic outbreak, millions of people faced financial hardships due to the minimum wage not rising with inflation. Nationwide millions are affected by the rise in rent prices, however, it affects states like California drastically. California is the second state in the United States with the highest rent. (National Low Income Housing Coalition, 2022, p 49).

Many of these families and individuals who earn minimum wage work long tiring hours but struggle to make ends meet. The minimum wage in the state of California is \$15.00 however, the expected earning wage to earn rent in a home doubles the minimum wage of a worker. In California to be able to afford a two-bedroom house, full-time workers have to make at least

\$39.01 working 40 hours a week to be able to afford rent prices. (National Low Income Housing Coalition, 2022, p 49).

Out of all 58 counties in California; Santa Cruz County is the second least affordable metropolitan area in the state to live in. With the increase in inflation as a result of the pandemic, rent prices have skyrocketed significantly. The high cost of rent has increased the number of evictions due to tenants' debt accumulation. To afford a two-bedroom home in Santa Cruz County, a worker must make at least \$60.35 to be able to pay their rent of \$3,138 (National Low Income Housing Coalition, 2022, p 49). This alone is more than double the national average housing wage. At the Rental Assistance Program, we receive phone calls from families that are struggling to pay their rent and will be evicted from their homes due to debt accumulation. Many of these individuals have very little to no income. Nearly, all community members seeking services have a monthly income that is below the poverty level and less than their monthly rent. The housing rent burden has been identified to be the second most pressing poverty-related challenge.

#### Barriers to Accessing Services

In 2018, CAB conducted a need assessment throughout the whole county and identified that the barrier to accessing community services such as rental assistance was the third poverty-related challenge. Throughout the county, there are several resources to help residents but individuals are not informed or aware of these services. Many communities face challenges accessing resources that are available within the County due to barriers such as difficulty navigating services, eligibility requirements, and language barriers. At the Rental Assistance

Program, we strive to reach parts of the community that require the services and are often eligible but are not aware that they have these resources available to them.

The lack of knowledge of community resources that are available for individuals and families is one of the most common barriers to accessing services. At the Rental Assistance Program, we received several calls a day from individuals seeking assistance and several of them say that they are unaware of services available to them. Not only is lack of awareness an issue but also the difficulty of navigating services. The Community Action Board has a youth listening circle, in which they express their thoughts on the nonprofit navigation system. A youth stated, "What stops me from reaching out is having some uncertainty... When you visit the website, it may seem straightforward but is not" (Community Action Plan Report, p.16). The applications are huge. It is like a brick of paper that gets bigger as there are more eligibility requirements and more supporting documents are needed.

Organizations like Rental Assistance Program are funded by grants that have set their guidelines. RAP is currently funded by several different grants such as the city of Santa Cruz, ARPA, Pre-Evict, and FEMA. Each grant has distinct eligibility requirements. Not knowing if you will be eligible to receive services is discouraging for many individuals. Immigration status, income, and location of home are factors that discourage individuals from applying. Some families require services but are short of or exceeding the eligibility requirements. For many families and individuals, this is the case; many are turned away because they make more money than the identified low federal poverty threshold. Besides eligibility requirements, language barriers such as the inability to read or speak English can discourage applicants from applying or seeking help. In Santa Cruz County, a huge percentage of the population is Hispanic. Many of

these individuals and families only speak Spanish. A day worker from the Listening Circle stated, “We don’t take advantage of the programs that help us for the lack of knowing the language” (Community Action Plan Report, p.16).

### Removal of COVID-19 relief

Before the pandemic hit the United States, there were no policies set in place to prevent families and individuals from losing their homes. Many families lost their jobs, had their work hours reduced, or had to stay home to care for families. Months of rent were accumulating because it became difficult for families to pay their rent. The stimulus was sent to homes to help with financial distress. This alleviated many families as they were able to use it for necessities such as paying rent and utility bills.

The Rental Assistance Program received funding to work collaboratively with the Emergency Rental Assistance Program to assist families who were affected by COVID-19. The most recent funding RAP has received was from the City of Santa Cruz and ARPA-R grants. Clients are eligible for financial assistance if they can provide proof that COVID-19 has impacted them. Clients fill out a self-assessment in which they select one or more of the reasons why COVID-19 has affected them; Client was sick with Covid-19 or caring for a household or family member who was sick with COVID-19, lost income due to compliance with government recommendations, missed work due to having to care for a home-bound school-age child, suffered a decrease in household income, had to pay out of pocket medical expenses caused by Covid-19. Through the City of Santa Cruz grant, RAP was awarded 112,500.00 to assist families with past due rent that were affected by COVID-19. In addition,

RAP received \$125,000 to assist families that can provide proof that COVID-19 has impacted them.

However, the rental relief programs ended on March 31, 2022. As of April 2, 2022, tenants were expected to pay utility bills and rent. Landlords were now able to send out pay or quit orders if tenants did not pay monthly rent. As COVID-19 cases reduce, the devastation it has done to the economy and community continues. Rental debt continued to accumulate and families were still in high need of financial assistance. The pandemic has impacted millions of Americans all over the world. “COVID-19 has exacerbated an affordable housing crisis that predated the pandemic and that has deep disparities” (U.S. Department of the Treasury, 2022). RAP has finished all of its funding for the City of Santa Cruz and we have very little funding left from ARPA to be able to assist eligible low-income households. The amount of individuals who need assistance for debt accumulation exceeds the number of funding available. There is not enough money to help all individuals impacted by COVID-19 and they have to be referred to 211 or other organizations in Santa Cruz County.

