

Effectively Distributing Rental Assistance: Evidence for Local Governments

March 5, 2021

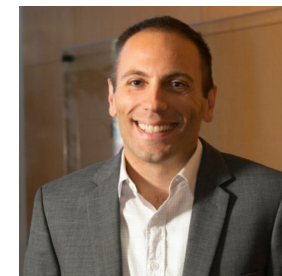


Today's Agenda



- **Katherine Lucas McKay**
Senior Program Manager
The Aspen Institute Financial Security Program

- **Vincent Reina**
Assistant Professor
University of Pennsylvania, Department of City and Regional Planning



- **Hon. Devan Allen**
Commissioner
Tarrant County, Texas
- **Edward Gonzales**
Assistant Director of Neighborhood and Housing Services
San Antonio, Texas
- **Open Q&A**



Reminders and Tips

- This webinar is being recorded and will be made available online to view later or review at www.naco.org/webinars.
- If you have a question for any of our speakers today, type your question into the chat at any time during the presentation, and the moderator will read the question on your behalf during the Q&A session.
- If you are having technical difficulties, please send us a message via the chat function. Our organizer will reply to you privately and help resolve the issue.

Emerging best practices for COVID-19 emergency rental assistance programs

March 5, 2021, prepared for NACo and NLC



TABLE OF CONTENTS

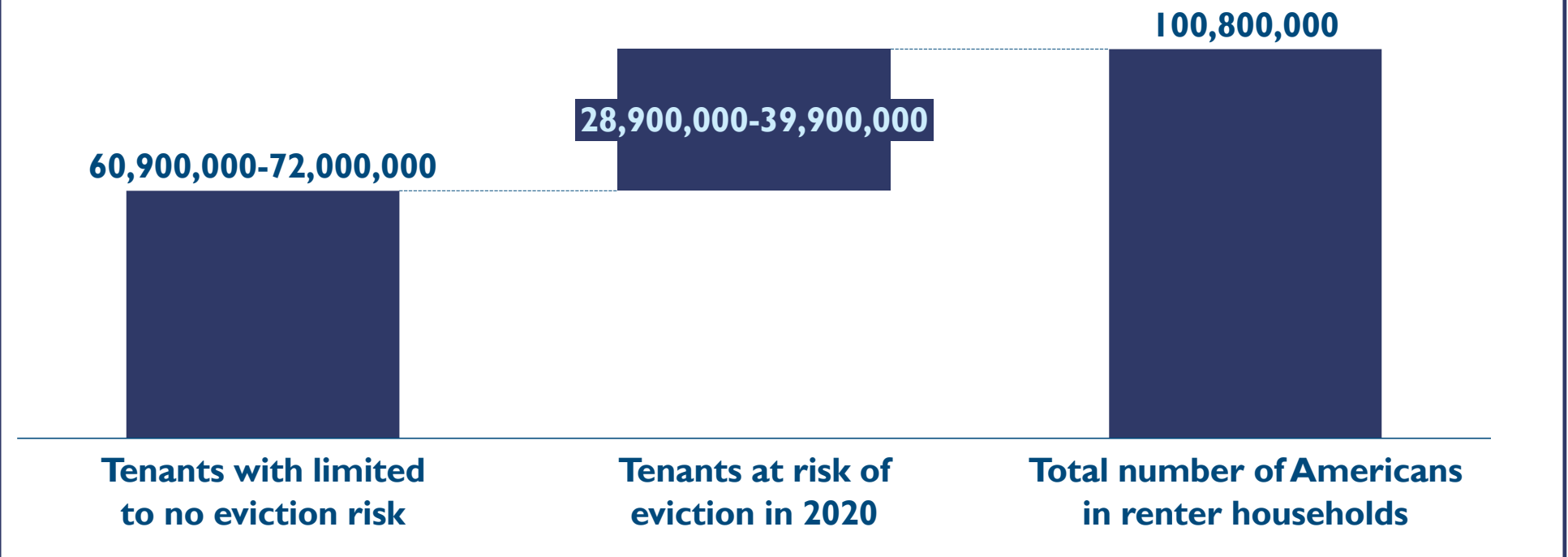
- 1 Tenants are billions of dollars in debt to their landlords, creating eviction risk for 30-40 million people
- 2 Effective policy solutions combine eviction moratoria with flexible rental assistance
- 3 Rental assistance programs face design and administrative challenges, slowing the disbursement of funds
- 4 States and localities have emerging best practices to draw upon as they prepare to distribute a new \$25 billion in emergency rental assistance
- 5 Appendix I: Reviewing state models based on best practices (pgs. 30-34)

**Tenants are billions of dollars in debt
to their landlords, creating eviction
risk for millions of tenants**

AS OF DECEMBER 2020, 30-40M RENTERS WERE AT RISK OF EVICTION

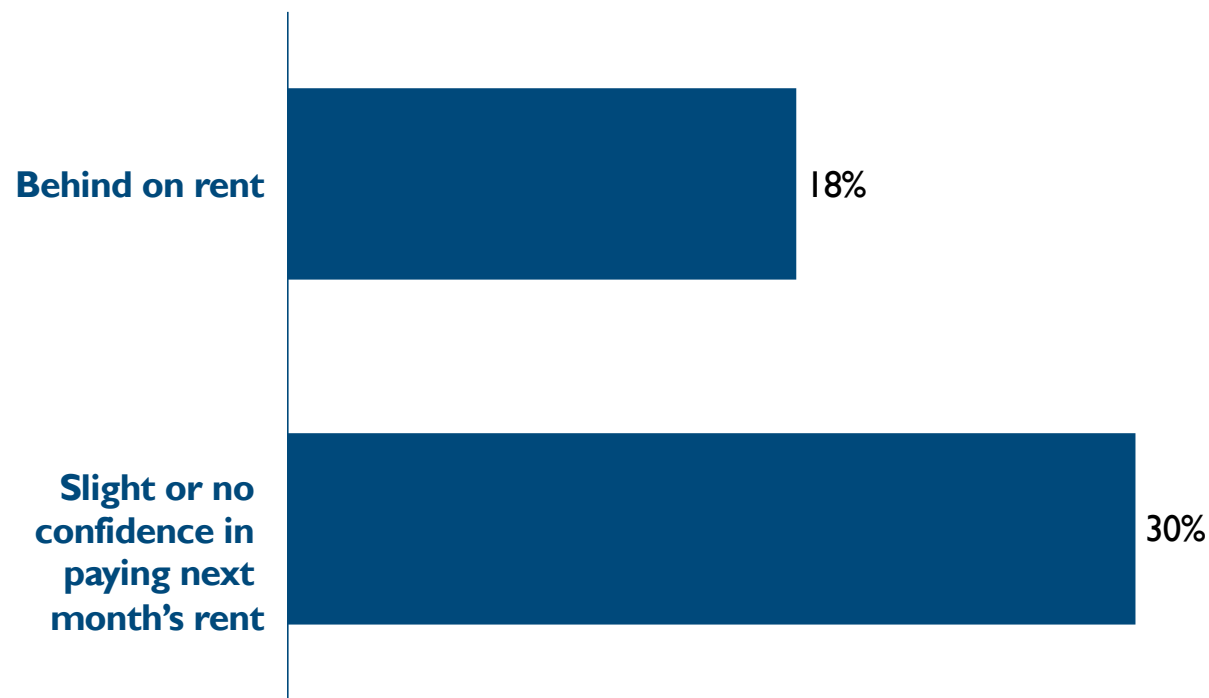
Tenant Eviction Risk (as projected in August 2020)

of people in rented housing at risk of eviction



STATE AND FEDERAL MORATORIA HAVE AVOIDED MASS DISPLACEMENT, BUT MILLIONS OF TENANTS ARE BEHIND ON THEIR RENT

CENSUS BUREAU: % of Renter Households



- Since the beginning of the COVID-19 pandemic, **the U.S. economy has shed 10M+ jobs**
- Extended unemployment, loss of hours, and reduced wages have caused tenants to fall behind on rental payments and accrue debt to their landlords
- **19M people in 8.1M households owe rent** to their landlords
- Over the same period, nearly **8M Americans have fallen into poverty**

