

Imminent Eviction Prevention Initiative

Alabama Housing Finance Authority

Special Needs Housing: Combating Homelessness

HFA Staff Contact

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Category/Subcategory: *Special Needs Housing/Combating Homelessness (NEW)*

When the Consolidated Appropriations Act of 2021 created a nationwide Emergency Rental Assistance (ERA) program, Governor Kay Ivey authorized the Alabama Housing Finance Authority (AHFA) to implement the pandemic relief effort in 61 counties for the state of Alabama, including 41 counties that are predominantly rural. AHFA was designated as the administrator of this program due to its successful history in supporting affordable rental housing and assisting Alabama's low-income families.

In designing the ERA Alabama program, AHFA quickly identified the need to establish a dedicated program to target households facing imminent eviction for whom the regular ERA program might be too late. Job losses, health issues, and other economic challenges created by the COVID-19 pandemic caused a deluge of tenants to fall behind in rent. We anticipated that this situation would further deteriorate when the federal eviction moratorium ended on July 31, 2021. To prevent a surge of evictions across the state, AHFA proactively created the Imminent Eviction Prevention Initiative.

The initiative began in May 2021 to accelerate federal financial assistance for renters facing eviction with court cases pending. We partnered with Legal Services Alabama ("LSA") to collaborate on addressing evictions for these affected tenants. Initially, the localized program was available to people with court-filed eviction notices who applied to the statewide ERA program administered by AHFA, earned less than 80 percent of area median income, and attested to financial hardship caused by the pandemic. Based on the successful implementation of the initiative, in October 2021 we expanded the program to renter households who had received a seven-day notice of eviction.

This collaborative venture developed when AHFA reached out to Legal Services Alabama (LSA), a law firm providing free, client-centered, civil legal advocacy to our state's low-income residents. LSA focuses on finding solutions to systemic issues caused by poverty and social justice inequities. Together we began a pilot program in LSA's Tuscaloosa office, with Managing Attorney Willie Mays Jones serving as the liaison to ERA Alabama staff.

"When AHFA contacted me, we knew we had to find a means to get the landlords paid and stop these evictions," says Jones. "AHFA's idea was to expedite those files in which eviction was most imminent (files pending in court). Many of these clients were just a writ away from homelessness. The program was just what we needed."

The clear and immediate success of the localized initiative led to its expansion to all eight LSA offices, covering 55 counties throughout the state. We sent flyers to 77 attorneys affiliated with LSA, the Volunteer Lawyers Association, and other attorneys to notify them of the accelerated option for their clients at substantial risk for eviction (*see attachment*).

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To begin the process, LSA submitted to the ERA Alabama team court case filings, proof of residency, itemized statements, and other required information to streamline the referral process. Upon receipt, our staff conducted an initial review and forwarded eligible applications for expedited processing. All payments were preceded by email confirmations and offers of support from the dedicated eviction support team.

Through March 31, 2023, the Imminent Eviction Prevention Initiative supported 3,190 households with nearly \$22 million in rent and utility assistance, an average of \$6,832 per household. Expediting the legal processing for these emergency cases a) reduced clients' waiting time for funds to as quickly as 14 days, compared to 30 to 60 days in normal processing; b) in some instances, led the courts to suspend action based on notice that the renters were enrolled in the program; c) significantly reduced the administrative burden for LSA attorneys; and d) prevented utility shutoffs and brought tenants current on their utility payments.

The initiative has provided clear benefits that far outweigh its costs. After the year-long pilot program ended, AHFA contracted with LSA to continue the partnership at a rate of \$300 per case. These payments were made entirely from our existing allocation of ERA 2 Housing Stability funds at no additional expense to AHFA. This arrangement represents an extremely effective use of existing resources to direct assistance to those in direst need.

"LSA is thankful for our partnership with AHFA," said LSA Executive Director Guy Lescault. "If not for our shared willingness to collaborate, the thousands of Alabamians struggling from the pandemic housing crisis would not have been as readily served."

The Imminent Eviction Prevention Initiative, in conjunction with the ERA Alabama program, has alleviated both direct and indirect pressures placed on Alabamians by the COVID-19 pandemic. The initiative has been successful from both the tenant and landlord perspectives -- it has kept tenants in their homes and provided the financial means for landlords to keep their properties running properly without payment defaults. Reducing evictions and homelessness contributes to the economic stability of our communities.

Naturally, the program was a lifeline for those saved from eviction:

After receiving help from ERA Alabama, V.W. says, "It's been such a relief, and I have told so many other people about applying for assistance and how it helped my family." V.W. worked part-time as a virtual customer service representative for an online retailer before the pandemic hit and reduced her hours. Coupled with her husband's job loss, V.W. says, "We fell behind on rent and other bills and were struggling to catch up, so our property management suggested we apply

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for assistance because we were about to get evicted.” She says they received fantastic service from their ERA Alabama counselor and that her family is grateful for all of her diligent and persistent work, noting that the counselor even followed up with them after they received assistance to make sure they were still doing well. V.W. says, “This assistance saved our family from becoming homeless!”

