BOSTON Emergency Rental Assistance: Lessons Learned and Closing Out



National Council *of* State Housing Agencies



Speakers

- Discussion Leader:
- Kelly Rose, Chief Housing Solutions Officer | Michigan State Housing Development Authority
- Vanessa Megaw, Outreach Director, Emergency Housing Team | U.S. Department of the Treasury
- Elena Miranda, Vice President of Business Development | HDS Companies
- Amy Mullen, Program Director | Commonwealth of Massachusetts Executive Office of Housing and Livable Communities
- Mariana Salazar, Texas Rent Relief Director | Texas Department of Housing and Community Affairs

U.S. DEPARTMENT OF THE TREASURY

AN OVERVIEW OF

Emergency Rental Assistance

NCSHA Conference: ERA Lessons Learned



Disclaimer

For specifics on ERA1 and ERA2 requirements, grantees should always refer to the ERA1 and ERA2 authorizing statute, as well as Treasury's Reallocation Guidance, FAQs, Reporting Guidelines, and the ERA1 and ERA2 Award Terms.

Overview

The Emergency Rental Assistance (ERA1 and ERA2) programs provide funding to assist eligible renters experiencing financial hardship during or due to the pandemic avoid displacement.*

Funding from two statutes:

- ERA1: \$25 billion Consolidated Appropriations Act, 2021
- ERA2: \$21.55 billion American Rescue Plan Act of 2021

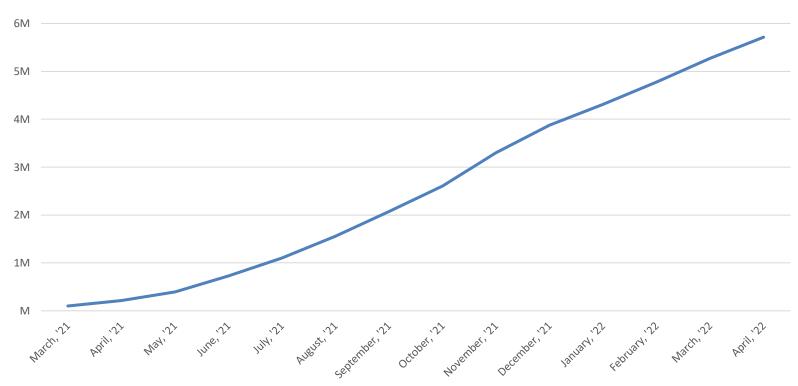
The funds are provided directly to states, U.S. territories, local governments, and (in the case of ERA1) Indian Tribes or Tribally Designated Housing Entities, as applicable, and the Department of Hawaiian Home Lands.

Key objectives of this funding:

- Support urgent COVID-19 response efforts to continue to decrease spread of the virus and bring the pandemic under control
- Assist renters most in need to avoid evictions and secure housing stability

^{*} Eligible expenses include rent, rental arrears, utilities and home energy costs, utilities and home energy costs arrears, other expenses related to housing, as well as costs for housing stability services. In the case of ERA2 only, programs may also use certain funds for affordable housing and additional eviction prevention activities.

Emergency Rental Assistance Data



Cummulative Number of Household Payments - ERA1 and ERA2

The running sum of ERA1 and ERA2 payments to households from January 2021 to April 2022. Data are summed across ERA1 and ERA2 for all states and the District of Columbia. Some households may be duplicated across ERA1 and ERA2.

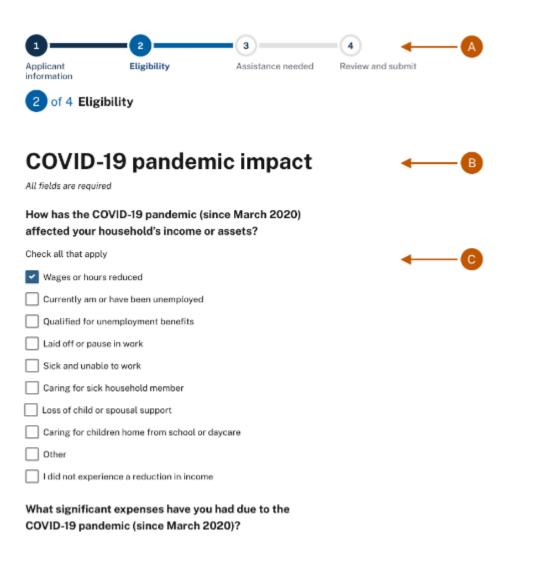
Emergency Rental Assistance: Culturally/Linguistically Competent Outreach & Data-Driven

Steps to Take



- 1. ASSESS geographic and cultural landscape of your community to determine needs
- 2. IDENTIFY targets
- 3. CREATE strategy
- 4. OUTREACH to identified targets according to your developed strategy.

Programs Service & Design: Beneficiary-Focused Application Processes



Income

How many people live in your household including you?

\$

3

A household is everyone living in your home, including you.

Is anyone in your household currently receiving pubic benefits or has received public benefits in 2021?

NOTE: Your confirmation of participation in any federal, state, or local government assistance program does not negatively impact your eligibility but instead may expedite your application.

