

Best Practices in Emergency Rental Assistance

Wednesday, June 30, 2020



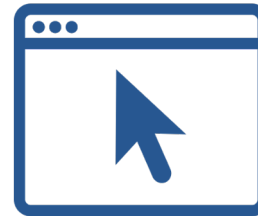
Webinar Information



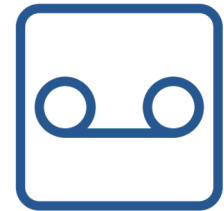
All participants lines are muted.



Use the questions feature in the GoToWebinar control panel to submit questions.



This webinar will be posted to COHHIO's website.



This webinar is being recorded.



Philip E. Cole
Executive Director
Ohio Association of Community Action Agencies
(OACAA)



Bill Faith
Executive Director
Coalition on Homelessness and Housing in Ohio
(COHHIO)



NATIONAL LOW INCOME
HOUSING COALITION

Emergency Rental Assistance

June 30, 2021

Rebecca Yae (she/her)

Senior Research Analyst

ryae@nlihc.org

National Low Income Housing Coalition

ERA Rollout



- As of June 21st, NLIHC tracked over **1,030** programs
- This includes **429** Treasury ERA programs:
 - **50** states and Washington, D.C.
 - **258** local jurisdictions
 - **117** tribal governments
 - **3** territories
 - Department of Hawaiian Home Lands
- **\$24.1 billion** actively being implemented

ERA Basics

Who's eligible?

- Experienced a reduction in household income, incurred significant costs, or experienced other financial hardship
 - [ERA1] **due**, directly or indirectly, to the pandemic
 - [ERA2] **during or due**, directly or indirectly, to the pandemic
- Demonstrate a risk of experiencing homelessness or housing instability
 - "any other evidence of risk, as determined by the grantee"
- Households with low income

What are programs required to ask from renter-applicants?

- COVID hardship
- Risk of housing instability or homelessness
- Income
- Lease
 - Place of residence
 - Rental obligation

ERA Basics

What can ERA help renters with?

- Rent and utilities (arrears and forward)
 - ERA1: assistance must be provided to reduce a household's rental arrears before the household may receive assistance for future rent payments.
- Other housing expenses
 - Relocation assistance
 - Hotel/motel stays
 - Internet, etc.
- Housing stability services
 - Eviction diversion
 - Mediation
 - Legal services
 - Housing navigation, etc.

Research Partnership

- Survey of 220 program administrators
- Case study interviews with 15 programs

Advancing Racial Equity in Emergency Rental Assistance Programs

INGRID GOULD ELLEN
BRITTANY MAZZURCO MUSCATO
NYU FURMAN CENTER

CLAUDIA AIKEN
VINCENT REINA
HOUSING INITIATIVE AT PENN

ANDREW AURAND
REBECCA YAE
NATIONAL LOW INCOME HOUSING COALITION

Learning from Emergency Rental Assistance Programs

Lessons from Fifteen Case Studies

Authors

Claudia Aiken
Vincent Reina
Julia Verbrugge
Housing Initiative at Penn

Andrew Aurand
Rebecca Yae
National Low Income Housing Coalition

Ingrid Gould Ellen
Tyler Hauptert
NYU Furman Center



Advancing research and debate
on housing, neighborhoods,
and urban policy

THE HOUSING
INITIATIVE
at Penn



THE HOUSING
INITIATIVE
at Penn



NATIONAL LOW INCOME
HOUSING COALITION

HOUSING
CRISIS
RESEARCH
COLLABORATIVE

Research Brief | January 2021

COVID-19 Emergency Rental Assistance: Analysis of a National Survey of Programs

Housing Initiative at Penn

Vincent Reina
Claudia Aiken
Julia Verbrugge

NYU Furman Center

Ingrid Gould Ellen
Tyler Hauptert

National Low Income Housing Coalition

Andrew Aurand
Rebecca Yae

Introduction

While estimates of the exact amount vary, studies agree that American renters now owe tens of billions of dollars in back rent, while many others have exhausted their savings, borrowed from family or friends, or used credit cards to keep up.¹ The Coronavirus Aid, Relief, and Economic Security (CARES) Act, enacted in March 2020, provided two main funding streams that states and local jurisdictions could use for emergency rental assistance during these unprecedented times: Coronavirus Relief Funds (CVRF) and Community Development Block Grants (CDBG-CV). As of mid-October, 44 states (including Washington, D.C.) and 310 local jurisdictions chose to devote roughly \$3.9 billion to emergency rental assistance, which falls significantly short of most estimates of COVID-19-related needs.²

This research brief presents the results of an in-depth survey of 220 COVID-19 rental assistance programs across the country. The survey launched in August 2020 and collected responses during the months August, September, and October. Thus, most of the programs surveyed (about 80%) relied, at least in part, on CARES Act funding. In December 2020, we asked survey respondents to provide updated figures for program enrollment and eligibility; 70 programs did so.

¹ See, for example, Andrew Aurand, Dan Emswamy, and Daniel Thern, "Emergency Rental Assistance Needs for Workers Struggling Due to COVID-19," National Low Income Housing Coalition, Research Note, May 5, 2020; David Reed and Ellen Ovington, "Household Rental Debt During COVID-19: Federal Reserve Bank of Philadelphia, October 2020," Ben Parrott and Mark Zandi, "Renting on Eviction Crisis," Moody's Analytics and Urban Institute, January 2021. <https://www.federalreservebankofphiladelphia.org/publications-and-research/working-papers/2020/01/emergency-rental-assistance-needs>

² Rebecca Yae, Andrew Aurand, Daniel Thern, and Emma Folly, "Emergency Rental Assistance Programs in Response to COVID-19," National Low Income Housing Coalition, Research Note, October 27, 2020.

THE HOUSING
INITIATIVE
at Penn



NYU
Furman
Center
Advancing research and debate
on housing, neighborhoods,
and urban policy

Research Partnership



How do program design features correlate with outcomes?

- **Partner with local community groups:** Jurisdictions that partnered with local nonprofits were particularly effective at getting funds to renters in need.
- **Create a simple, accessible application and use self-attestation:** Certain requirements (ie proof of COVID- 19-related income losses) tended to result in incomplete applications and likely slowed programs down.

What strategies have program administrators used to improve their programs?

- Increase documentation flexibility
- Track tenant characteristics and program data
- Serve tenants whose landlords do not participate
- Build up capacity and infrastructure

Treasury guidance



- Strong discouragement of burdensome documentation requirements
- Requirement to provide direct-to-tenant assistance using ERA2
- Caution against excluding tenants with federal rent subsidies or living in federally subsidized housing
 - Prohibition of exclusion with ERA2
- Stronger tenant protections required when payment made to landlord
- Access for people currently experiencing homelessness

Best practices

- **Expedite application processing.**
- **Ensure accessibility of program to multiple users.**
- **Make adjustments.**

Best practices

Expedite application processing.