Though the Imminent Eviction Prevention Initiative met an urgent and unique demand when needed, we believe that the partnership is replicable in other states. Eviction and impending homelessness are ever-present problems regardless of pandemic status. Similar partnerships could help other state HFAs address ongoing eviction issues by streamlining legal and administrative processes for renters at substantial risk of homelessness.


The 3,190 at-risk households would certainly say that the program was a success, and so do we. The initiative met the strategic objectives that we hoped to accomplish, including not only prevention eviction for those in desperate need, but also the building of a creative and cost-effective partnership, positive publicity for AHFA, and the efficient use of limited resources to directly benefit a high-risk population.

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Program guidelines sent to participating attorneys:



EMERGENCY RENTAL ASSISTANCE ALABAMA

IMMINENT EVICTION PREVENTION INITIATIVE: Accelerated/Expedited Processing Guidelines

The ERA Alabama Imminent Eviction and Prevention Initiative was created to further assist renter households who:

- Have previously submitted a rental assistance application online with ERAAlabama.com
- Have been served a formal eviction notice and court case filing (Expedited Case with estimated processing not to exceed 14 days)
- Have current legal representation (Legal Services Alabama, private-practice attorneys, etc.)

Are eligible a) to remain in the residence for which assistance is being requested based on the landlord's separate ERA Alabama application and agreement or b) to receive assistance based on prior residency of a unit from March 13, 2020, or later

Legal representatives for existing ERA Alabama applicants must provide copies of the following information to ERA@ahfa.com for Accelerated or Expedited processing of their client's case:

- The client's ERA Alabama Case ID
- Applicant's fully executed Authorization and Release- must be executed within the last 30 days (written authorization from client to allow information sharing between the ERA Alabama Support Team and client's legal representative)
- Copy of the a) formal eviction filing (complaint) within 14 days of receipt (Expedited Case)
 - Copy of the court case filing indicating the scheduled court date and amounts owed by tenant (client). Please provide the court case filing at least 14 days prior to the scheduled court hearing. Court orders must be accompanied by the related complaint. The complaint should list the reasons for eviction.
- Proof of residency- current utility bill with the tenant's name and listed service address to match address for which assistance is being requested at
- Rental Ledger- The landlord or landlord's representative should provide the most up to date information on the ledger. The ledger must be current and include monthly itemizations of applicable rent, late charges, court costs and/or attorney fees

After the required information has been submitted to ERA@ahfa.com:

- An initial review will occur and, if eligible for the Imminent Eviction Prevention Initiative, the required documents will be forwarded to the ERA Alabama support team for accelerated or expedited processing (within 10 to 14 days for Expedited Cases) along with an email confirmation.
- A follow-up email from the ERA Alabama support team may be sent shortly thereafter which will detail any missing items or clarifications that require a response by the client.
- Provide any additional information direct to the ERA Alabama support team or contact the call center by telephone at 1-833-620-2434.
- Once all required issues have been resolved and ERA@ahfa.com has received notification with updated documentation (as mentioned in the "Documents Required" section on the following page) from the legal representative, expect a confirmation email indicating that the case has been approved for accelerated or expedited processing and payment.

For additional information regarding ERA Alabama, please see the other side of this page or visit our website at www.ERAAlabama.com.

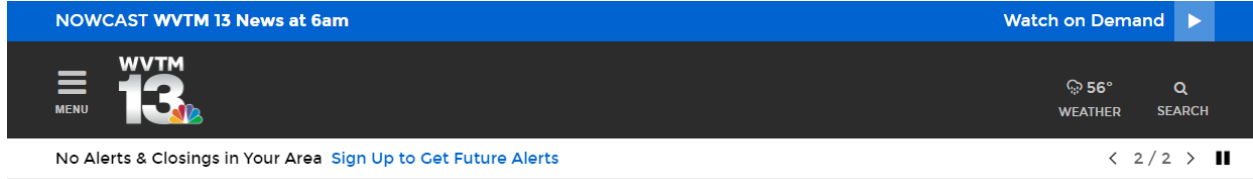
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NBC affiliate news coverage of program end:



AHFA helping families with evictions

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Patsy Douglas

Reporter

☰ SHOW TRANSCRIPT

BIRMINGHAM, Ala. — High housing costs are putting more people in our state at risk of eviction. Inflation is making it hard for people to pay rent right now. Last year officials were helping more than 100 eviction cases a month; that trend continues to grow.



Advertisement

Sheila Truelove is one of many residents in Central Alabama who were faced with an eviction notice at her doorstep.

"Things are hard, I keep my faith, I make sure I tithe, and I do the right things with. one emergency, and you never know what situation you are going to be in," Truelove said.

Since 2021, the Alabama Housing Finance Authority and Legal Services Alabama were able to help more than 3,000 households with nearly 22 million in rent and utility assistance with their imminent eviction prevention initiative through era funds.

Thankfully, Truelove got three months of her rent paid plus utilities through the initiative. Officials say the program has come to an end because of the volume of applications they received over the past year, but they're hoping to help more households really soon.

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