No No

Public benefits programs may include:

- Head Start Childhood Education Program
- Medicade
- Public Housing or Section 8 (housing choice vouchers or project-based)
- Social Security Disability Insurance (SSDI)
- Supplemental Nutrition Assistance Program (SNAP)
- Supplemental Security Income (SSI)
- Temporary Assistance for Needy Families (TANF)

Can you provide an award or approval letter for that public benefits program which shows your income on or after January 1, 2020?

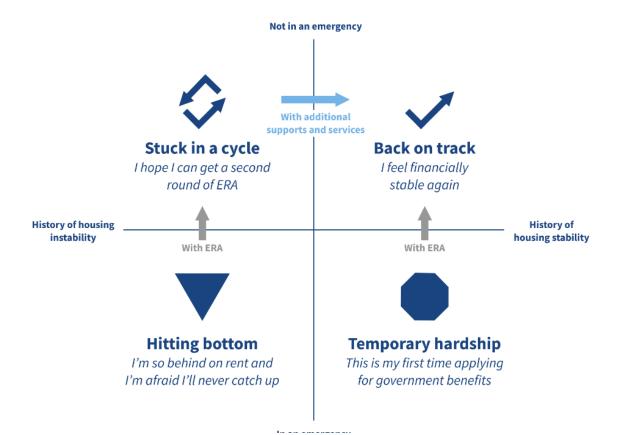
Head Start Childhood Education Program

Medicade

Promising Practice: Eviction Diversion

	Starting	Emerging	Adapting	Maturing
Resource and shape programs	Leverage existing system assets Utilize existing system resources, programs, staff, and community organizations to help manage and shape the program.	Build with the community Listen to local residents to understand needs; leverage partners outside the traditional housing system; and determine how to best use funding sources.	Prepare for volume of evictions Automate and optimize processes with tech and data; Connect directly with tenants before court; Expedited rental payments.	Sustain for the future Plan and prepare for the systemic housing challenges after evictions.
Tenant -based	Do community-based outreach Work closely with trusted community sources and people to get the word out about rental assistance.	Use aimed outreach Increase awareness and accessibility through a portfolio of partners and approaches to connect with specific high risk populations.	Connect to options Provide information and pathways to services that can help stabilize tenants and their housing while in crisis.	Advocate for and empower Provide education, guidance and legal representation on housing rights before and during eviction process.
Landlord and property manager- based	Accept ERA applications from landlords Encourage and give tools or processes to landlords that helps them be a proactive applicant.	Use aimed outreach Increase awareness through partnerships with real estate, homeowners and property managers groups.	Engage and educate Encourage landlords to honor eviction moratorium and provide information that can help proceed.	Incentivize and support Provide immediate financial assistance to reduce the burden on landlords and offer recognition for service provided to the community.
Relationship -based	Advocate for early communication Create messaging and outreach that encourages early and transparent communication between parties.	Create connected applications Create an application process that connects tenants and landlords easily and makes transparent each parties part.	Build bridges between parties Provide mediation services between tenants, landlords, and property managers.	 Incentivize resolutions Change property management and eviction courts incentives in order to reward dismissal of evictions.

Promising Practice: Housing Stability Services



https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/emergency-rental-assistance-program/promising-practices/housing-stability

Learnings to Date

The Emergency Rental Assistance Programs along with the federal eviction moratorium formed the most important federal housing policy in the last decade. These combined initiatives were the deepest investment in low-income renters the federal government has made since the nation launched its public housing system.

-Matthew Desmond—the author of *Evicted* and founder of Princeton University's Eviction Lab

Key Stats:

- In conjunction with other policies the Biden-Harris Administration has pursued, ERA helped to keep more than a million Americans in their homes in 2021.
- As of Q2, ERA1 and ERA2 programs have made over 10.8M payments to renter households and spent over \$37.9B to support renter financial assistance and housing stability efforts.
- Assistance has benefited marginalized communities in particular: extremely low-income renters have received close to two-thirds of ERA assistance. Over 40% of funds have supported Black families and over 62% have supported female-headed households.
- As of March 2023, state, local, Tribal, and territorial governments had also used \$15.9 billion in State and Local Fiscal Recovery Funds (SLFRF) for more than 2,100 projects to meet housing needs, including over \$5.4 billion committed to affordable housing development and preservation.

ORP Research and Learning Priorities



Office of Recover Programs | Draft Learning Agenda



Office of Recovery Programs: Learning Agenda

The Office of Recovery Programs is interested in learning from a variety of different research designs:



Descriptive evaluations: Describing the characteristics of those that received services or funds but not necessarily cause and effect⁴



Process evaluations: Examining the process by which a program was implemented and the potential effects of program design choices⁵



Impact evaluations: Measuring the causal impact of the program on beneficiaries⁶



Other Tools: Data analysis, performance metrics, qualitative methods, and additional tools for examining the implementation and outcomes from programs

Thank you.



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For More Information:

Please visit Treasury's ERA website at <u>www.treasury.gov/ERA</u>