### **Consequences**

#### Experience greater difficulty finding housing

Being evicted from your home has more consequences than just losing your home. Eviction has to get approved through a court which leaves a record. It can appear on a renter's credit history for up to seven years. This makes it difficult for renters to find affordable housing due to prior eviction filings. According to a survey conducted by the Housing Justice Project “Eighty percent (80%) of evicted respondents were denied access to new housing because of the eviction on their tenant screening report, and 33.3% were denied housing because of a monetary

judgment related to the eviction” (Seattle's Women Commission, 2018, p. 60). When applying for housing, landlords can access the public court record when evaluating an application. Landlords are less likely to rent to individuals that have been evicted in the past year (NPR, 2021). This can prevent families from relocating to decent housing in safe neighborhoods. Kayla Reed, an Activist was interviewed by NPR to share her eviction story. Kayla was evicted from her home and was actively submitting applications but they were being denied due to her record. “ I made the money. I met the other requirements to get an apartment, but this eviction just sort of became this dark cloud following me around” (NPR, 2021). Kayla was able to find an apartment complex that accepted individuals that had an eviction history but had inhabitable conditions. “It was terrible - rodents. We had mice. We had roaches. There was mold” (NPR, 2021). For many individuals, this is the case they are criminalized or discriminated against for having an eviction on their record. Many landlords won't hear your story, they only see what is on record. Most landlords are not willing to risk renting a home to someone with an eviction record because they think the same issue will occur. Despite the amount of income, references, or having a cosigner a record is seen as a deal breaker for many landlords.

### Mental Health Issues

Receiving an eviction notice and not having the certainty that you will have a home for yourself and your family can take a toll on one's mental health. Not having a stable home can affect someone's health drastically as they will be constantly stressing about where they will live. Evictions are traumatic events that leave a long-lasting effect. The majority of respondents of were assisted by the Housing Justice Project, a survey conducted reported that (36.7%) experienced stress and 8.3% had increased or new onset depression, anxiety, or sleeplessness as a

result of their eviction, making mental health issues the most prevalent health complaint (Seattle's Women Commission, 2018, p. 59). This means that many new conditions have arisen since being evicted or that preexisting conditions have worsened. Losing a home can be extremely overwhelming and the financial strain can be difficult for many individuals to handle. Mental Health issues can become more severe and individuals can attempt to take their lives as a result of the stress induced by the financial strain. A 54-year-old woman who fell one month behind on rent due to loss of income explained, "I am disabled and my disability has been aggravated considerably. The fear of becoming homeless again is unmeasurable" (Seattle's Women Commission, 2018, p. 59). The stress that is induced by housing instability, changes in housing quality, and changes in the neighboring environment can drastically affect someone's mental health. "Being evicted increases the number of emergency room visits in the two years after filing by about 0.38 visits, an increase of over 70 percent (Collison & Reed, p.4).

### Economic Challenges

Losing a home and having an eviction case going on is time-consuming for a tenant. The process of eviction lasts 30 to 45 days but it can take longer. Tenants have to attend all court dates or they risk losing the case for failure to attend. Many of the individuals who are evicted are minimum-wage earners. Individuals who work minimum wage jobs do not have the employee benefits such as paid leave and at times are not allowed to miss work. Dealing with housing instability and eviction processes can be time-consuming and many of these jobs do not provide them with the time needed to deal with the process. "The likelihood of experiencing job loss is between 11 and 22 percentage points higher for workers who experienced a preceding forced move" (National Low Income Housing Coalition, 2018). Not every worker has the

privilege to take paid sick days to attend evictions. A survey conducted in Milwaukee found that twenty percent of respondents had experienced a job lay-off or firing in the previous two years, 42% of whom also endured at least one forced move” (National Low Income Housing Coalition, 2018). Finding a new home can be more challenging and take longer for renters with a history of eviction.

### **Solution**

The high number of evictions can be significantly reduced with the creation of a centralized hub. Making resources more accessible and easier to navigate will not only facilitate access to services but help increase the knowledge of health and human services available to the community. The centralized hub I am proposing is an infographic that will provide an overview of the Rental Assistance program and a list of resources available for individuals living in Santa Cruz County. It will include a QR code that can be scanned to get more information on programs and their contact information. 211 is a resource currently available via phone line, but many families are discouraged to call and ask for more information. The lack of knowledge of the systems and language barriers can keep individuals from seeking help. Creating this infographic will provide information on resources available in the community that help with eviction prevention, utility bills, future rent payments, and housing navigation. This infographic was created with the intent of reducing barriers to accessing services. To ensure that this infographic helps reduce barriers it will have to be explained using words that everyone can understand. In these descriptions, we will include program description, contact information, and services available making it easier to navigate services. To ensure that all clients can read and understand the infographic it will be written in both English and Spanish. This infographic will help both

clients and agencies. Clients will receive the services needed and agencies will be able to receive more funding due to them reaching more clients through their services.

### **Problem Model**

<b>Contributing Factors</b>	<b>Problem</b>	<b>Consequences</b>
Disparities in Housing Affordability	Evictions in Santa Cruz County have increased.	Experience greater difficulty finding housing
Barriers to Accessing Services		Mental Health Issues
Removal of COVID-19 Relief		Economic Challenges

### **Capstone Project**

Create an infographic of the services available in the community that will be distributed at the financial literacy workshop. This infographic entails information about the Rental Assistance Program's mission statement, eligibility requirements, services provided, and eligible areas based on funding. At the end of the infographic, there will be a list of resources and a QR code that can be scanned to get more information on other resources available in the community. It will include their contact information and program details.