- Reduce documentation burden
- Use fact-specific proxies and self-attestation for income, housing instability, COVID hardship, and rental obligation
- Use direct-to-tenant assistance

Best practices

Ensure accessibility of program to multiple users.

- Make program materials available in multiple languages and multiple modes (like online, in-person, over the phone, TTY, and other services for people with disabilities)
- Use plain language
- Keep application barriers (eligibility and documentation) low
- Communicate use of ERA for people experiencing homelessness
- Partner with community groups to provide intake support

Best practices

Make adjustments.

- Track and communicate program performance to key stakeholders
- Make adjustments to program design and implementation
- Invest in program infrastructure



NATIONAL LOW INCOME
HOUSING COALITION

Questions?



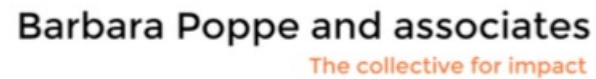
The Framework for
an Equitable COVID-19
Homelessness Response
#HousingEquity

Advancing Equity and Impact

Harnessing the American Rescue Plan to Prevent and End
Homelessness

<http://housingequityframework.org>

Partners



The Framework: Guiding Strategies

1. Advance racial justice and equity
2. Address the highest needs first
3. Grow Partnerships
4. Get people into Housing
5. Act Quickly

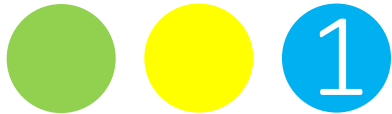


Today's Agenda

Goal: *To move confidently forward in advancing equity and impact by harnessing the **American Rescue Plan** to prevent and End Homelessness*

1. An Historic Opportunity to Reduce Homelessness
2. Mobilizing New Federal Resources to Prevent and End Homelessness
3. Tips for Resource Allocation and Design





An Historic Opportunity to Prevent and End Homelessness



Housing instability and
homelessness
are
inextricably linked to
long standing racial disparities
and
have been amplified
during the pandemic.



Greatest Risk of Homelessness

- Being Black, Indigenous or other person of color
- Prior histories of homelessness
- Lowest income levels
- Staying in more informal living arrangements
- Immigrant households and people who communicate in different languages
- Survivors of domestic, intimate partner, or sexual violence
- People with disabilities and disabling conditions
- Prior histories of justice involvement or eviction



Housing Programs: Recommended Uses

Emergency Rental Assistance	ESG-CV	Emergency Vouchers	HOME Homelessness Assistance
<ul style="list-style-type: none">• Homelessness prevention• Diversion• Prospective rental assistance for people exiting homelessness• Eviction prevention for ELI households	<ul style="list-style-type: none">• Rapid rehousing• Diversion• Landlord incentives• Housing relocation and stabilization• Supportive services• Legal services• Shelter/operations• Outreach and related services• Hotel and motel vouchers• Homelessness prevention	<ul style="list-style-type: none">• Tenant-Based Rental Assistance: Permanent affordable housing for people experiencing homelessness• Supportive housing (when coupled with services) for people experiencing homelessness	<ul style="list-style-type: none">• Development and support of affordable housing• Tenant-based rental assistance• Acquisition and development of non-congregate shelter, which can be:<ul style="list-style-type: none">○ Converted to permanent or supportive housing<i>or</i><ul style="list-style-type: none">○ Used as emergency shelter/remain as non-congregate shelter• Supportive services



Elementary and Secondary School Emergency Relief – Homeless Children and Youth (ARP-HCY) Fund

- \$800 Million

- Department of Education to State educational agencies and local educational agencies (LEAs)

- Two disbursements

- ARP Homeless I (April 2021)
- ARP Homeless II (TBD late summer 2021)
- Available until September 30, 2024

- Purposes:

- identify homeless children and youth
- provide homeless children and youth with wrap-around services to address the challenges of COVID-19
- enable homeless children and youth to attend school and fully participate in school activities

Health Services Funding Opportunities

Expand Medicaid Eligibility

- Federal funding incentive for the 14 states that have not yet enacted/implemented expansion to adults with income 0-138% of Federal Poverty Level

Medicaid Home- and Community-Based Services (HCBS)

- Increased federal matching rate for HCBS for seniors and people with disabilities (one year, starting April 2021)
- States must expand, enhance, or strengthen HCBS to get increased match
- Health-housing integration opportunities:
 - One-time community transition costs
 - Recruiting additional home health workers, direct support professionals, behavioral health providers
 - Building cross-system partnerships, e.g. with housing and social service agencies
 - Adding or increasing the scope of covered services, such as tenancy support services

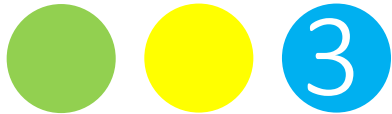
Medicaid Mobile Crisis Response

- Increased federal matching rate for Medicaid mobile crisis response services (three years, starting April 2022)
 - Multi-disciplinary teams trained in assessment, stabilization, de-escalation, and harm reduction strategies
 - Can be targeted to specific communities and/or populations

Behavioral Health Grants to States

- \$1.5 billion for community mental health services
- \$1.5 billion for SUD prevention and treatment grants
- \$50 million for local behavioral health





Key Takeaways: Tips for Allocation and Design



Tips for Allocation

1. Allocate resources sufficient to fully scale
Homelessness Diversion and Rehousing before
investing in Homelessness Prevention
2. Partner with people who have lived expertise to set
resource allocation priorities and program design
3. Establish targeting features in Eviction Prevention to
ensure the lowest income and households with
greatest housing insecurity are prioritized



ERA can be used for rehousing

[Fact Sheet \(May 7, 2021\)](#)

- *...funds may need to be increasingly available to cover such costs as moving expenses, security deposits, future rent, utilities, and the cost of a transitional stay in a hotel or motel when a family has been displaced. The Treasury guidance reinforces that each of these expenses should be considered eligible – and encouraged – uses of emergency rental assistance.”*

[FAQ \(May 7, 2021\)](#)

- Q8 states that rental arrears are not required.
- Q13 indicates that the household did not need to be in its current rental home at the start of the pandemic
- Q26 addresses the use of funds for hotel/motel for households displaced from a primary residence.



ERA can be used for rehousing

- “These dollars can be a pathway to people getting housed regardless of whether they have experienced an eviction, they have been living outside or in shelters, or feel like they are going to have to move because they are under pressure where they are now. “
- “...people need to have a rental obligation – a place that they’re moving to...”