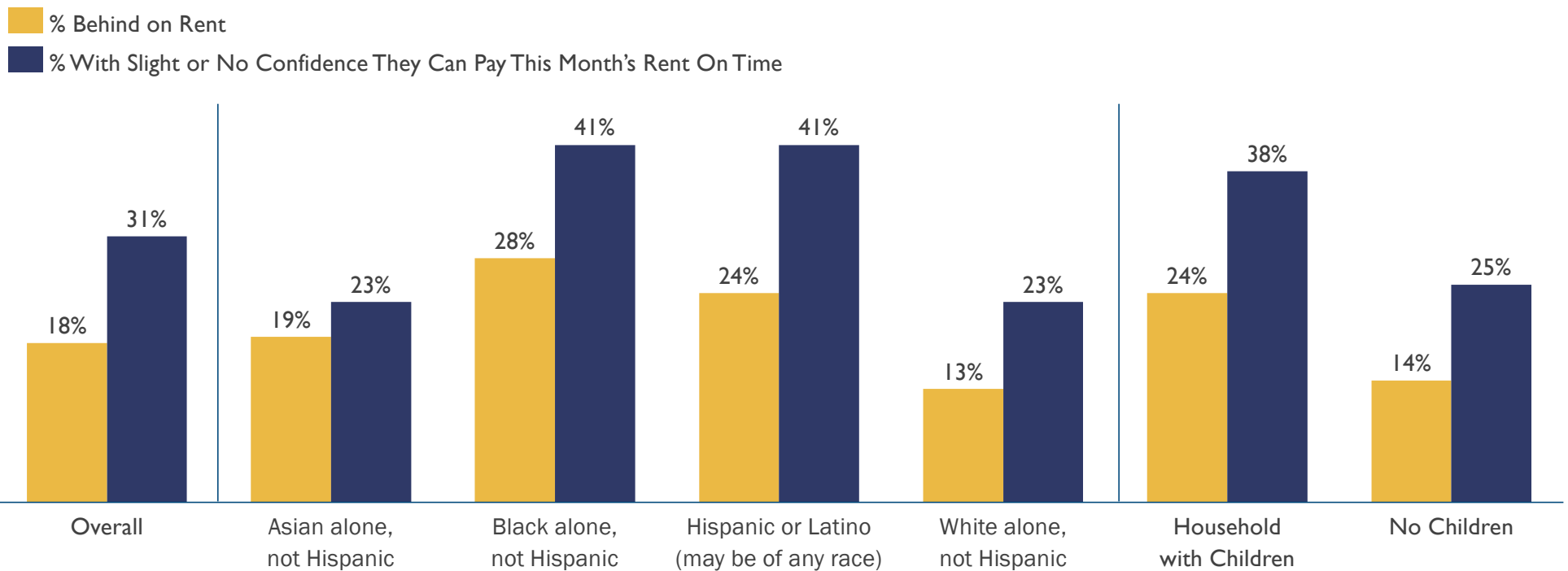
Source: Week 20 Census Bureau HH Pulse Survey;

Abigail Hess, *The U.S. Still Has 10 Million Fewer Jobs Now Than Before The Pandemic*, CNBC (Dec. 8, 2020), <https://www.cnbc.com/2020/12/08/the-us-has-10-million-fewer-jobs-now-than-before-the-pandemic.html>.

Heather Long, *Nearly 8 Million Americans Have Fallen Into Poverty Since The Summer*, WASH. POST. (Dec. 16, 2020), <https://www.washingtonpost.com/business/2020/12/16/poverty-rising/>

CENSUS: HOUSING INSECURITY IMPACTS BLACK RENTERS, OTHER RENTERS OF COLOR AND FAMILIES WITH CHILDREN DISPROPORTIONATELY

Housing Insecurity, by Hispanic Origin, Race, and Family Type



ASPEN INSTITUTE FINANCIAL SECURITY PROGRAM 2020

Source: Census Bureau Household Pulse Survey, Week 20 Tables 1b and 2b.

Note: The Census Bureau defines a household as housing insecure if they have slight or no confidence in their ability to pay next month's rent on time or did not pay this month's rent on time

TENANTS OWE BILLIONS OF DOLLARS IN RENTAL DEBT TO LANDLORDS

Bloomberg CityLab

CITYLAB

U.S. Renters Could Owe \$70 Billion

By January, when the federal eviction moratorium expires, 11.4 million households in the U.S. might be more than three months behind in their rent, or \$6,000 each.

By Kriston Capps

December 10, 2020, 11:36 AM EST



Back rent owed by struggling U.S. households – about 11.4 million renters in all – averages about \$6,000 per household, or around three-and-a-half months' rent, according to Mark Zandi, chief economist for Moody's Analytics. Most of it has accrued since the expanded unemployment benefits under the CARES Act expired over the summer.

"These are low-income households," he says. "They've probably already borrowed as much as they can from family or friends. They have no resources left."

POLITICO

'The most lopsided economic event imaginable': Wave of evictions threatens Black, Latino tenants

By KATY O'DONNELL and JANAKI CHADHA | 12/14/2020 11:28 PM EST | Updated 12/15/2020 11:05 AM EST

In the meantime, rental debt continues to grow — tenants around the country could collectively owe as much as \$24.4 billion in back rent by January, according to the latest estimates from the financial consulting firm Stout Risius Ross.

RENTAL DEBT CREATES RISK FOR TENANTS AND LANDLORDS



- In many states, **tenants with outstanding rental debt may be subject to eviction**, civil suits to recover unpaid bills, and negative credit reporting
- Without financial assistance, **impacted tenants may never be able to catch up on their bills**, creating long-term instability



-
- **Landlords with non-paying tenants face significant financial loss** whether they choose to evict or not
 - Tenant non-payment impacts mortgage, maintenance, and taxes, and especially **threatens small, independent landlords**

Effective solutions combine eviction moratoria with flexible rental assistance.