### **Project Purpose**

The purpose of this is to decrease the barriers to accessing services by providing information on the agency and other services in both English and Spanish. With the creation of this infographic, we were able to reach a larger portion of the community such as low-income families who need services but are not aware that they exist, think they will not be eligible, or simply do not know how to apply. Lack of knowledge of resources available in the community

and the language barrier are two significant contributing factors that affect access to resources in the community. There is a need for a bilingual centralized hub that has information that is accessible for clients both on paper and online. Some individuals are eligible to receive services from RAP but do not know that these resources are available or simply do not know how to apply. This infographic will be given to clients that attend RAP's financial literacy workshop so they can use it as a resource to identify which services they need.

### **Project Justification**

Numerous community members are eligible for community resources but don't take advantage of these resources due to language barriers and lack of knowledge. In Santa Cruz County, we have several services such as Food Stamps, rental assistance, housing navigation, and health insurance that many individuals are eligible for but are not aware that these services exist and that they are eligible for them. According to Santa Cruz County Annual Report, During the 2017-18 fiscal year, of the 37,400 county residents eligible to receive CalFresh food assistance monthly, nearly one in three (11,900) were not receiving those benefits"(2018). This data shows that only 25,500 individuals received assistance. The remaining 11,900 were either not aware that this resource is available to them, they only speak English, or they don't have enough knowledge of the program. This infographic will provide a list of resources with the necessary information on a variety of different programs such as food, utility bills, rental assistance, housing navigation, and legal assistance. It was designed with the intent of eliminating barriers to accessing services and helping individuals find a solution or get a start.

### **Project implementation**

I met with RAP's lead case manager to share my project proposal. I shared with them that I wanted to create an infographic due to many clients stated they are not aware of the resources available in the community. Lourdes and Andrea provided good feedback on how the project can be implemented. They both agreed that clients can benefit from the creation of this project. I did reach out to a past intern from the rental assistance program and she did explain to me what she did for her past capstone project. She told me she created a step-by-step guide on applying for assistance for programs in both English and Spanish.

The strategy that I believe will be effective when implementing my project is to first draft an overview of the agency. When creating this draft, I will ask my fellow case managers if they have any information they think should be added to this infographic. I will research the most up-to-date information on rental assistance by looking at our site and internal web page and looking over our internal documents. When creating my infographic, I will ensure that I provide the right amount of information not too much but not too little. In addition, I have to research further services available in the community. That can be included in the infographic by ineligible clients or if we do not have funding. I will contact these agencies to ensure that they do have services available. Once I have a list of potential programs. Then, I will begin to create my infographic. I will show a rough draft to my mentor and fellow case managers. I will ask them if they have suggestions and for feedback. After receiving feedback from them I will finalize the final copy. The final result of the infographic will be available in both paper and electronic format. It will be written in both English and Spanish. Clients ineligible for the program or who are not seeking rental assistance will be provided with a list of other potential agencies that might

be able to help. There will be a QR code that they can scan to get more information on other services and their contact information.

For this project, I will be creating an infographic. I will not need additional personnel to help execute this project. My fellow case manager and mentor will be revising the infographic and providing back feedback. Once the infographic has been reviewed and I have made the alterations necessary, I will create a Google form to ask clients one that has been given time to read the infographic. A Google form with a post-survey will be printed and distributed after the workshop so the clients can fill them out before leaving. My fellow case manager will be able to view this data so they can provide me with any feedback. In the end, I will be gathering the data to be able to determine if my project met the expected outcome.

To be able to execute my project, I will need materials such as ink and paper to print out copies that will be distributed at the workshop. My mentor let me know that I will be able to print physical copies of my infographic in the office. To track my progress of my project google forms and spreadsheets will be used to gather my data by creating a survey and it will be stored in Excel.

### **Narrative of Scope of Work**

First, I will begin to research and gather information on the Rental Assistance Program. By February 13, 2022, I will have completed a rough draft including RAP's mission statement, services provided, office hours, the process of applying, and testimonies. I want to add community resources for ineligible clients. By February 20, 2022, I will have a rough draft of the list of community resources that I will include in my infographic. Once I have the necessary information that will be included in the infographic. I will create a QR code that will contain a

pdf with information and contact information for services available by February 27. I will meet with my mentor and fellow case managers by March 6, 2022, to show them a completed rough draft and receive feedback. Once making the changes and adding their recommendations; I will show them my polished draft to see if any changes need to be made by March 13. I will have finished my infographic by March 15. A final version of my infographic will be given to my mentor and fellow case managers. I will then write down survey questions and get them approved by a case manager by March 20 to have them ready to be printed. I will print out physical copies of both the survey and infographic to be distributed at the workshop. On March 28, the first workshop will be held, and on April 3 the second workshop will be held. I will have all my data by April 3. On April 4, I will have inserted all my data into Microsoft Forms and created graphs. I will have my data analyzed by April 5. A detailed implementation plan and timeline can be seen in the Scope of Work in Appendix A.

