

COVID-19 and the Housing Preservation Program

Idaho Housing and Finance Association
Special Achievement: COVID-19 Response

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Responding to an important state need

On March 13, 2020, as the COVID-19 crisis unfolded across the nation, Idaho declared a state of emergency. Two and a half weeks later, on April 1, Idaho Housing and Finance Association (IHFA) launched its Housing Preservation Program (HPP) in response. The program is available to low-income renters (earning 80 percent or less of area median income) who owe past-due rent or utilities or who are unable to pay upcoming rent or utilities because of circumstances related to COVID-19.

Over recent years, Idaho has experienced increasingly tightening rental markets where rent rates continue to rise and vacancy rates have decreased to near zero. There are over 76,000 renter households earning less than 80% AMI in Idaho, a great percentage of which are eligible for the emergency rental assistance HPP offers. Knowing the impact the pandemic would have on already struggling renters, making HPP available to create housing stability to those financially affected by COVID-19 was and has been a top priority for Idaho Housing and the State of Idaho. "Making sure people have a safe, stable place to live during this pandemic is critical to our economic recovery," said IHFA President Gerald M. Hunter.

Innovation

In the absence of federal funding allocations, direct state appropriations for housing, and emergency rental assistance resources in general throughout Idaho, IHFA committed to dedicating its own resources to the HPP program. Idaho Housing's Home Partnership Foundation was IHFA's avenue for kick starting the funding of HPP. The Home Partnership Foundation exists to respond to unfulfilled and unexpected housing needs throughout the state at a moment's notice. Having the foundation on hand to respond with immediate funding was pivotal to offering emergency rental assistance to Idaho renters affected by COVID. The foundation dedicated \$250,000 to the program, allowing it to launch prior to federal funds becoming available.

Apart from securing funding to launch HPP, many other operational logistics had to be addressed, including getting staffing in place, identifying safe and COVID-appropriate office space, creating policies and procedures, securing and setting up equipment, developing a system to receive and process applications, setting up a call line to expand program access throughout rural Idaho where internet service is poor, and developing and implementing a marketing plan.

IHFA was able to call upon an existing contractor who had previously created a housing search website and a call line for Idaho Housing's resource referral service, which is offered to Idaho renters. This contractor was able to develop an application portal and processing platform in less than one week. Furthermore, IHFA was able to expand call center support already in place through this contractor to create a dedicated call-in line for HPP. Due to Idaho's poor internet service throughout the state and the need to make multiple program access options available for disabled Idahoans, this was an absolutely necessary component of the program. The dedicated line also provided interpretive services for non-English speaking applicants. This was essential as IHFA's refugee resettlement programs and agriculture industries result in a large number of non-English speaking individuals residing in Idaho.

Initially, in the interest of getting help to Idaho renters as quickly as possible, Idaho Housing utilized existing housing counseling staff to run the program while other permanent and temporary staffing could be brought on to quickly backfill staffing needs. The additional staffing needed to support the

program (approximately 25 individuals) created some especially challenging operating logistics related to the health and safety precautions necessary during the pandemic. Despite these challenges, IHFA was able to secure socially distanced workspaces, computer and phone equipment, and the needed staffing capacity.

Not long after the start of HPP, the State of Idaho received its Coronavirus Relief Fund allocation from the CARES Act. Although emergency rental assistance was an eligible use of these funds, the likelihood of IHFA receiving a funding award was initially almost zero – the State had never dedicated funds in their control toward housing activities. Contrary to expectation, however, IHFA’s rapid COVID rental assistance response and successful programming, along with very direct and strategic outreach and extensive communications with several State officials, secured the State’s first ever award of housing-related funding, in the amount of \$15 million.

By creating an emergency rental assistance program upon recognizing the great need for such relief and building strong rapport with the State through successful administration of the State’s funds, IHFA was then able to secure a State appropriation to continue the Housing Preservation program with an additional \$175 million. This tremendous resource, however, was not put into use without extreme difficulty. The State’s appropriation’s process took a very long time, during which IHFA had spent down the initial \$15 million. Recognizing the impact closing the program would have on Idaho renters and the challenge IHFA would face with ending and then restarting the program, Idaho Housing advanced approximately \$2.25 million to the program to continue providing emergency rental assistance for a period of nearly two months.