- **Moratoria keep tenants in their homes for a defined period of time, but tenants are at risk when they expire.**
- **Rental assistance can permanently “cure” the risk of eviction by clearing tenant debts.**

SOLUTIONS HAVE FOCUSED ON THREE AREAS

Payment agreements

- Encourage landlords and tenants to voluntarily reach resolution
- Increase tenant payments significantly, often making them unsustainable
- Require landlords to float tenant debt over the short to medium term

Eviction moratoria

- Keep tenants housed and avoid immediate harm of displacement
- Do not address landlord-tenant payment issues
- Risk of “payments cliff” if not backed by extensive rental assistance

Rental assistance

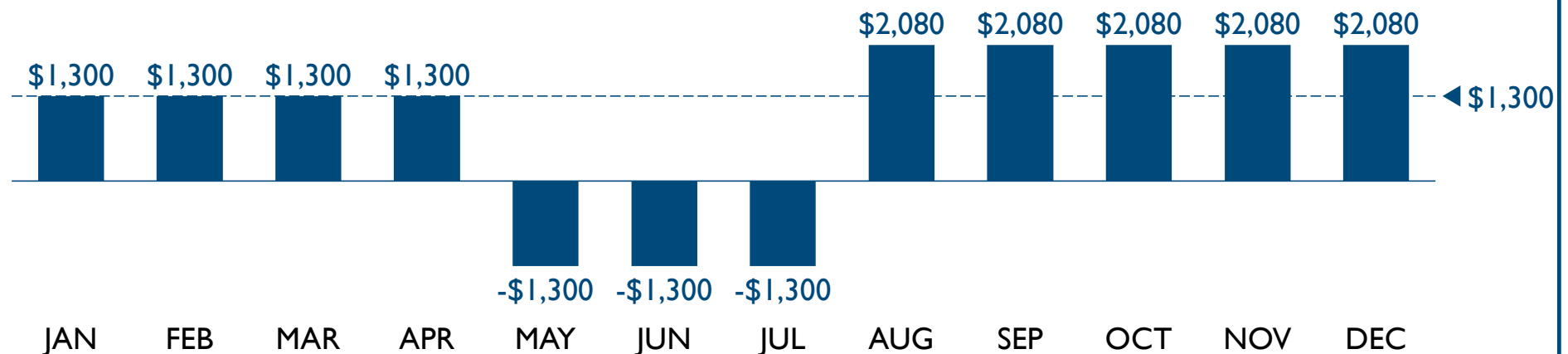
- Resolve tenant debts to landlords
- Sustain tenancies into the future and allow landlords to pay mortgages, maintenance, and taxes
- Face ongoing funding, operational, and administrative challenges

Eviction moratoria and rental assistance are mutually reinforcing

PAYMENT PLANS ALONE ARE TOO EXPENSIVE FOR RENT BURDENED TENANTS TO SUSTAIN

Sample tenant-landlord payment plan,
1 year lease, initial rent of \$1,300

A payment plan that settles 3 months of rental debt by the end of the lease increases rent by over 50%



- Payment plans that amortize tenant debt over the life of the remaining lease **can dramatically increase monthly rent for tenants** who are still recovering from COVID-19 economic hardship
- Even when paired with lease extensions and a longer repayment window, **payment plans alone are unsustainable for rent-burdened tenants**

EVICTIION MORATORIA PROTECT TENANTS BUT DON'T ADDRESS DEBT

Eviction moratoria avoid harmful and expensive displacements

- State and federal eviction moratoria have protected many tenants from eviction and displacement during the COVID-19 crisis, avoiding a broader crisis
- These stop-gap measures have promoted housing stability in the absence of ongoing federal financial support for renters

But they do not address growing payments issues

- Without financial support, rental arrearages will eventually lead to tenant eviction, landlord foreclosure, or both

Nor do they address landlords' refusal to participate

- Landlords can still informally evict renters, file evictions and require people to make the case in court, and turn down rental assistance funds

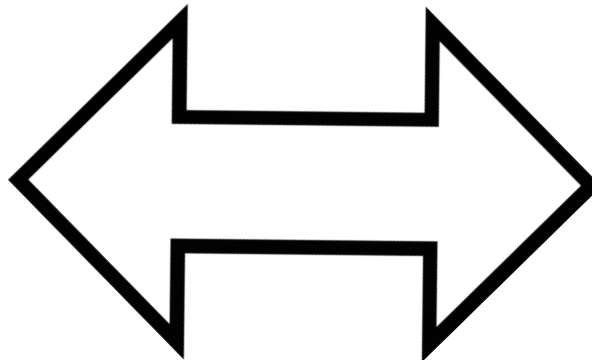


RENTAL ASSISTANCE STABILIZES LANDLORDS AND TENANTS, BUT EXISTING STATE AND LOCAL PROGRAMS FACE ADMINISTRATIVE CHALLENGES



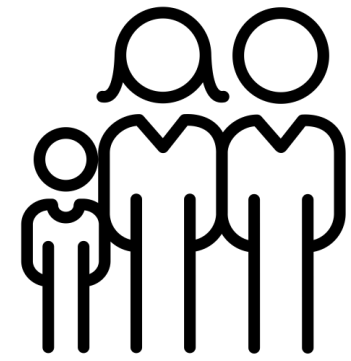
Landlords

Rental assistance addresses distressed property balance sheet, including mortgages, maintenance, and taxes



Rental assistance

Permanently clears landlord-tenant debt balances, but needs to be administered effectively to work



Tenants

Rental assistance eliminates eviction risk for covered period, resolves debt, and avoids credit damage

Eviction moratoria and other tenant protections together create strong incentives for landlords to pursue rental assistance to address arrearages owed by tenants

**Rental assistance programs face design
and administrative challenges, slowing
the disbursement of funds**

RENTAL ASSISTANCE PROGRAMS FACE COMMON DESIGN & ADMINISTRATIVE CHALLENGES

Common design challenges

- **No future stabilization:** Rental assistance programs only pay arrearages, creating immediate concerns about next month's rent
- **Limited tenant protections:** Settlement agreements between landlords and rental assistance programs do not establish specific eviction protections for tenants
- **Full price payment for distressed assets:** Landlords are paid full face value for rental arrearages, reducing the number of tenants and landlords who receive assistance
- **Limited negotiating power:** Assistance dollars are reserved for current landlord, limiting tenant flexibility and their leverage in negotiations about rent in arrears

Administrative and operational challenges

- **Limited accessibility:** Rental assistance is often allocated via a single channel, with limited marketing and outreach (e.g., only tenants can apply)
- **Difficult applications:** Tenants and landlords struggle to complete applications, gather the necessary paperwork, and meet documentation burdens
- **Long review, underwriting, and payment processing timelines,** at times lasting multiple months
- **Limited tenant interaction or post-payment tracking**

Across the US, states and localities are preparing to distribute an additional \$25 billion in emergency rental assistance. To maximize the effectiveness of these programs, operators should:

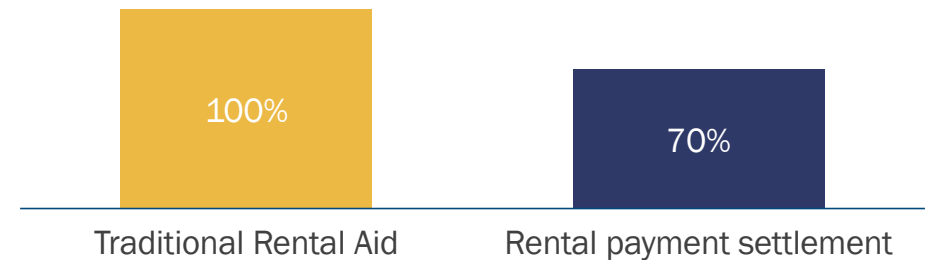
- 1) Take limited dollars further through negotiating with landlords
- 2) Ensure that payment terms promote long-term housing stability
- 3) Extensively market a simple, accessible application process
- 4) Provide ongoing support to tenants after rental assistance has been paid

WELL DESIGNED RENTAL ASSISTANCE PROGRAMS STABILIZE TENANTS AND TAKE PUBLIC FUNDS FURTHER

Paying past and future rent in a single transaction can promote longer-term stability for renters and landlords

	Last Mo.	This Mo.	Next Mo.	+2 Mo.
No Rental Aid	▲			
Traditional Rental Aid	Eviction Possible		▲	
Proposed Rental Aid				

Settlements of past and future rent at a discount of face value takes funds further



Allowing tenants to use rental assistance for existing or new housing creates flexibility and gives tenants real leverage in negotiations



No Leverage:

Rental assistance only pays current LL

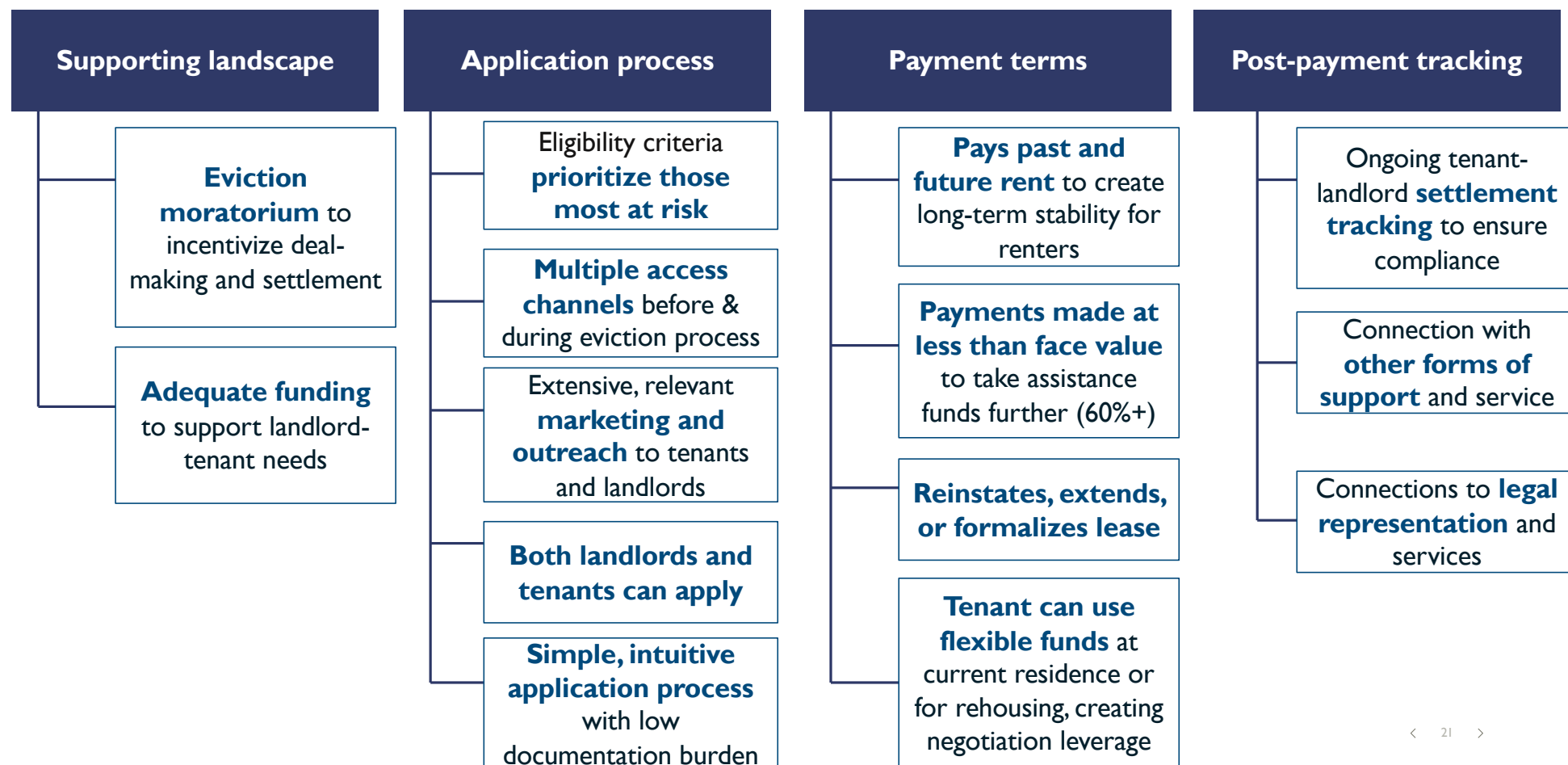
ASPEN INSTITUTE FINANCIAL SECURITY PROGRAM 2020



Leverage

Rental assistance pays current LL or for re-housing

EARLY LEARNINGS SUGGEST THAT EFFECTIVE RENT RELIEF PROGRAMS COMBINE MANY OF THE FOLLOWING BEST PRACTICES



POST-PAYMENT TRACKING AND SUPPORT ENSURES COMPLIANCE WITH DEAL TERMS

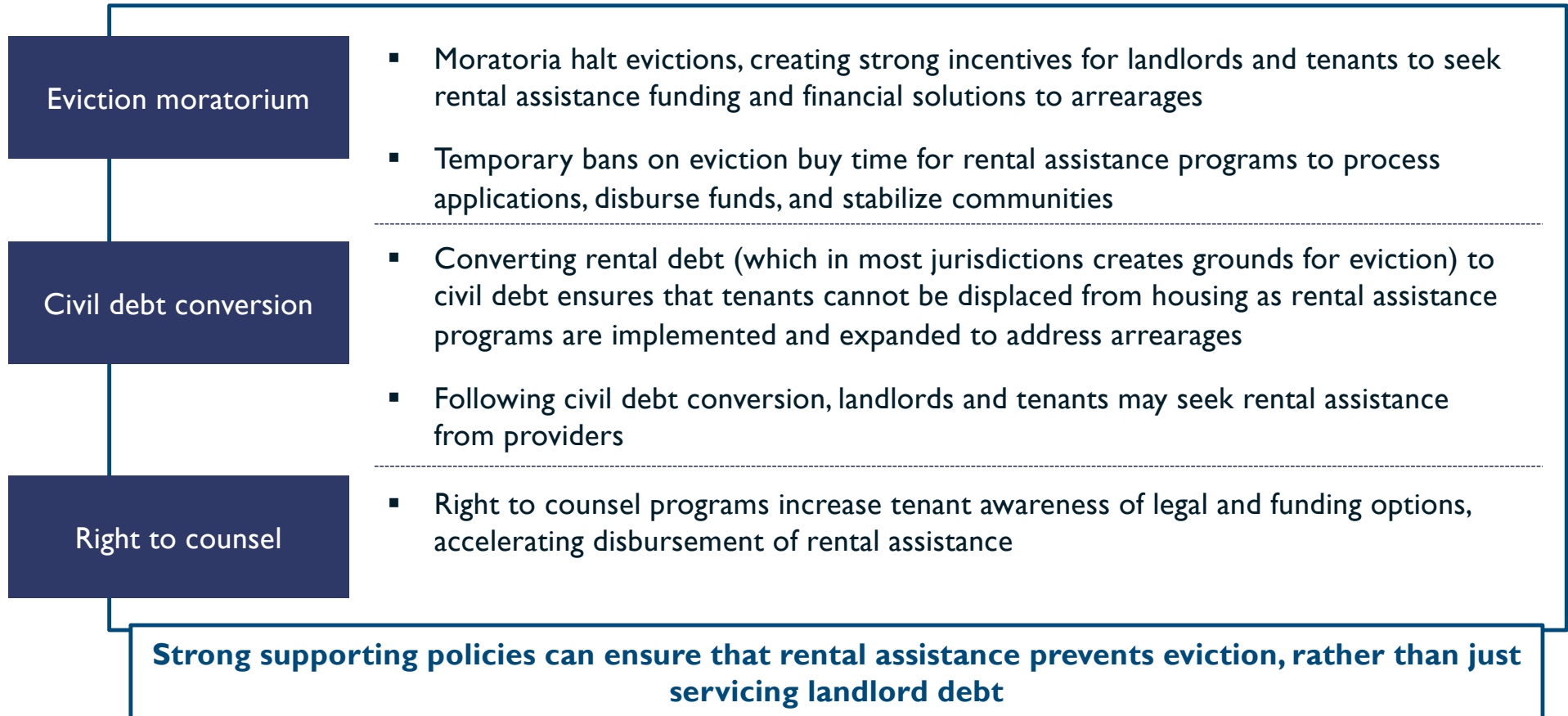
Post payment tracking

- Track landlords and tenants after payments are issued to ensure full compliance with program payment terms and enable program evaluation
- Various methods may facilitate post-payment tracking, including tenant complaint lines, eviction filing scans, and close collaboration with community groups
- Provide additional support / intervention to tenants with ongoing payment issues when available funding allows