### **Expected Outcomes**

With this project, I hope to reach individuals and families in need of assistance. The intended goal for this project was to provide clients with the necessary knowledge of nonprofit services that will help them navigate services and eliminate language barriers. Knowledge is key when it comes to seeking assistance, this will increase the number of individuals that are actively seeking assistance and applying. I want clients to have the knowledge that will help them determine what services are available to them. If clients are seeking rental assistance they will know where to go. If they need a housing navigator, they will have a number to call. After they read my infographic, they know more about the services available to them in their community that they might be eligible for. My project will be successful when clients can navigate the

resources available to them with very little help and can determine which assistance they need, and the infographic will help them find a possible solution.

### **Assessment Plan**

The Rental Assistance Program will be holding a financial literacy workshop. This workshop will be held in the last week of March and the first week of April. Clients will be given the infographic and will have the opportunity to ask questions. A printed survey will be distributed to clients; it will have three questions. This survey will ask clients questions about their knowledge and the ability to navigate services. It will also ask clients if they know where to seek financial assistance for past-due rent. The last question will ask clients if they found this infographic helpful. Clients will be allowed to fill out this survey during this workshop before leaving to make the process easier. Our goal is to invite 40 clients to come to the workshops in two different sessions. My set goal is to fill out 40 forms to determine whether or not the infographic was helpful for clients.

### **Project Activities**

My intended start day for my capstone project was February 13, 2022, however, I did not start working on my project until February 17, 2022, due to unforeseen circumstances. I began gathering information about the Rental Assistance Program that I will include in my infographic and searching for resources that will be included in my infographic. On February 27, 2023, I submitted a rough draft of my infographic. Case Managers provided feedback on grammar mistakes and suggested that I create a QR code. The QR code I will create when scanned, will open a pdf file that will contain information programs available in Santa Cruz County. On March 6, 2023, I submitted a Rough Draft of the pdf that will be embedded into the QR Code. A second

draft of the infographic with all suggested corrections made was also submitted to our RAP teams chat.

On March 9, 2023, I created a Microsoft form that will contain the survey questions that will be distributed to clients at the workshop. On March 14, 2023, I met with Andrea, a Case Manager from RAP to discuss possible implementation methods. Andrea suggested that I distribute my infographic at the financial literacy workshop that will be held by the Rental Assistance Program. A final draft of the infographic was submitted to the Teams group chat for final approval. On March 20, 2023 clients were contacted to invite them to the financial literacy workshop. The workshops will be in two different sessions. On March 28, 2023, the first workshop will be held and on April 3, 2023, the second workshop will take place. By April 3, 2022, I will have all my capstone project data gathered. I will insert it into the Microsoft form and create the graphs needed to analyze the data and success of the project. By April 6, 2023, I will have all capstone data analyzed and will have completed my capstone project. My Capstone Paper will be completed by April 21, 2023. My Capstone presentation will be done by April 28, 2023.

### **Project outcome(s)**

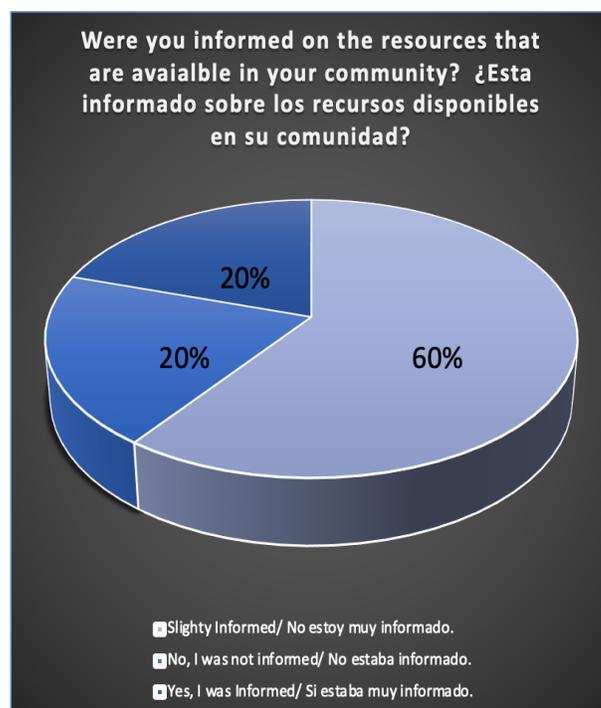
The expected outcome of this capstone project is that barriers to accessing services are reduced by increasing clients' knowledge and awareness of the program services available within their county. Clients are given an infographic at the workshop which will contain a detailed overview of programs available in the community and contact information. The infographic will make it easier for clients to navigate services that are available to them. This will help to increase the number of individuals that receive services from RAP and other programs.

## Project Findings/results

The success of this capstone project was assessed through a survey questionnaire that was distributed at the workshop. A screening questionnaire was distributed asking clients about their knowledge and awareness of the resources available before reading this infographic. There was a question at the end of the survey that asked the reader if they found the infographic to be a useful tool to help them navigate the resources they have available to them. After collecting all surveys at the end of each workshop, I was able to determine whether or not the infographic was a success for the agency. 40 clients were invited to attend the workshop, however, only 15 attended. The graphs included below show the survey responses gathered at the end of the workshop.