Noel Poyo
Deputy Assistant Secretary for Community Economic Development,
U.S. Department of Treasury
MAY 2021



The possibilities are nearly endless

- Idea #1: Rapid Rehousing & Diversion for recently unemployed homeless adults
 - Deploy **ERA** to provide prospective rental assistance and address arrearages
 - Deploy **ESG-CV** to provide time-limited housing services
- Idea #2: Rapid Rehousing for vulnerable families
 - Use **ERA** to address arrearages and move-in costs; cover motel costs for unsheltered families
 - Use **ARP-HCY** to provide services
 - Use **EHV-ARP** to provide ongoing rental assistance
- Idea #3: Homelessness prevention for pregnant homeless women
 - Use **ERA** to address arrearages and move-in costs
 - Use **ESG-CV** to provide time-limited housing services
 - Use **HOME-ARP** to provide tenant-based rental assistance



Additional Framework Resources

- **Equity-Based Decision-Making Guide** and Assessment Tool
- **At-a-Glance Matrix:** How to Fund COVID-19 Homelessness Responses with CARES Act Funding
- **Emergency Rental Assistance Priority Index**
- **What We Heard from People with Lived Experience** about COVID-19, Homelessness, and Services
- **Making the Case for Homeless Children and Families** During the Pandemic
- Strengthening **Partnerships for Better Health Outcomes** During COVID-19
- **Videos** introducing and accompanying tools
- **Library of hundreds of other tools and resources** re: federal funding guidance, operational guidance, State and local examples

<http://housingequityframework.org>





The Framework for
an Equitable COVID-19
Homelessness Response
#HousingEquity

Questions?

<http://housingequityframework.org>

Barbara Poppe

Barbara@poppeassociates.com





CHN Housing Partners

June 30, 2021



The Timeline – 2020 – 2021

- June – Program was announced, and United Way's 211 began taking calls/referrals.
- July 1 – Online application, website and hotline went live (211 referrals were 1,400 on day 1)
- July 15 – Program became operational with over 1,900 applications submitted and another nearly 1,900 applications pending submission.
- Jan./Feb. – CHN studied our RA operation and spoke to RA program administrators around the country to research best practices.
- April 1 – New, updated program launched with added staff capacity and improved processes.
- June 10 - Program reached 30-day turnaround (from application completion to payment)



Assistance Paid To Date

Countywide

\$31.5 Million
in Assistance Paid

9,783
Payments

8,525
Unique Households

City of Cleveland

\$12.2 Million
in Assistance Paid

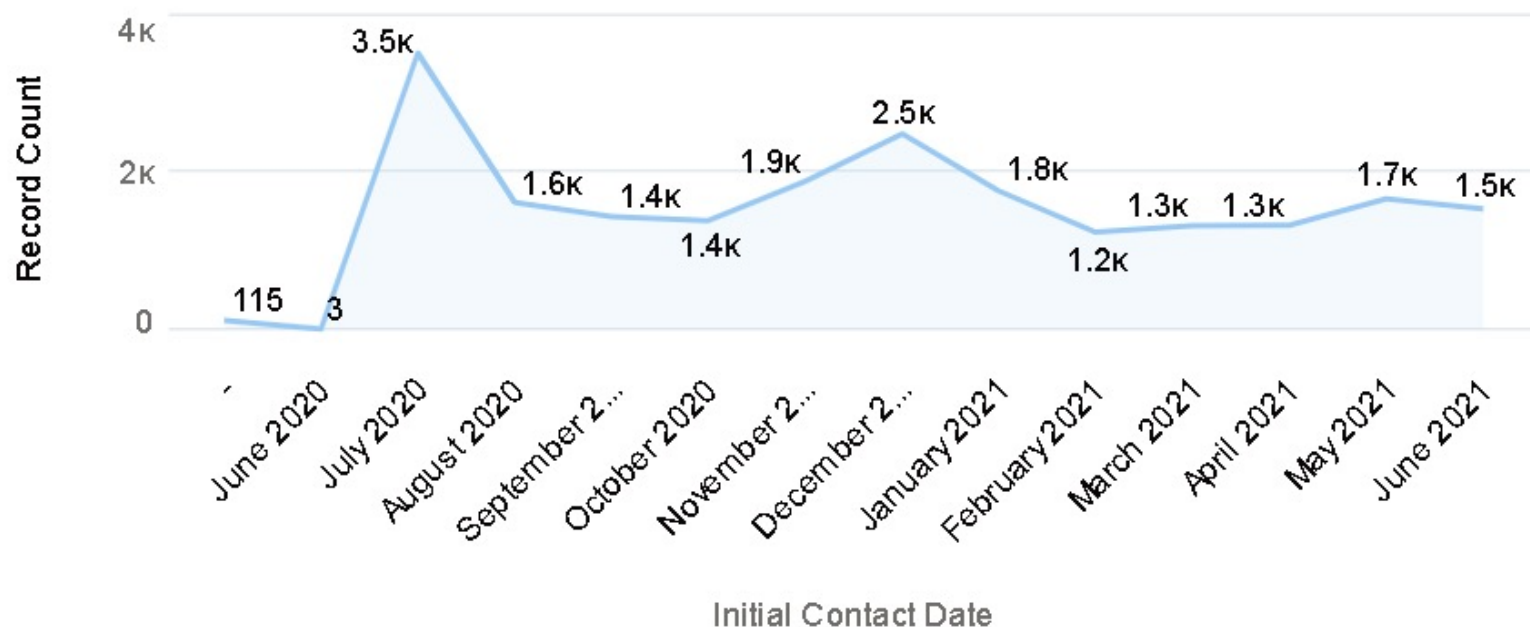
4,802
Payments

4,076
Unique Households



The Continuing Demand (Countywide)