Connection to legal services and other support

- Connect tenants receiving rental assistance with legal services providers to provide advice and representation if housing is threatened
- Offer direct referrals to other community programs and services including career counseling, health services, nutrition assistance, and other forms of support

A STRONG SUPPORTING LANDSCAPE CAN STABILIZE HOUSEHOLDS AND IMPROVE THE EFFECTIVENESS OF RENTAL ASSISTANCE



STATES ACROSS THE US HAVE IMPLEMENTED A VARIETY OF THESE BEST PRACTICES



- Distributed \$200M in rental assistance, paired with a constant eviction moratorium
- Funding can be used to support past and future payments
- Deployed extensive marketing and outreach campaign to educate landlords and tenants about program



- Supported rental assistance program funded at \$150M level
- Many rental balances paid at less than face value with a \$750 monthly cap
- Funding could be used for past and future rent between March 1st and December 1st



- Paired \$100M in rental assistance with a moratorium through Dec. 31
- Extensive marketing & program criteria ensure & require equitable distribution of funds to vulnerable individuals and populations of color
- Pays back and future rent up to 80% of face value



- Allocated over \$120M in rental assistance through two state programs
- Funds cover current housing as well as rehousing (e.g., security deposit and first month's rent)
- Funded expansion of access to legal representation as well as mediation program in housing court

APPENDIX #1: Reviewing state models based on best practices

WASHINGTON (WA)

Supporting landscape		Application Process		Payment terms		Post payment support	
Eviction moratorium?	CDC moratorium; State moratorium through Dec. 31st	Summary Eligibility Criteria	80% AMI plus one of the following: 50% rent burden; prev. homelessness; eviction history, housing discrimination; illness risk; disability	Pays past and future rent?	Yes; covers up to six months' worth of rent; grantees may apply more than one time; only covers up to one month of future rent	Ongoing tracking to ensure compliance?	Yes; grantees must pass a performance review to access second 50% of funding
Level of state funding	\$100M	Multiple channels?	No; tenants apply through housing service providers, who receive the money in the form of grants	Offers less than face value payments?	Yes; payments can be up to 80% of rent due or FMR, grantees can choose the greater of the two & can't exceed amount of rent due	Connection to other forms of support?	Yes; additional services available through community organizations and housing service providers
Who Administers?	Department of Commerce runs the program, money is distributed through housing service providers	Extensive, relevant marketing?	Yes; requires outreach thru orgs "by and for" marginalized groups & proportional service of groups by race & ethnicity	Formalizes / reinstates lease?	No; Only requires attestation of full satisfaction of arrears and waiver of late fees	Direct access to legal services?	Limited but access may exist through formal and informal relationships within housing service providers
		Landlords and tenants can apply?	No	Tenants can use funds to support rehousing?	No		
		Simple application process?	Yes; Very limited doc. burden; self attestation for tenant & landlord				

MASSACHUSETTS (MA)

Supporting landscape		Application Process		Payment terms		Post payment support	
Eviction moratorium?	CDC Moratorium; State Moratorium Expired on Oct. 17th	Summary Eligibility Criteria	ERMA below 80% AMI; RAFT: below 50% AMI; Applicants must prove funds stabilize tenancy; Addl. criteria based on type of funds & at risk groups	Pays past and future rent?	Yes; ERMA: Up to \$4K RAFT: Up to \$10K	Ongoing tracking to ensure compliance?	Yes; state tracks and reports on several outcomes
Level of state funding	\$20M for ERMA + \$100+ M for RAFT	Multiple channels?	Yes; tenants can apply directly to HCECs, can be referred by 'service partners' or accessed thru mediation	Offers less than face value payments?	No; But to access RAFT above \$4,000 Tenants must pay 30% of income towards rent (\$0, if no income)	Connection to other forms of support?	Yes; HCECs can connect residents to a range of services
Who Administers?	Housing Consumer Education Center (HCECs)	Extensive, relevant marketing?	Yes; HCECs actively promote the program and provide resources	Formalizes / reinstates lease?	Depends; RAFT for amounts between 4K-10K requires landlords not to evict for 6 months; ERMA no such requirement	Direct access to legal services?	Close connection to legal services network & program expansion included mediation & access to counsel funding
		Landlords and tenants can apply?	Tenants and landlords who own fewer than 20 units can apply	Tenants can use funds to support rehousing?	Depends; RAFT can fund rehousing; ERMA cannot		
		Simple application process?	Burdensome app. Requires significant documentation from tenant and landlord				

ILLINOIS (IL)

Supporting landscape		Application Process		Payment terms		Post payment support	
Eviction moratorium?	CDC moratorium; State moratorium bans filings until early January	Summary Eligibility Criteria	Self-certification of income loss due to COVID; 80% AMI or below; Landlord verification of debt; signed lease	Pays past and future rent?	Yes; ERA funds can be dedicated to past and / or future rent, up to \$5,000	Ongoing tracking to ensure compliance?	No
Level of state funding	\$200M	Multiple channels?	No; tenants directly applied to IHDA	Offers less than face value payments?	No; But late fee waiver is required to receive funds	Connection to other forms of support?	Limited
Who Administers?	Illinois Housing Development Authority (IHDA)	Extensive, relevant marketing?	Yes; extensive online marketing and community engagement	Formalizes / reinstates lease?	No; Program only accessible to tenants with written leases	Direct access to legal services?	No
		Landlords and Tenants can apply?	No; Tenants must apply & landlords must agree to participate & complete docs.	Tenants can use funds to support rehousing?	No		
		Simple application process?	Medium; Clear application, requires landlord verification of debt, lease, & ownership proof				

PENNSYLVANIA (PA)

Supporting landscape		Application Process		Payment terms		Post payment support	
Eviction moratorium?	CDC Moratorium; State Moratorium Expired	High Level Eligibility Criteria	100% AMI or below; Income loss of 30% or more	Pays past and future rent?	Yes; up to \$750/month for six months between Mar. 1st and Dec. 30th; Max value of \$4,500	Ongoing tracking to ensure compliance?	Yes; there is periodic reporting on program performance
Level of state funding	\$150M	Multiple channels?	No; tenants and landlords applied directly to their county agency of the PHFA	Offers less than face value payments?	In some cases, as rent is often higher than the \$750 monthly cap	Connection to other forms of support?	No
Who Administers?	Pennsylvania Housing Finance Authority (PHFA) through participating counties	Extensive, relevant marketing?	No	Formalizes / reinstates lease?	No; Requires lease & no requirement of formalization	Direct access to legal services?	No
		Landlords and tenants can apply?	Yes	Tenants can use funds to support rehousing?	No		
		Simple application process?	No; Process requires extensive compliance & documentation, slowing distribution				



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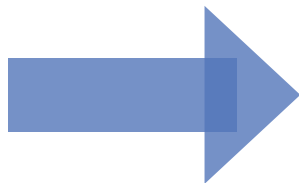


Lessons from COVID-19 Rental Assistance Programs across the U.S.