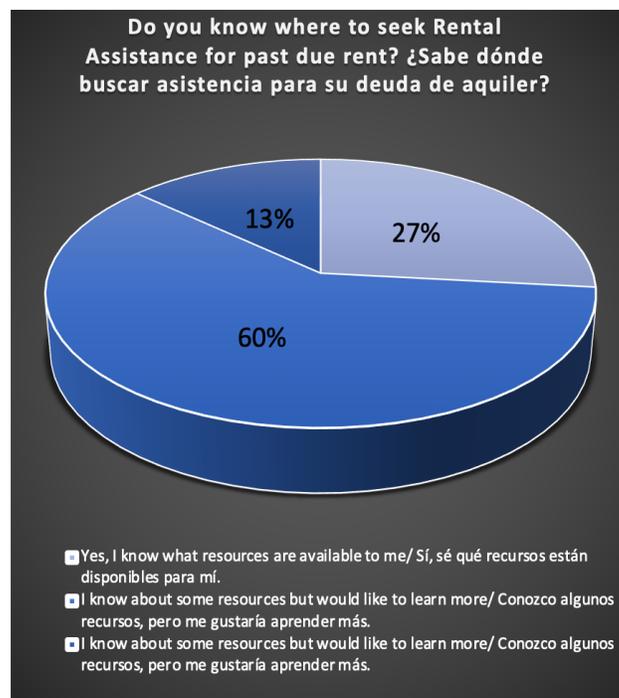
Figure 1 demonstrates how informed clients were on the resources available in Santa Cruz County before reading this infographic. Through the survey, it was found that out of the 15 attendees, only 20% were informed of the resources available in their community. 60% of attendees were slightly informed of the resources available in their community and the remaining 20% did not know what resources are available in their community.

**Figure 1**

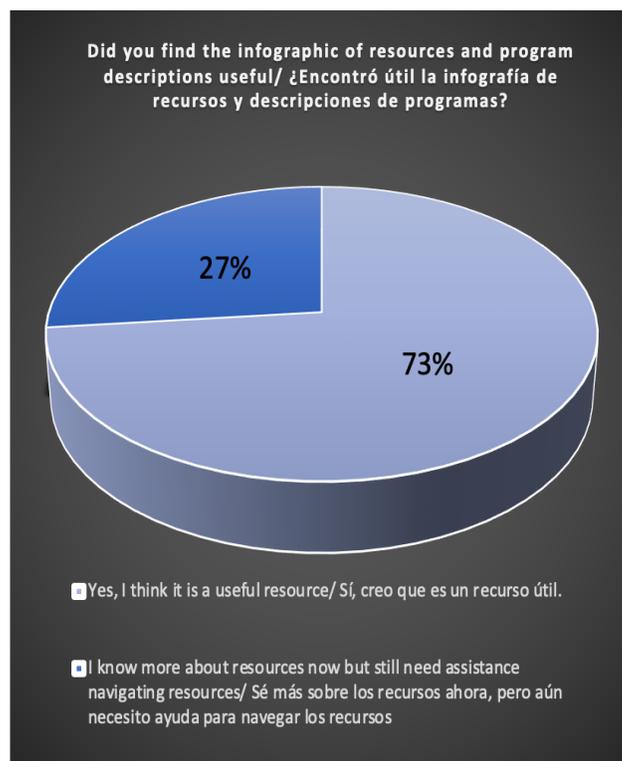


A follow-up question asked if they know where they can seek rental assistance for past due rent, Figure 2 shows these results. The survey responses revealed that only 27 percent knew where they could seek rental assistance. The remaining percentage (73%) did not know where they could seek rental assistance or needed more assistance navigating the services.

**Figure 2**



The survey results from the first two questions demonstrated clients' need for support to be able to navigate the services available to them by local agencies. Based on the final question asking if they found the infographic of resources and program description useful, Figure 3 shows that 73% of respondents said that they found the infographic to be useful and that it can be used to navigate the services in Santa Cruz County. The capstone overall was successful as it did increase these clients' knowledge and awareness about the community resources available to them within the community.



**Figure 3**

Despite not all 40 clients attending the workshop, my capstone project was successful because we did have a high percentage of clients that found this infographic to be a useful tool that can help them identify agencies that can help them solve their issues. Clients now know which agencies provide eviction prevention services, rental assistance, housing navigation, vouchers for affordable housing, and assistance paying utility bills. The purpose of this capstone project was to help reduce barriers to accessing services. By looking at the graphs included below we can see an increase in the number of clients that are finding this infographic to be a useful tool. This capstone project was an overall success as it helped the clients who did participate in the workshops and they will have this resource to continue helping them access the resources available to them.

### **Conclusion & Recommendations**

Based on my survey results, I can conclude that the creation of an infographic for my capstone project was a great tool for community members. Clients that need services such as rental assistance or other program services can use the infographic to find potential agencies that can help them. Workshop attendees stated that they found the infographic useful as many of them are not aware of the programs that are available to them. My recommendation for this program is that the Rental Assistance Program continues to do workshops and that they create an infographic or any form of a centralized hub that will help clients stay informed of programs and services that they can be potentially eligible for. The Community Action Board of Watsonville will provide resources in English, Spanish, Mixteco, and Triqui. This project should be adapted as many clients do not know what programs are available for them and it will help agencies reach a greater number of clients in need of assistance.