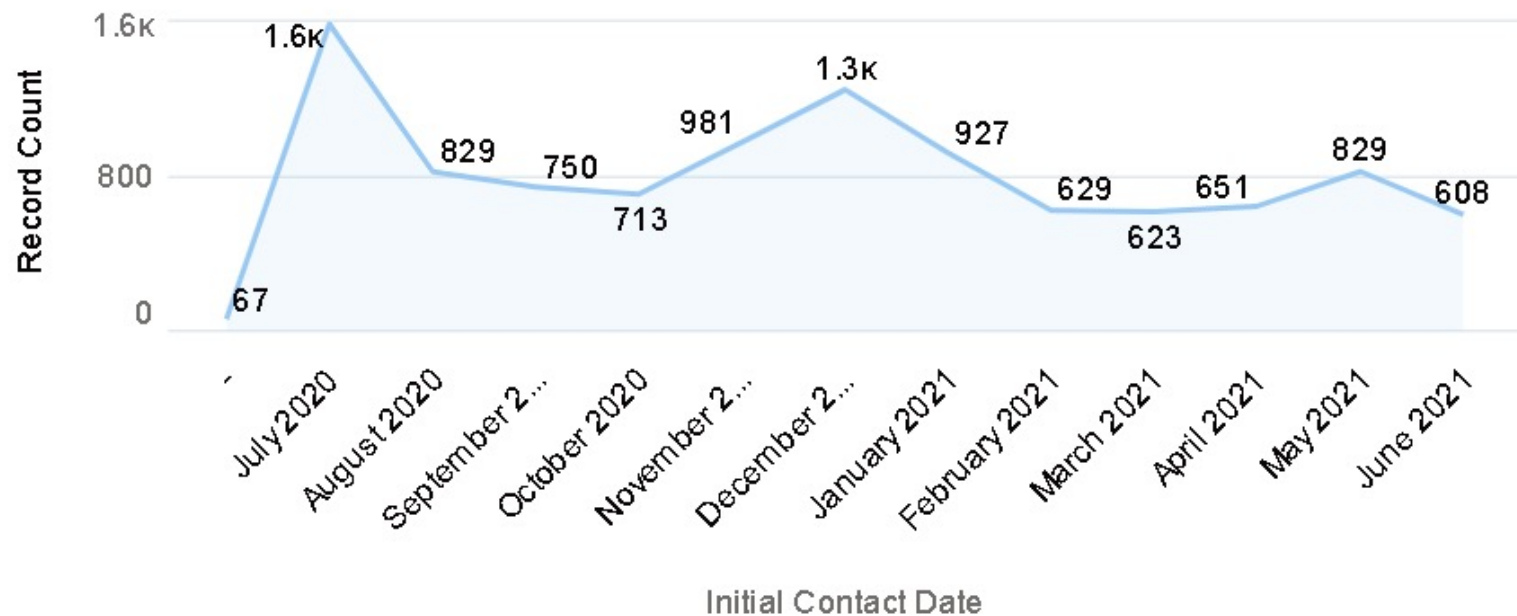
Crisis Service File Apps Submitted





The Continuing Demand (City of Cleveland)

Crisis Service File Apps Submitted





Outreach

- We continue to work with all of our referral partners to ensure tenants can easily apply for the program. (See next slide.)
- We attend small and large-scale outreach events to ensure tenants and landlords are aware of the program. One example are presenting on Legal Aid's Facebook Live events.
- We post regularly on social media and reach out to print and electronic media outlets.
- We send flyers to community partner events, such as the Food Bank distribution days.
- We work closely with community partners to make sure residents can apply to our programs, and we are proactively reaching out to residents in certain zip codes to promote employment programs.



Outreach (Cont'd)

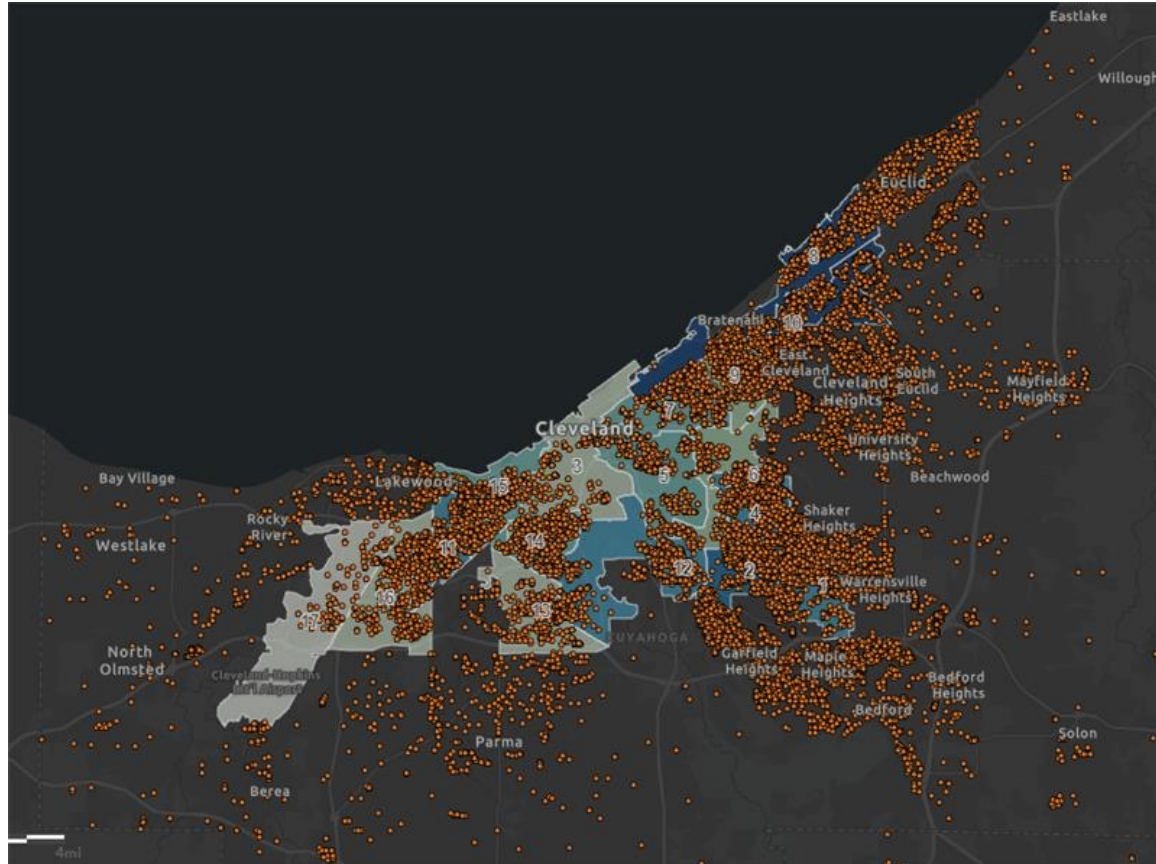
We are working closely with organizations throughout the City and County (data sharing and assigned staff contacts) to reach tenants in need of assistance, including:

Bellaire-Puritas Development Corporation
Breaking Chains
Cleveland Mediation Center at FrontLine
CMHA
Community Housing Solutions
Detroit Shoreway Community Development Organization
EDEN

ESOP
Heights Community Congress
Home Repair Resource Center
Housing Research and Advocacy Center
Legal Aid Society of Cleveland
Slavic Village Development Corporation
Spanish American Committee
Step Forward (formerly CEOGC)