Vincent Reina

Assistant Professor, Faculty Director, Housing Initiative at Penn, University of Pennsylvania

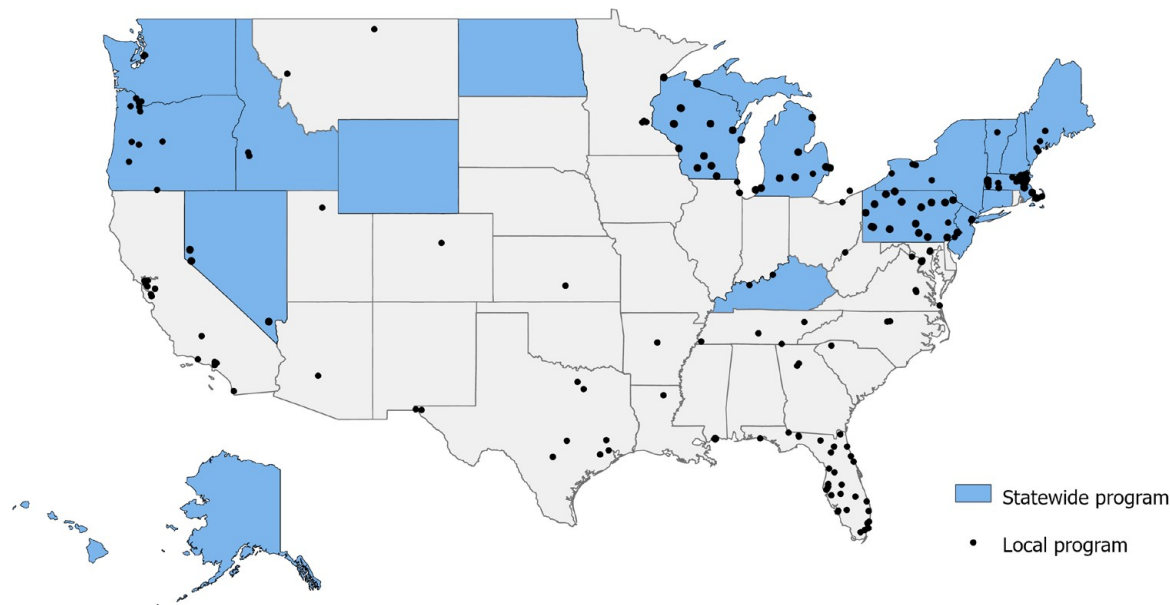
Collaboration



- Nationwide **survey** of rental assistance programs
- In-depth **interviews** with a subset of programs
- Currently preparing to re-survey jurisdictions as they roll out new iterations with Treasury funds

The Survey

- 220 programs surveyed August - October
- Includes 22 statewide, 80 city-level, 70 county-level, and 48 regional programs
- Updated program stats received for 70 programs in December - January



The Case Studies

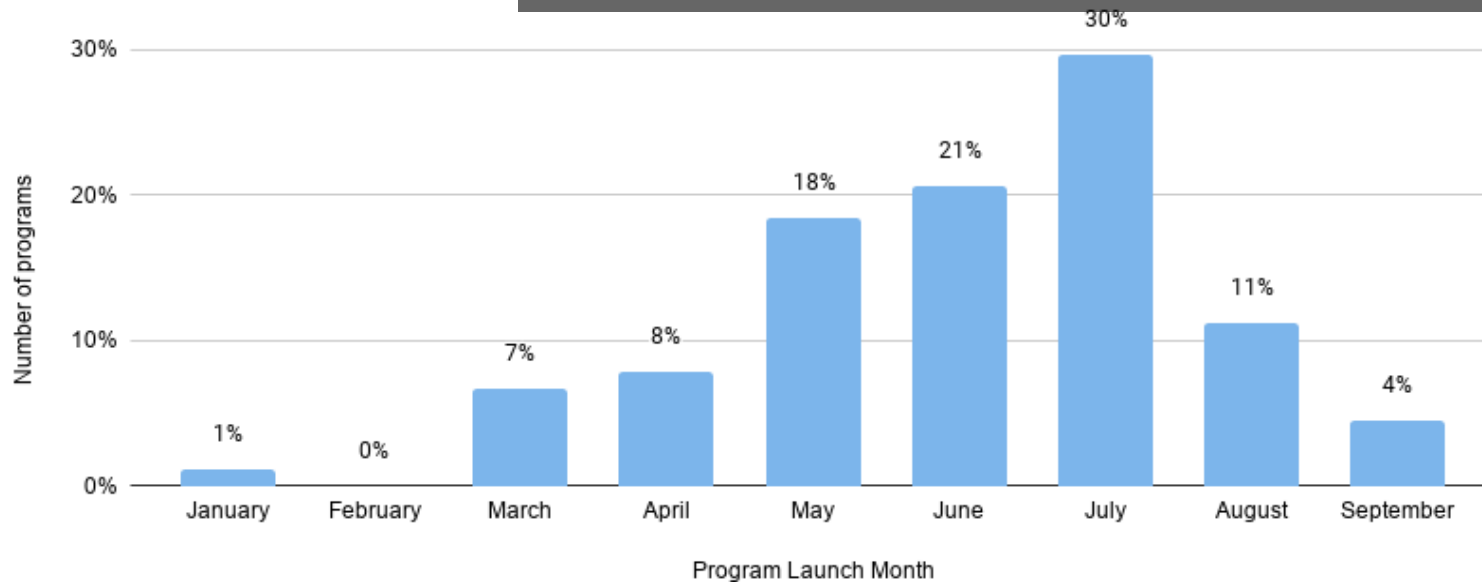
- In-depth interviews with 15 program administrators representing jurisdictions ranging from small and rural to large and urban

Rural jurisdiction	Small city or medium county	Metro (large county or region)	Large city
Parkersburg, WV	City of Napa, CA	Allegheny County, PA	Boston, MA
Klamath and Lake Counties, OR	St. Lucie County, FL	Metro Atlanta, GA	San Diego, CA
	Tallahassee, FL	King County, WA	Chicago, IL
	Richfield, Bloomington, and Edina, MN		Louisville, KY
			Nashville, TN
			Phoenix, AZ