### **Personal Reflection**

Through this capstone project, I have learned more about the resources that are available in Santa Cruz County. There are many resources out there that can help community members thrive and succeed however we are not aware that they exist. Having the opportunity to intern at the Community Action Board Rental Assistance Program, has allowed me to see the bigger picture of evictions and how often they happen in our community. Many eligible community members do not seek assistance because they do not know these services exist, have language limitations, or think they will not qualify. The Community Action Board's goal is to assist the most underserved communities through their services to address poverty. Using CAB's vision of a thriving, equitable, and diverse community free from poverty and injustice, This infographic provided the 15 workshop attendees with valuable resources that can help them find possible solutions to their problems. It serves as a solid foundation for community members and extends a branch to various resources helping to facilitate access to needed resources. It also helps the Community Action Board and partnering organizations reach individuals through a multitude of services.

Communication was one of the most important factors that contributed to the success of my capstone project. The help of RAP's lead case manager Lourdes and her years of experience, feedback, and help in understanding the services available in the community made the process of identifying services so much easier. Not only did Lourdes contribute to the success of this project, but Andrea and Irene also provided me with constant feedback throughout the creation of the infographic. Taking into consideration language limitations, one of the strengths of my capstone project is that it is written in both Spanish and English. The infographic itself and the

pdf with information on various resources is written in both languages so anyone can read and understand the infographic. I took into consideration that everyone has different education levels and barriers so I tried to make the infographic straightforward hoping to make it easy to understand. One of the challenges that arose was the change in the implementation method. At first, this was going to be done over the phone, however, we did have deadlines and unforeseen issues. The implementation of this project took longer than expected however, Andrea did create a financial literacy workshop in which I was able to distribute and present my infographic to workshop attendees.

My capstone project addresses the issue of barriers to accessing services. Despite not all clients attending, 15 clients walked into this workshop knowing very little to nothing about services available in their community. These clients are left with useful resources full of different services that can potentially help them find a solution. Beyond creating an infographic, I think to help facilitate access to services and further address the barriers to accessing services as an agency the Community Action Board of Santa Cruz County should continue to advocate and focus on community voices. CAB invites community members to become active partners by volunteering, donating, and engaging in the movement.

For future capstone students working at the Community Action Board Rental Assistance Program, I would recommend that they take the time to get to their community and Santa Cruz County as a whole. It is important that they find a project they are passionate about, and that it interests them as they will spend a lot of time researching and implementing their project. Take your time choosing a project that will make a difference in your community, and use community voices as a guide to choosing a project that aligns with CAB's mission and vision.

### Appendix A: Scope of Work

<b>Activities</b>	<b>Deliverables</b>	<b>Timeline/Deadlines</b>
Gather Information that will be added to the infographic.	I will gather information on the Rental Assistance Program and other services available in Santa Cruz County.	Feb 13, 2023
Create a List of Services	I will have a list of programs that I want to include in my infographic.	Feb 20, 2023
Create QR code	I will create a QR code that can be scanned and it will open a pdf with information on the services	Feb 27, 2023
Rough Draft	I Will have a rough draft of my infographic that will be submitted for review and will receive feedback	March 6, 2023
Making Changes to Infographic	I will make the suggested changes to my infographic	March 13, 2023
Final Draft	My infographic will be finished and I will present the finalized infographic.	March 15, 2023
Create and review the final survey	I will create the survey form and get it approved by a case manager	March 20, 2023
Print Infographic and Survey forms.	I will prepare all files needed for the workshop.	March 20, 2023
A workshop will be held	The infographic will be distributed at the workshop over two sessions	March 28, 2023 Workshop 1: 1:45- 4:15 pm  April 3, 2023 Workshop 2: 9:45-12:15

Insert responses	All responses will be inserted onto Microsoft forms	April 4, 2023
Data Analysis	Data will be analyzed and graphs will be created	April 5, 2023
Milestones 3 and 4	I will finish the capstone paper and determine if the project was successful.	April 21, 2023
Capstone presentation	The capstone presentation will be completed	April 28, 2023

### Appendix B. Infographic in English and Spanish

## RESOURCES AVAILABLE IN YOUR COMMUNITY

**Santa Cruz County**

### Rental Assistance Program

RAP's mission is to partner with the community to eliminate poverty and create social change through advocacy and essential services.

The Rental Assistance Program provides financial assistance for **PAST DUE** rent .

- Families with children under the age of 18
- Individuals with disabilities (temporary or permanent)
- Individuals 60 years of age or over

**Eligibility**

- Must have a Rental Agreement/ Lease in your name
- Lived in a stable home for minimum of 3 months
- Must be a resident of Santa Cruz County
- Be Low Income

**For More Information call:**  
831-457-1741  
**Services Available:**  
Monday through Friday  
9:00 am-12:00 pm & 1:00 PM -4:00 PM

#### Resources

<p><b>Rental Assistance</b></p> <ul style="list-style-type: none"> <li>• Community Bridges</li> <li>• Catholic Charities Diocese of Monterey County</li> <li>• Saint Vincent De Paul Society</li> <li>• Jacob's Heart</li> </ul> <p><b>Legal Assistance</b></p> <ul style="list-style-type: none"> <li>• California Rural Legal Assistance</li> <li>• Conflict Resolution Center of Santa Cruz County</li> </ul>	<p><b>Utility Bills</b></p> <ul style="list-style-type: none"> <li>• Low income Household Water, Energy, Weatherization Program</li> <li>• PG&amp;E Care</li> <li>• Central Coast Energy Services</li> </ul> <p><b>Affordable Housing</b></p> <ul style="list-style-type: none"> <li>• Section 8</li> <li>• Redevelopment Affordable Housing Program</li> </ul>
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**For More Resources Contact 211**

## RECURSOS DISPONIBLES EN SU COMUNIDAD

**Condado de Santa Cruz**

### Programa de Asistencia de Renta

La Misión de RAP es asociarse con la comunidad para eliminar la pobreza y crear un cambio social a través de la promoción y los servicios esenciales.