The Map – Applications in Cleveland





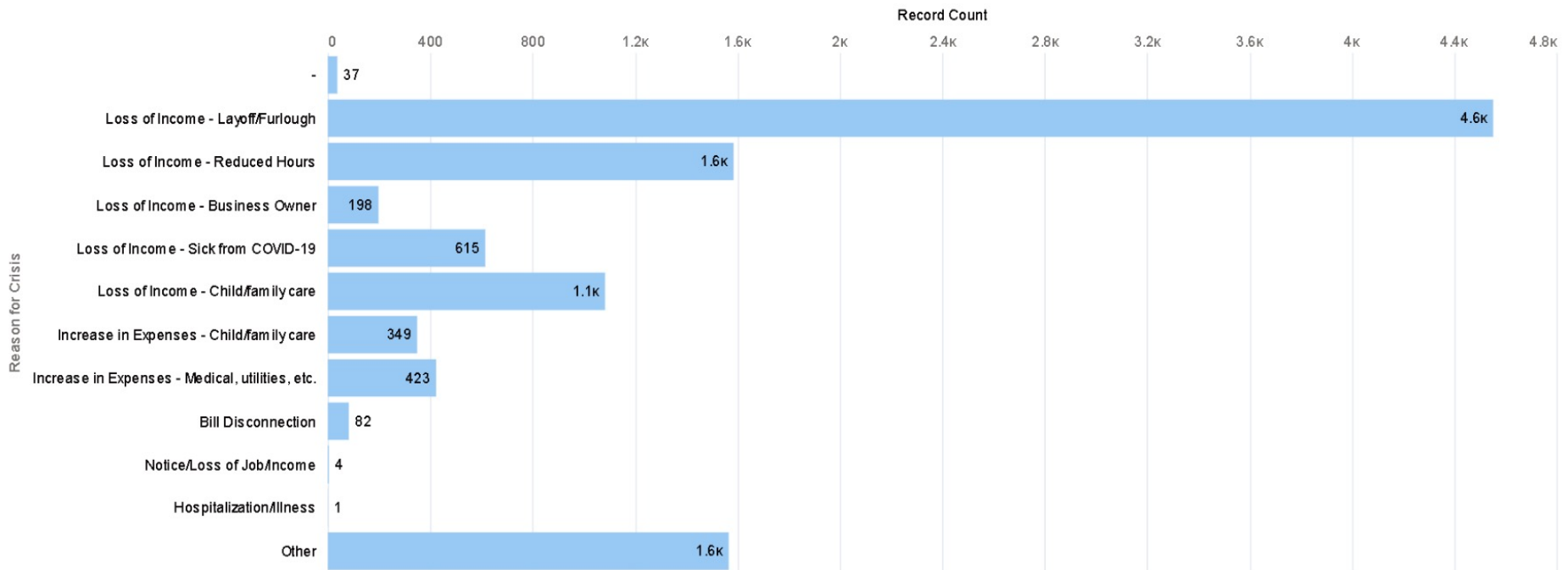
The Data

A Deep Dive



The Reason for Crisis

Crisis Service File Reason for Crisis





Applicants' Lost Income

Since March 1, 2020

Total Income Loss

\$286,173,005.96

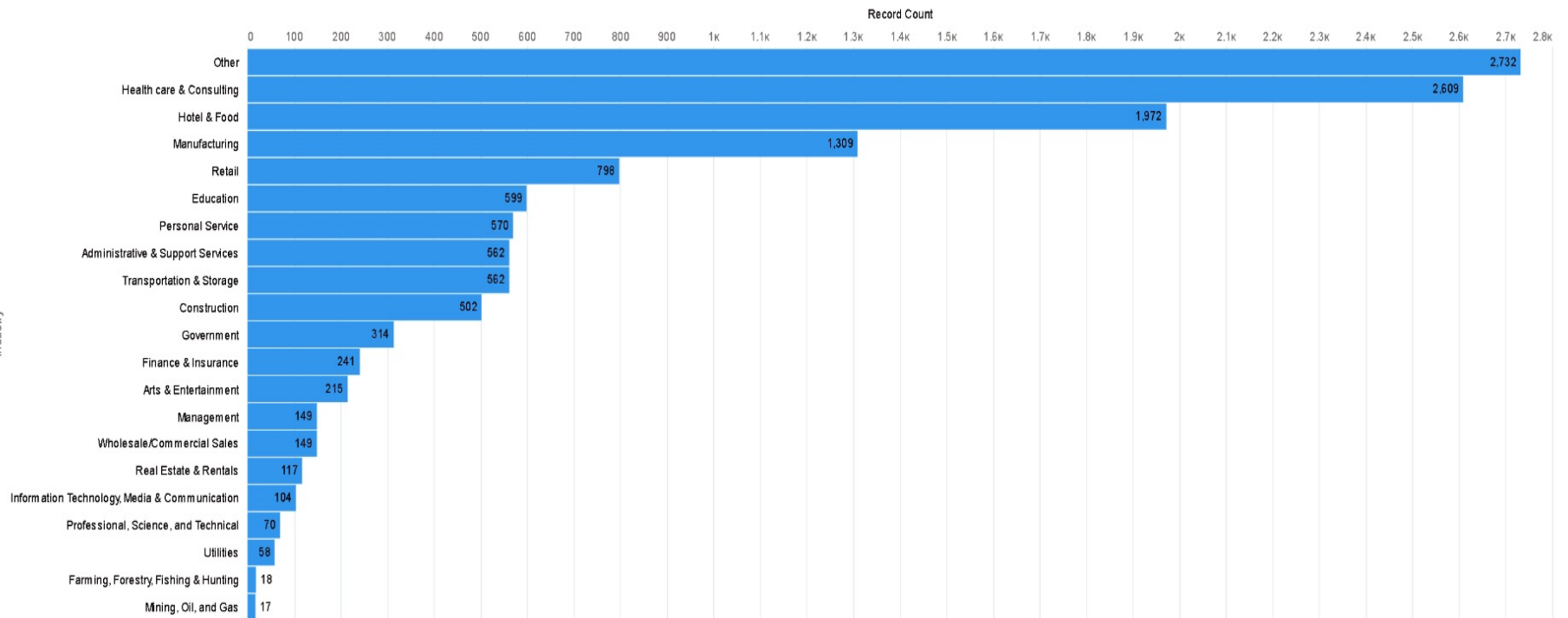
Average Income Loss

\$20,938.98



Income Loss by Industry

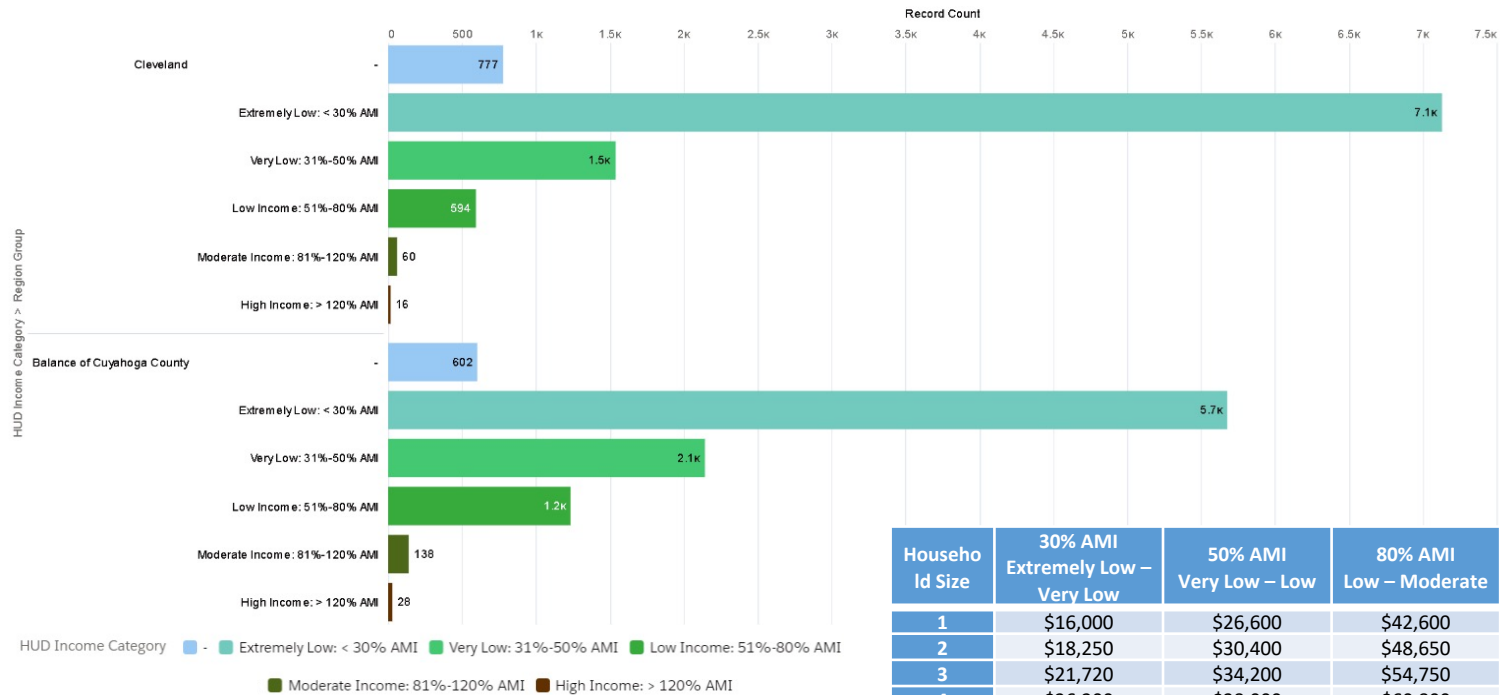
Total Count of Income Losses by Industry





Need by Income

Crisis Service File - Income splits



Househo Id Size	30% AMI Extremely Low – Very Low	50% AMI Very Low – Low	80% AMI Low – Moderate	120% AMI Moderate – High
1	\$16,000	\$26,600	\$42,600	\$63,900
2	\$18,250	\$30,400	\$48,650	\$72,980
3	\$21,720	\$34,200	\$54,750	\$82,130
4	\$26,200	\$38,000	\$60,800	\$91,200
5	\$30,680	\$41,050	\$65,700	\$98,550
6	\$35,160	\$44,100	\$70,550	\$105,830
7	\$39,640	\$47,150	\$75,400	\$113,100
8	\$44,120	\$50,200	\$80,300	\$120,450