Overview of Programs

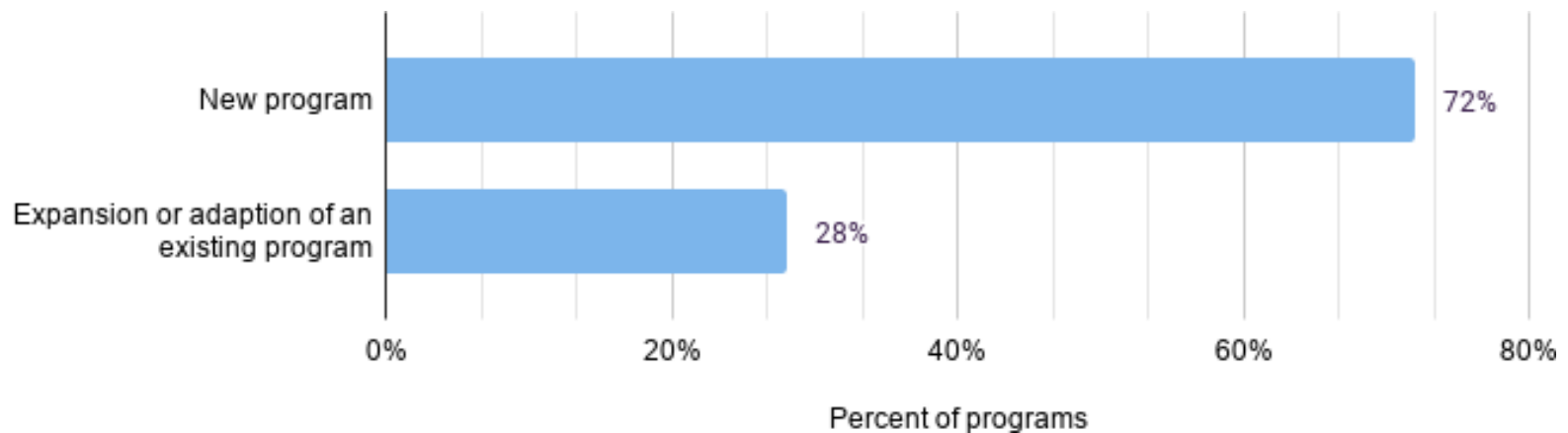
Program Launch Timelines

- Most of the programs surveyed launched or were modified in May - July 2020.
- Most (80%) used funding from the CARES Act, which was passed March 1, 2020.

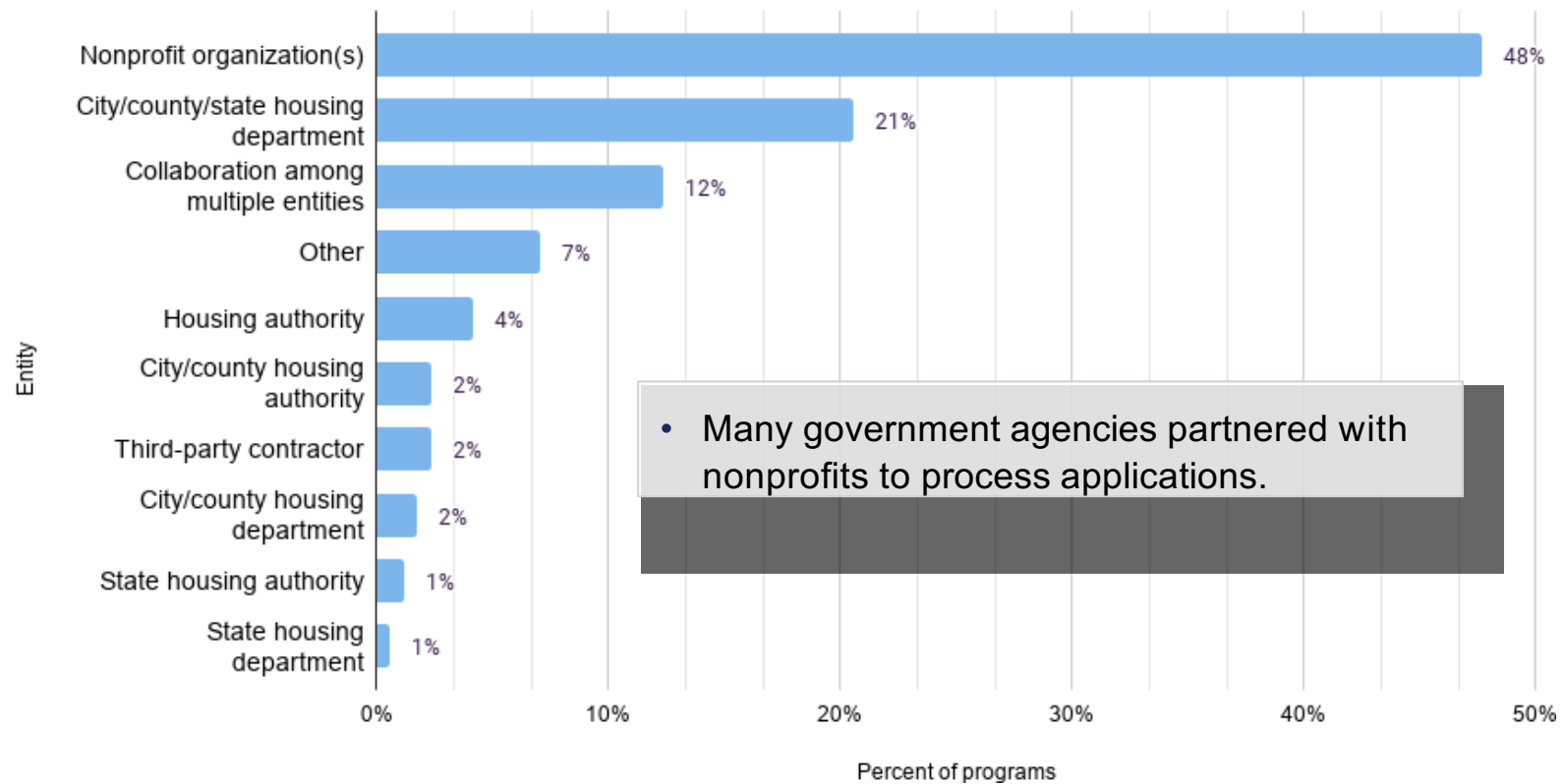


New vs. Preexisting Programs

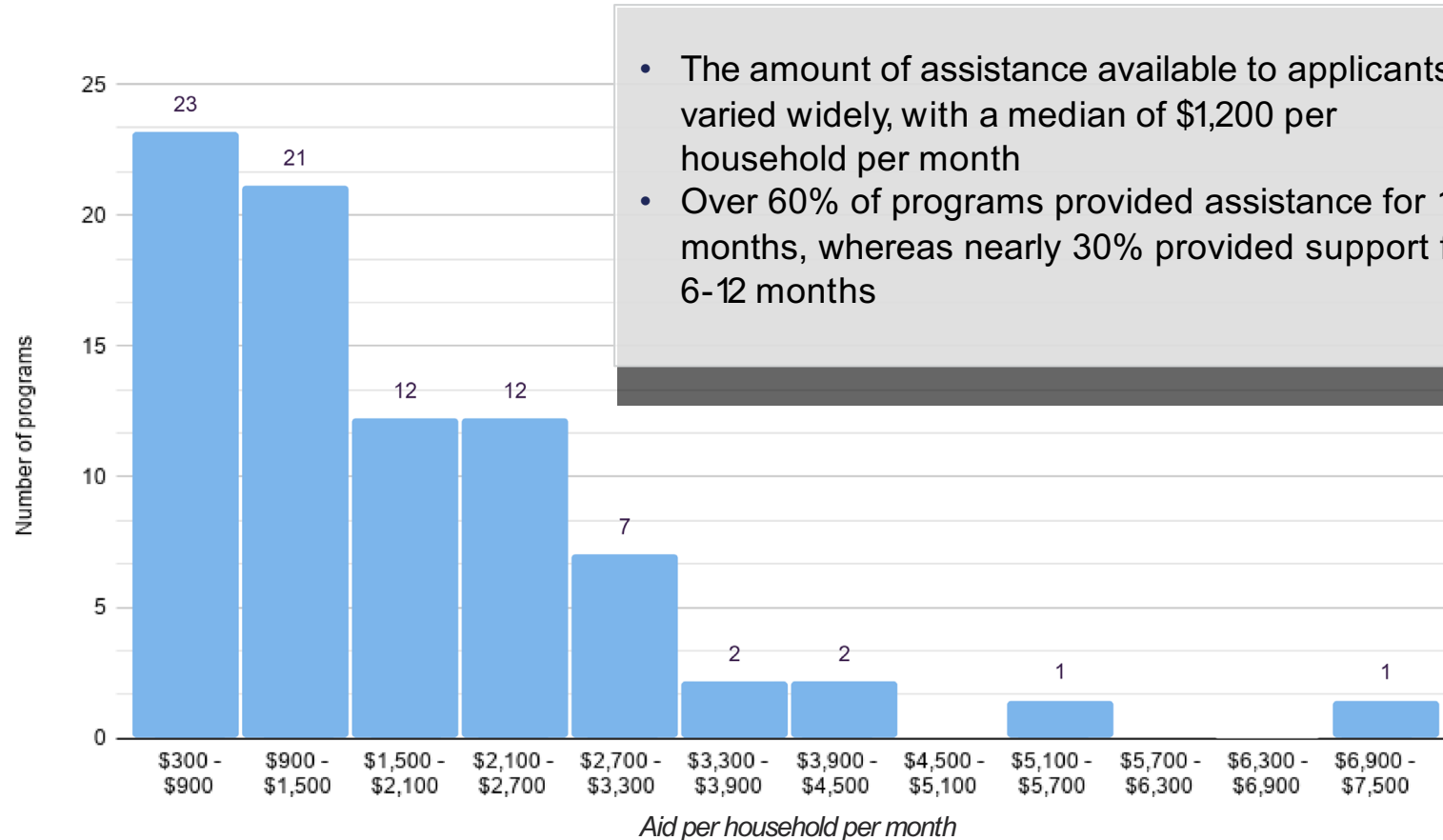
- About 72% of programs surveyed were new, rather than expansions/modifications of existing programs
- This share was similar even for early programs launching March-May of 2020