El programa de Asistencia de Renta ofrece ayuda con deuda de alquiler

1. Familias con niños menores de 18 años
2. Persona/s discapacitada (temporal o permanente)
3. Persona/s 60 años o mayor

**Elegibilidad**

- Deben tener un contrato de renta en su nombre
- Tener mínimo tres meses viviendo en un hogar estable
- Vivir en el condado de Santa Cruz
- Ser de bajos ingresos

**Para más Information llame :**  
831-457-1741  
**Servicios Disponible:**  
Lunes a Viernes  
9:00 am-12:00 pm & 1:00 PM -4:00 PM

#### Recursos

<p><b>Asistencia de alquiler</b></p> <ul style="list-style-type: none"> <li>• Community Bridges</li> <li>• Catholic Charities Diocese of Monterey County</li> <li>• Saint Vincent De Paul Society</li> <li>• Jacob's Heart</li> </ul> <p><b>Asistencia Legal</b></p> <ul style="list-style-type: none"> <li>• California Rural Legal Assistance</li> <li>• Conflict Resolution Center of Santa Cruz County</li> </ul>	<p><b>Servicios de Utilidades</b></p> <ul style="list-style-type: none"> <li>• Low income Household Water, Energy, Weatherization Program</li> <li>• PG&amp;E Care</li> <li>• Central Coast Energy Services</li> </ul> <p><b>Asistencia para Viviendas de Bajos Ingresos</b></p> <ul style="list-style-type: none"> <li>• Section 8</li> <li>• Redevelopment Affordable Housing Program</li> </ul>
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**Para más recursos comuníquese al 211**

## Appendix C. Survey

English (United Stat... ▾)

### Resources Available/ Recursos Disponible

1. Were you informed on the resources that are available in your community? ¿Esta informado sobre los recursos disponibles en su comunidad?

Yes, I was informed/ Si estaba informado

Slightly informed/ No estoy muy informado

No, I was not informed/ No estaba informado

2. Do you know where to seek Rental Assistance for past due rent? ¿Sabe dónde buscar asistencia para su deuda de alquiler?

Yes, I know what resources are available to me./ Sí, sé qué recursos están disponibles para mí.

I know about some resources but would like to learn more./ Conozco algunos recursos, pero me gustaría aprender más.

No, I do not know about resources available to me./ No, desconozco los recursos que tengo a mi disposición.

3. Did you find the infographic of resources and program descriptions useful? ¿Encontró útil la infografía de recursos y descripciones de programas?

Yes, I think it is a useful resource/ Sí, creo que es un recurso útil.

I know more about resources now but still need assistance navigating resources/ Sé más sobre los recursos ahora, pero aún necesito ayuda para navegar los recursos.

No I did not find it useful/ No lo encontré útil.

[Submit](#)

## Appendix D. QR Codes



Spanish PDF QR Code



English PDF QR Code

## Appendix E. PDF of Resource Information

### CENTER OF RESOURCES

<b>Community Action Board Of Santa Cruz County: Rental Assistance Program</b>	The Rental Assistance Program is an eviction prevention Program that serves low income residents: <ul style="list-style-type: none"> <li>o families with children 0 thru 17</li> <li>o disabled (temporary or permanently)</li> <li>o individuals 60 years or older</li> </ul> <p>Contact Information: 831-457-1741</p>
<b>Community Bridges</b>	Community Bridges mission is to deliver essential services, provide equitable access to resources, and advocate for health and dignity across every stage of life through their ten programs
<b>Catholic Charities Diocese of Monterey County</b>	Assist families and individuals on the path of financial stability and self-sufficiency by providing direct assistance and referral to other community based organizations.
	Monterey County 831-393-3110 Santa Cruz County 831-722-2675
<b>Central Coast Energy Services</b>	Provides residential water and waste water utility payment assistance to eligible low income residents.
	Contact Information: 888-728-3637
<b>Jacob's Heart</b>	Provides direct assistance to families with seriously ill children by paying their rent and bills.
	Contact Information: 831-724-9100
<b>Low Income Home Energy Assistance Program (LILHEAP)</b>	Provides direct payment to an eligible client's utility bill once per calendar year.
	Contact Info: 1-866-674-6327

### CENTRO DE RECURSOS

<b>Community Action Board Of Santa Cruz County: Rental Assistance Program</b>	El programa de Asistencia de Renta ofrece asistencia para pagar pagos del alquiler ATRAZADOS para hogares de bajos ingresos <ul style="list-style-type: none"> <li>• Familias con niños menores de 18 años</li> <li>• Persona/s discapacitada (temporal o permanente)</li> <li>• Persona/s 60 años o mayor</li> </ul> <p>información de contacto: 831-457-1741</p>
<b>Community Bridges</b>	La misión de Community Bridges es brindar servicios esenciales, brindar acceso equitativo a los recursos y abogar por la salud y la dignidad en todas las etapas de la vida a través de sus diez programas.
	Información de contacto: 831-688-8840
<b>Catholic Charities Diocese of Monterey County</b>	Ayudar a familias e individuos en el camino de la estabilidad financiera y la autosuficiencia brindando asistencia directa y referencias a otras organizaciones comunitarias.
	Condado de Monterey 831-393-3110 Condado de Santa Cruz 831-722-2675
<b>Central Coast Energy Services</b>	Brinda asistencia para el pago de servicios públicos de agua y aguas residuales residenciales a residentes elegibles de bajos ingresos.
	Información de contacto: 888-728-3637
<b>Jacob's Heart</b>	Brinda asistencia directa a familias con niños gravemente enfermos pagando el alquiler y las facturas.
	Información de contacto: 831-724-9100
<b>Low Income Home Energy Assistance Program (LILHEAP)</b>	Proporciona pago directo a la factura de servicios públicos de un cliente elegible una vez por año calendario.
	Información de contacto: 1-866-674-6327