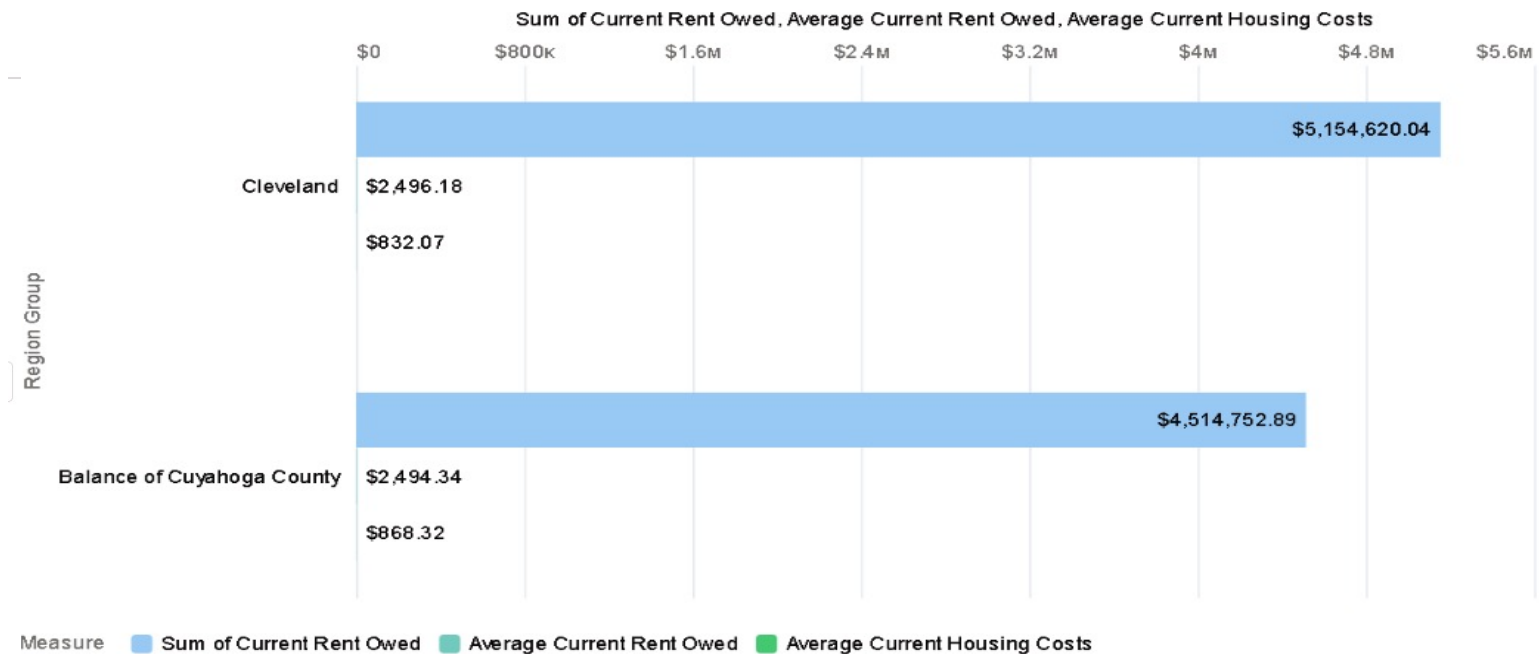


Back Rent Owed – Existing Applicants

Delinquency Report

Total Amount Owed

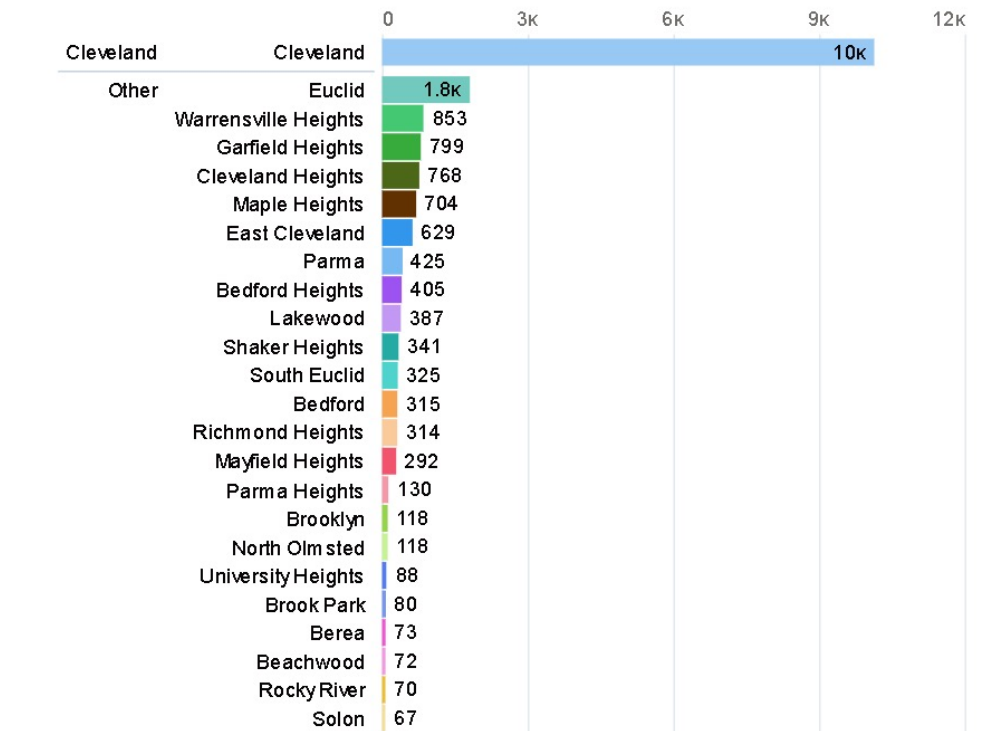
Average Amount Owed





Applications by City