To promote this valuable assistance, Idaho Housing’s comprehensive marketing efforts have created a [30-second television commercial](#) and radio segments in both English and Spanish, with ads running over a long period of time on multiple local channels during prime viewing/listening times. Additionally, Idaho Housing has created numerous social media posts and has sent more than a dozen emails to stakeholder organizations and groups ranging from elected officials and nonprofit directors to realtors and lenders, alerting them to the availability of assistance to those that need it. Idaho Housing also worked with utility companies to add HPP notifications on their sites’ payment pages and as inserts mailed along with monthly bills to customers. Idaho Housing has also created a flyer to be distributed to and by nonprofit providers and presented to a variety of different groups, including the Idaho Apartment Association, to make them aware that the Housing Preservation Program exists. Of possibly the greatest impact in connecting eligible renters to emergency rental assistance has been earned media. IHFA has done—and continues to do—numerous media print and TV interviews to increase awareness and exposure of the program across the state.

Provided benefits that outweigh costs

Throughout the program, Idaho Housing has been able to run the Housing Preservation Program on a very reasonable budget. IHFA has operated the HPP program with an administrative rate of 4.3 percent despite the State’s administrative cap of five percent. Since launching the program, Idaho Housing has continued to repurpose computer and phone equipment, use existing office space, staff the program with both permanent and part-time staffing (allowing staffing to meet fluctuating processing demands), develop an application portal and processing platform for only \$2,500, and employ no- and low-cost marketing efforts.

Achieved intended results

While the extent and severity of the COVID-19 pandemic and subsequent economic crisis were still unclear, Idaho Housing responded swiftly and decisively with essential support to keep low-income renters safely housed. During 2020, 18,000 people (6,000 households) benefited directly from the Housing Preservation Program. The program also benefited landlords, who were/are able to apply on behalf of their tenants, and who otherwise might have suffered many months of lost income.

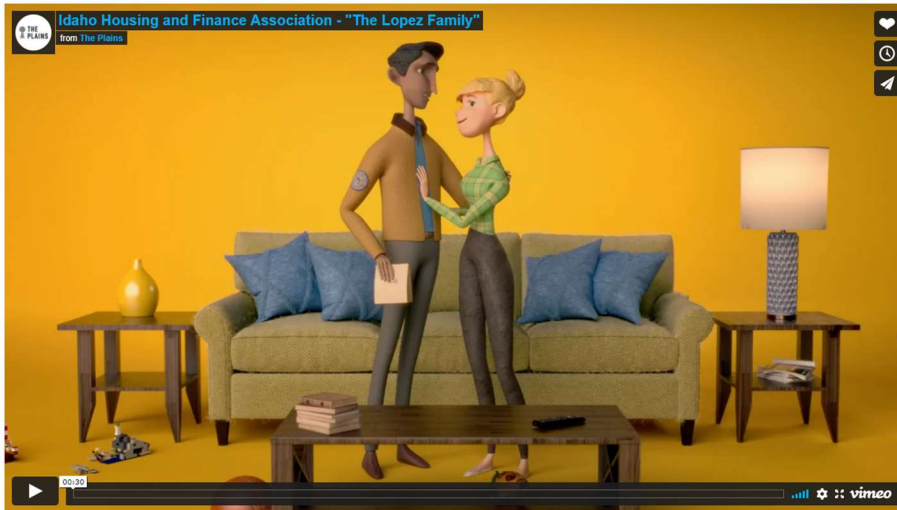
Through the program, payments are made directly to landlords and utility companies in a very quick manner to ensure renters at risk of eviction are able to avoid housing instability and preserve their good credit and rental history.

“[The Housing Preservation] program will help keep Idahoans in their homes with their lights on and the water running until they can get back on their feet after a global economic crisis,” said Garden City Mayor John Evans, a member of the State’s Coronavirus Financial Advisory Committee.

COVID-19 and the Housing Preservation Program – Visuals

The screenshot shows the website's navigation bar with the logo on the left and menu items: HOMEOWNERSHIP, RENTAL HOUSING (highlighted), PROJECT & BUSINESS FINANCING, and HOMELESSNESS ASSISTANCE. The main banner features the text 'Need help paying rent?' and 'Necesita ayuda para pagar el alquiler (renta)?' with 'APPLY NOW' and 'HAZ CLIC AQUI' buttons. Below this, a message states: 'We can help with rent or utility payments! If you or your renter is unable to pay rent or utilities because of the COVID-19 pandemic or the related economic crisis, short-term emergency assistance may be available.' A 'How to apply' section follows with the text 'Gather your information:' and an 'English' language selector.

[Website](#) to apply, as well as to get answers to FAQs



Idaho Housing and Finance Association - "The Lopez Family"

[Video](#)