

ANNUAL  
CONFERENCE  
& SHOWCASE  
**OCTOBER 27 - 29**

VIRTUAL  
**2020**

# Administering Emergency Rental Assistance Programs

# Administering Emergency Rental Assistance Programs | Panelists

- Discussion Leader:
  - Jacob Sipe, Executive Director, Indiana Housing and Community Development Authority
- Panelists:
  - Anas Ben Addi, Executive Director, Delaware State Housing Authority
  - Andrea Bell, Director of Housing Stabilization, Oregon Housing and Community Services
  - Katie Brennan, Chief of Staff, New Jersey Housing and Mortgage Finance Agency
  - Carol Ditmore, Director, Arizona Department of Housing



# Delaware Housing Assistance Program (DE HAP)

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**DELAWARE STATE HOUSING AUTHORITY**  
**18 THE GREEN**  
**DOVER, DE 19901**  
**[WWW.DESTATEHOUSING.COM](http://WWW.DESTATEHOUSING.COM)**

# Delaware Housing Assistance Program (DE HAP)

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- Provides up to \$5,000 in emergency housing assistance to renters affected by shutdowns, closures, layoffs, reduced work hours or unpaid leave due to the COVID-19 health crisis.
- Payments made directly to landlords/property owners.
- Initial program launched in March; Paused in April due to demand and funding; Reopened in August with online application portal.
- Funded with state and county (New Castle) CARES Act dollars.



**CORONAVIRUS (COVID-19)** 

DELAWARE  
**HOUSING ASSISTANCE PROGRAM**

 **UP TO \$5,000**  
EMERGENCY ASSISTANCE FOR RENTERS

▶ For eligible renters affected by shutdowns, closures, layoffs, reduced work hours, or unpaid leave due to COVID-19 public health emergency.  
▶ Payments made directly to the property owner.

**ELIGIBILITY INFORMATION AT**  
[www.destatehousing.com/covid19](http://www.destatehousing.com/covid19)

[de.gov/coronavirus](http://de.gov/coronavirus)

# Outreach Efforts

- Starting in August, DSHA launched a comprehensive marketing and outreach campaign targeting renters in Delaware.
- Outreach efforts included:
  - Radio ads airing on stations statewide.
  - Digital retargeting and geofencing ads aimed at specific zip codes with high rental populations and specific locations like apartment complexes, grocery stores, big box stores (Walmart) and state service centers.
  - Social media ads targeting people who live in Delaware.
  - Print ads in local newspapers, both in English and in Spanish.



**CORONAVIRUS (COVID-19)**

**PROGRAMA DE ASISTENCIA PARA LA VIVIENDA DE DELAWARE**

**HASTA \$5,000 DE AYUDA DE EMERGENCIA PARA INQUILINOS**

▶ Dirigido a inquilinos elegibles que se hayan visto afectados por cierres, clausuras, despidos, reducción de horario laboral o licencia sin goce de sueldo a causa de la emergencia de salud pública de COVID-19.

▶ Los pagos se hacen directamente al propietario de la vivienda.

**INFORMACIÓN DE REQUISITOS EN**  
[www.destatehousing.com/covid19](http://www.destatehousing.com/covid19)

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# Response from Renters

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- To date, DSHA has received 1,318 applications for rental assistance totaling more than \$4.5 million since the re-launch in August.
  - More than 400 applications have been approved with an average rental assistance amount of \$3,738.
- Under the initial program, 1,237 households were assisted, totaling more than \$2 million.
- In total, DSHA has assisted more than 1,600 households at a cost of about \$3.5 million.



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# Program Challenges

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- Landlord and tenant participation.
- Lack of documentation from tenants/landlords or incorrect documentation provided.
- Troubleshooting and fine-tuning new application portal.
- Collaborating with Courts on eviction cases already filed, new mediation process.
- CARES Act funding deadline.



# Next Steps

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- Program Changes:
  - Increasing max assistance
  - Further streamlining documentation
- Planning for transition to non-CRF funding if necessary
  - Program impacts – documentation, amounts
- Continue to work with the Courts to develop Alternative Dispute Resolution program for renters facing eviction – will recommend landlords apply to DE HAP in lieu of eviction, if possible.