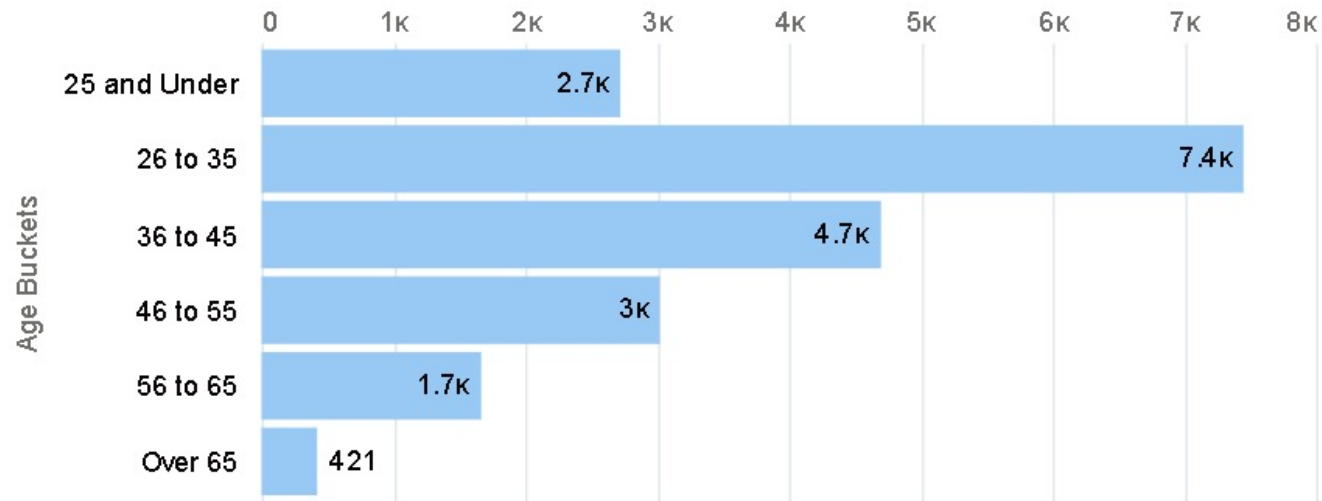
Crisis Service File City Report





Demographics – Age of Applicants

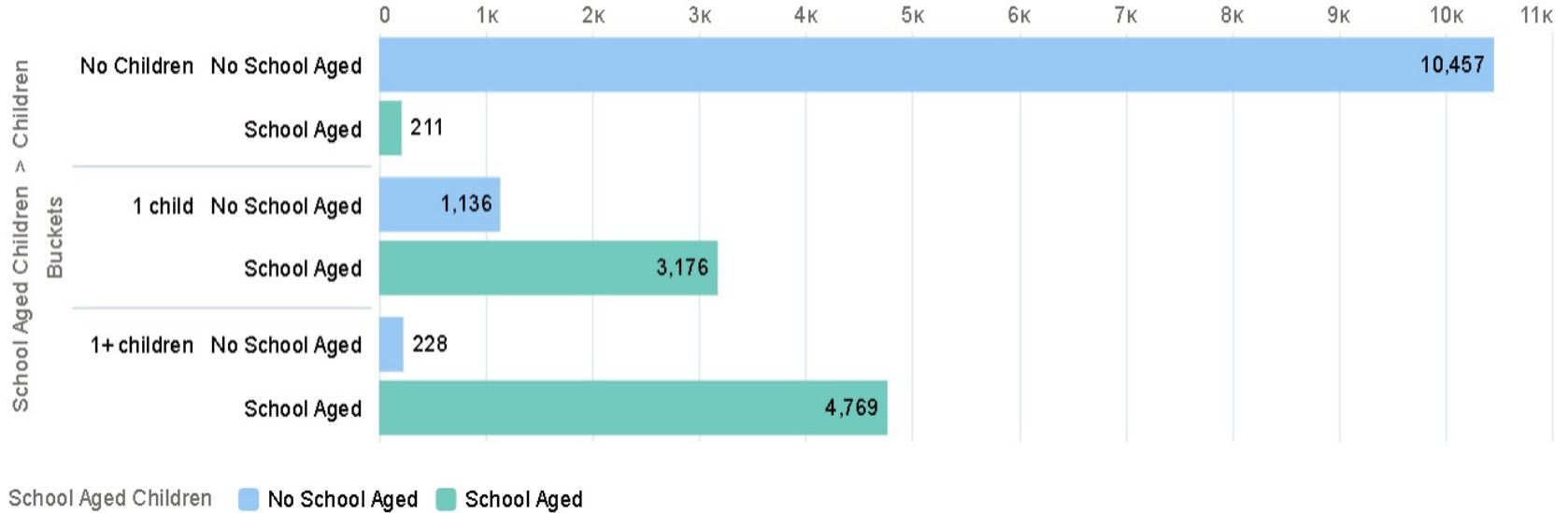
Crisis Service File Demographics - Age of Applicant