<b>Low Income Household Water Assistance Program (LHHWAP)</b>	Provides one-time payments to low-income households that a eligible for assistance. Household that qualify for LHHWAP could reduce their water or wastewater charges.
	Contact Information: 1.866-728-3627
<b>ST. Vincent de Paul Council of Santa Cruz County</b>	Provides emergency assistance to those in need, including help with food, clothing appliances, transportation, rent utilities.
	Contact Information: 831-423-0878 or 831-722-3250
<b>LILHEAP Weatherization</b>	Provides safety and energy efficiency upgrades for low income households
	Contact Information: 831-724-9100
<b>PG&amp;E Care</b>	The Care Program provides a 20% monthly discount on gas and electricity for 2 years.
	Apply Online <a href="https://m.pge.com/?gl=1*8yu0j4*_ga*MzlyOTg4NjgzLjE2NzgxNjAxMzQ_*ga_FQYX57XZJEMTY3ODE2MDEzNC4xLjAuMTY3ODE2MDEzNC42MC4wLjA.&amp;ga=2.135995633.1787093011.1678160134-322988683.1678160134#login">https://m.pge.com/?gl=1*8yu0j4*_ga*MzlyOTg4NjgzLjE2NzgxNjAxMzQ_*ga_FQYX57XZJEMTY3ODE2MDEzNC4xLjAuMTY3ODE2MDEzNC42MC4wLjA.&amp;ga=2.135995633.1787093011.1678160134-322988683.1678160134#login</a>
<b>California Rural Legal Assistance</b>	Provides legal assistance to low income residents. If you have an eviction notice they provide legal assistance.
	Contact Information: 831.724.2253
<b>Conflict Resolution Center of Santa Cruz County</b>	Offers free mediation services when having conflict with your landlord, tenant, or person(s) you live with.
	Contact Information: 831-475-6117
<b>Housing Authority Section 8</b>	A federal government program that provides rental assistance to low income individuals or families.
	Contact Information: 831-454-5950
<b>Redevelopment Affordable Housing Program</b>	To provide new and rehabilitated housing units for persons of all incomes, particularly persons of low-and moderate- income.
<b>Low Income Household Water Assistance Program (LHHWAP)</b>	Proporciona pagos únicos a hogares de bajos ingresos que son elegibles para recibir asistencia. Los hogares que califican para LHHWAP podrían reducir sus cargos de agua o aguas residuales.
	Información de contacto: 1.866-728-3627
<b>ST. Vincent de Paul Council of Santa Cruz County</b>	Brinda asistencia de emergencia a quienes la necesitan, incluida ayuda con alimentos, ropa, electrodomésticos, transporte, alquiler de servicios públicos.
	Información de contacto: 831-423-0878 o 831-722-3250
<b>LILHEAP Weatherization</b>	Proporciona mejoras de seguridad y eficiencia energética para hogares de bajos ingresos.
	Información de contacto: 831-724-9100
<b>PG&amp;E Care</b>	El Programa Care brinda un 20% de descuento mensual en gas y luz por 2 años.
	Aplica online: <a href="https://m.pge.com/?gl=1*8yu0j4*_ga*MzlyOTg4NjgzLjE2NzgxNjAxMzQ_*ga_FQYX57XZJEMTY3ODE2MDEzNC4xLjAuMTY3ODE2MDEzNC42MC4wLjA.&amp;ga=2.135995633.1787093011.1678160134-322988683.1678160134#login">https://m.pge.com/?gl=1*8yu0j4*_ga*MzlyOTg4NjgzLjE2NzgxNjAxMzQ_*ga_FQYX57XZJEMTY3ODE2MDEzNC4xLjAuMTY3ODE2MDEzNC42MC4wLjA.&amp;ga=2.135995633.1787093011.1678160134-322988683.1678160134#login</a>
<b>California Rural Legal Assistance</b>	Brinda asistencia legal a residentes de bajos ingresos. Si tiene un aviso de desalojo, le brindan asistencia legal.
	Información de contacto: 831.724.2253
<b>Conflict Resolution Center of Santa Cruz County</b>	Ofrece servicios de mediación gratuitos cuando tiene un conflicto con el propietario, el inquilino o la(s) persona(s) con la(s) que vive.
	Información de contacto: 831-475-6117
<b>Housing Authority Section 8</b>	Un programa del gobierno federal que brinda asistencia de alquiler a personas o familias de bajos ingresos.
	Información de contacto: 831-454-5950
<b>Redevelopment Affordable Housing Program</b>	Proporcionar unidades de vivienda nuevas y rehabilitadas para personas de todos los ingresos, particularmente personas de ingresos bajos y moderados.
	Información de contacto: 831-420-5030

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