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# Arizona's Emergency Rental Assistance Program

CAROL DITMORE, DIRECTOR  
ARIZONA DEPARTMENT OF HOUSING





# Arizona Snapshot

- **Population:** 7.3 million – 14<sup>th</sup> largest state
- **Geographically**, 6<sup>th</sup> largest state; two metro areas: Phoenix, Tucson
- **Capitol** is Phoenix: 5<sup>th</sup> largest city in US
- Arizona's households are **predominately homeowners: 72%**
- Approx. **900,000 renter households**
- **Unemployment:** March 6.1%, spiked in April 12.6%. . .  
by September down to 6.7%, below US average of 7.9%



# Arizona's COVID-19 Rental Assistance Program

## START UP - APRIL 2020

State provided:

- \$5 million in State Housing Trust Funds – rental program assistance and provided additional for administrative costs
- Set up on-line application system & worked with the 211 system to complete telephone applications
- Partnered with 11 local Community Action Agencies (CAA's) around the state: 6 governments; 5 non-profits



# Arizona's COVID-19 Rental Assistance Program

## PROGRESSION

- State continually reassessed program and loosened policies: e.g., Dropped 30% renter contribution; reduced documentation
- By Summer: \$94 million (CARES & Other Federal) available statewide. 2 Urban Counties and 3 City CAAs launched their own programs with different parameters (and each different from the other):
  - State allowed CAAs to assist “State” applicants with their own dollars, policies, parameters
  - By Oct, State redirecting all applications from Phoenix-metro to local CAAs.
- \$5 million in State Crisis Funding for a Landlord fund, operated by Governor's Economic Recovery Office.



# Arizona's COVID-19 Rental Assistance Program

## STATS AS OF MID-OCTOBER

29,000 applications submitted:

- Assisted over 2,100 with \$4 million and over 4,400 months of rent
- Another 1,800 assisted with “Other” for multiple months (CARES, etc.)
- Average of 2 months of assistance (no current limit)
- Average rent assistance \$921 (\$2,000 cap)
- Almost 14,000 withdrew or found ineligible
- Around 11,000 still waiting: Over 9,000 in Phoenix-metro area; over 1,000 remainder
- Number of new applications declining weekly
- State is looking at providing more funding if needed
- January 2021: based on numbers seeking assistance, believe national studies predicting over 100,000 evictions in AZ an overestimate





# Arizona's COVID-19 Rental Assistance Program

## CHALLENGES

- Launched in one week, which didn't allow for feedback or create buy in with CAA partners on program policies or processes.
- Majority of applicants (and some landlords) are technologically challenged.
- Too much human touch required for approvals.
- Renter anxiety over long waits.
- CAA's were (and are) understaffed for this challenge, especially in metro areas.
- Some CAA's didn't like utilizing State's application (created double entry challenges).
- Politics: Metro CAAs want to run their own show and "State" vs. "Their" applicants



# Arizona's COVID-19 Rental Assistance Program

## OPPORTUNITIES

- Working with Landlords can be more efficient than working with individual renters:
  - Can assist multiple households with one transaction
  - Landlords seem more inclined to be responsive if they apply vs. renters
  - Landlords are slightly more tech savvy
- Private foundation now attempting to pilot one central application portal statewide. CAAs may be resistant.
- Have developed stronger relationships with CAAs statewide for future endeavors.
- CAAs need to upgrade their operational approaches.



# More Program Info

View online application, FAQs and other information on Arizona's program at:

**azhousing.gov**



**Carol Ditmore**  
**Director**

# Administering Emergency Rental Assistance Programs

- Andrea Bell, Director of Housing Stabilization, Oregon Housing and Community Services

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New Jersey's  
Small Landlord  
Emergency  
Grant Program

Katie Brennan, Chief of Staff



# Snapshot of New Jersey



- Hard hit by COVID-19
  - 230,000 COVID-19 cases
  - 30,000 eviction filings
  - 11.1% unemployment
- Housing Remedies
  - Eviction and foreclosure moratorium
  - Froze HMFA rents
  - Expand housing counseling renters and all homeowners
  - Security deposit executive order
  - \$112m in rental assistance

# SLEG



- CARES \$25M to SLEG
- Landlord Applicants
  - Greater loss during April-July than prior months
  - 3-10
  - LIHTC max rents
  - Aug 19-26
  - Universe of 46,000 properties
- Outreach
  - Hotline
  - Preview period
  - Coordination with NJ Departments and Agencies

# Challenges



- 2,600 applicants
- Average \$5,000 needed in assistance
- Registration/Life safety violations
- Not filing/ wrong tax ID/ out of state/ behind
- Missing the cure period

# SLEG 2



- 3-30 units
- Improvements to registration match
- User friendly system updates
- W9
- Individual calls
- Sent \$10million to Department of Community Affairs
  
- 1,761 submitted



# Opportunities

- Deepened partnership with EDA, NJRA
- Greater understanding of landlord landscape and needed infrastructure
- Develop agility
- Grow relationship with the courts, nonprofit partners, advocates, municipalities

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