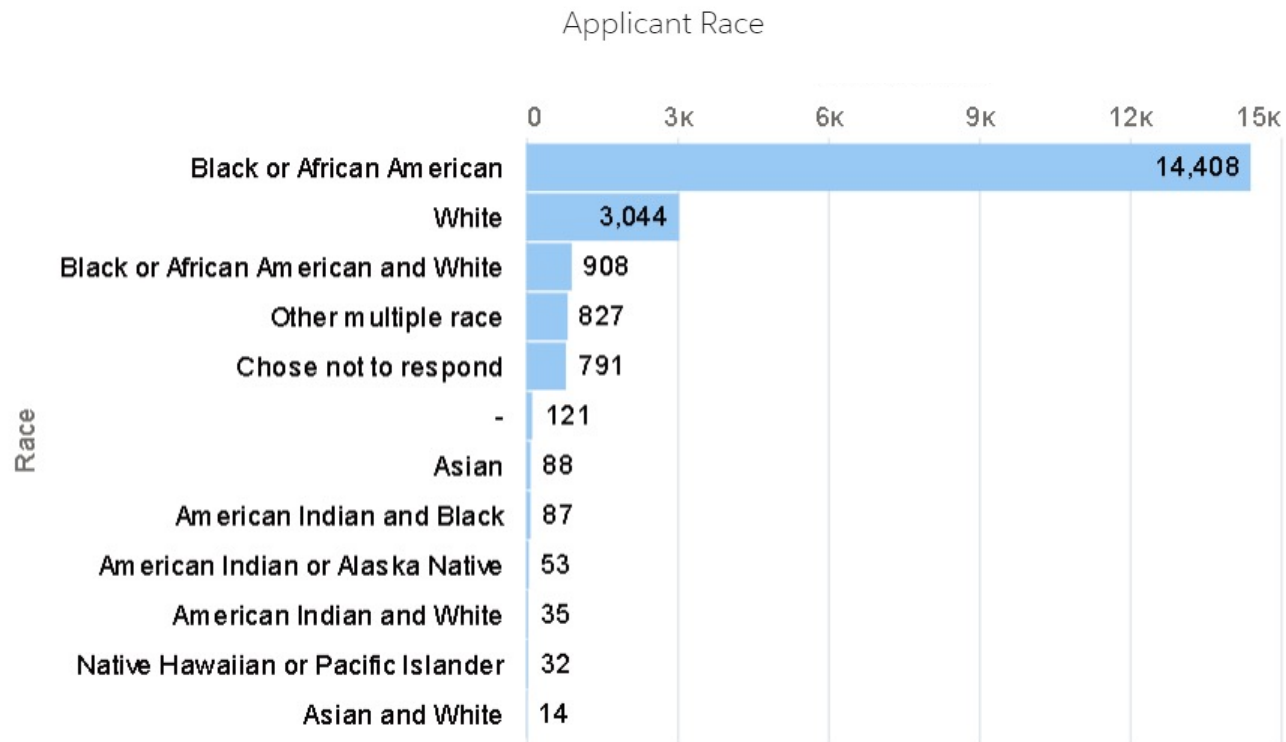
Demographics – Children in Household

Children In Household





Demographics – Race





What We've Learned

- Our regional, scaled approach is working. One front door is critically important to avoid confusion and duplication of benefits.
- Applications are not declining a year after COVID shutdown began.
- The fewer documents we require, the faster the process moves.
- Landlords are largely cooperative and work well with us.
- Many applicants have no experience with assistance programs.
- The vast majority of those financially impacted by the pandemic are African American.
- Over 60% of rental assistance applicants also need utility assistance.
- Applications spike leading up to and after expiration of an eviction moratorium.



The Power of a Permanent Address. SM



CHARTERED MEMBER

Kate Carden
Director of Financial Mobility
CHN Housing Partners
kcarden@chnhousingpartners.org
www.chnhousingpartners.org



A close-up photograph of two hands clasped together, resting on a light-colored surface. The hands are positioned in the center of the frame, with fingers interlaced. The skin appears aged, with visible wrinkles and veins. The lighting is soft, highlighting the texture of the skin. The background is dark and out of focus.

HAPCAP's Rent & Mortgage Relief Program

Community Resource Navigators

- HAPCAP has one for each county.
- Act as an “information desk” for all of our programs plus additional local resources.
- Pandemic relief funds have them fulfilling intake for rent & mortgage relief



Intake

- One full-time person takes the first call.
- That person then works to ensure client has all required documentation before the appointment.
- We do not do official intake until all forms and documents are in.
- Persistence!

Date: _____ Time: _____ Rent and/or Utilities _____ Mortgage and/or Utilities _____

INTAKE QUESTIONS

County: _____ Address: _____

Client Name: _____ Phone: _____

E-M: _____ Caseworker? _____

SS #: _____ Appt. Date/Time/with whom: _____

1. How was your financial situation caused by the pandemic? _____
2. How many people are in your household? _____ Any small children? _____
3. What is your estimate of the household's total gross income for the last 30 days? _____
4. Has anyone in the household been employed for the past 90 days? _____
5. Have you ever received HEAP or PIPP? (Electric, Leah) _____

WATER/SEWER/ELECTRIC

1. Utility Company #1: _____ What is the amount owed? _____
2. Utility Company #2: _____ What is the amount owed? _____
3. Are you in imminent danger of shut-off? _____ Date of Shut-off _____

RENT/SECURITY DEPOSIT

1. Do you have a home or apartment to move into and just need security deposit and first month rent?
2. Do you live in a single family dwelling or are you doubled up, couch surfing, homeless etc.?
3. Are you in imminent danger of eviction? _____ Date of Eviction _____
4. How much is your monthly rent? _____
5. What months do you owe rent? _____ What is the total owed? _____
6. Who is your landlord? _____

MORTGAGE

1. How much is your mortgage payment? _____
2. Which months are you overdue? _____ What is the total owed? _____
3. Are you in danger of imminent foreclosure? _____ Date of Foreclosure _____
4. Who is your mortgage lender? _____

Intake & Staffing

- Clerk follows up on pending and expiring files as well as future appointments.
- Coordinator & Community Services Worker
- Everyone's goal is to help the client AND the landlord



Communications

- We try to follow up with landlords ourselves.
- We can work through the client to get to the landlord & vice versa.
- We explain the grant & allowability.



- W-9
- Send lenders check #, check date, where it went if not properly applied
- OCEAN data entry

Managing Multiple Funding Streams

- Coordinator looks at intents
- Finger on the pulse of \$
- Communicates with division director to determine best pots of money
- “Authoritative documentation” for CAA
- MyChart, Internet, employer letters, etc
- detailed case notes on hardship

Hocking Athens Perry Community Action

mobilizes resources to empower individuals and communities through advocacy and quality services that promote self-sufficiency and improved quality of life.

[Click here to find a food pantry.](#)

[Click here for COVID-19 Assistance.](#)

Outreach

- SEOLS/Internal Staff
- Weekly e-newsletter with agency/community resources
- Press releases (local radio & newspapers)
- Social media, flyers, web site



HOCKING • ATHENS • PERRY
COMMUNITY ACTION

CONTACT

Kelly Hatas
kelly.hatas@hapcap.org
(740) 767-4500

3 Cardaras Drive
P.O. Box 220
Glouster, OH 45732



Hocking Athens Perry
Community Action



hapcap



hapcap.seo



Bo Chilton
Chief Executive Officer
IMPACT Community Action

Questions.....