Who Reviews and Selects Applicants?



Amount of Assistance

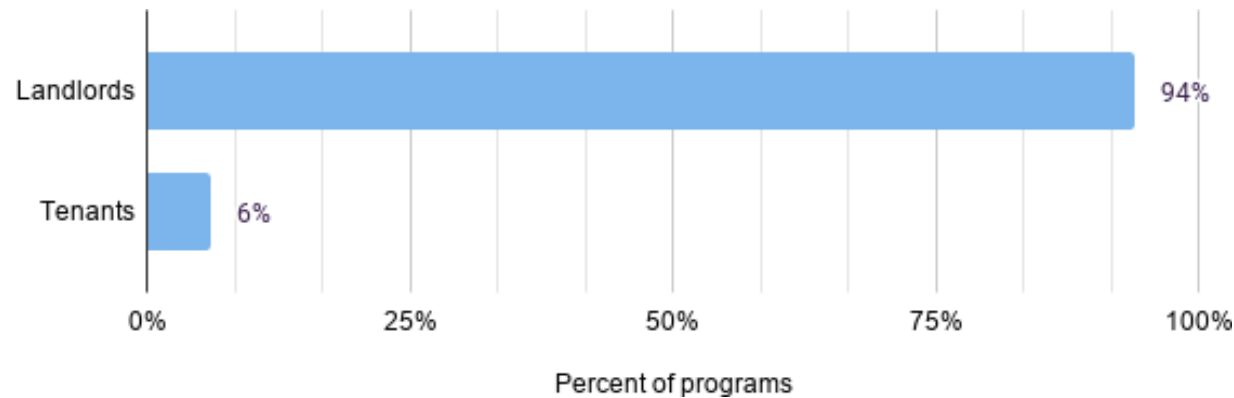


- The amount of assistance available to applicants varied widely, with a median of \$1,200 per household per month
- Over 60% of programs provided assistance for 1-3 months, whereas nearly 30% provided support for 6-12 months

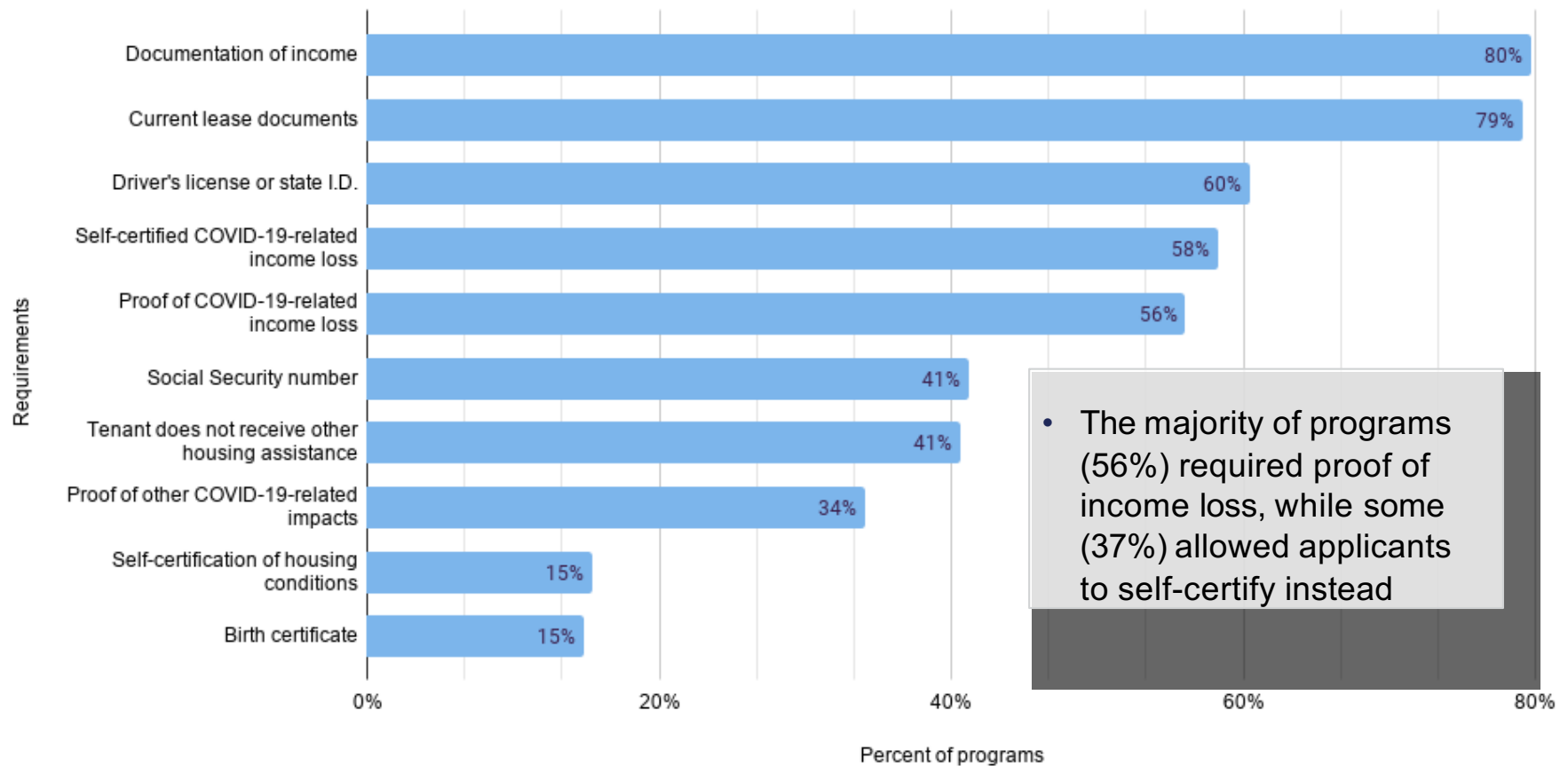
Tenant- vs. Landlord-Facing

- 98% of programs in our survey asked tenants to complete the initial application
- Yet 94% of programs ultimately provided the assistance to landlords

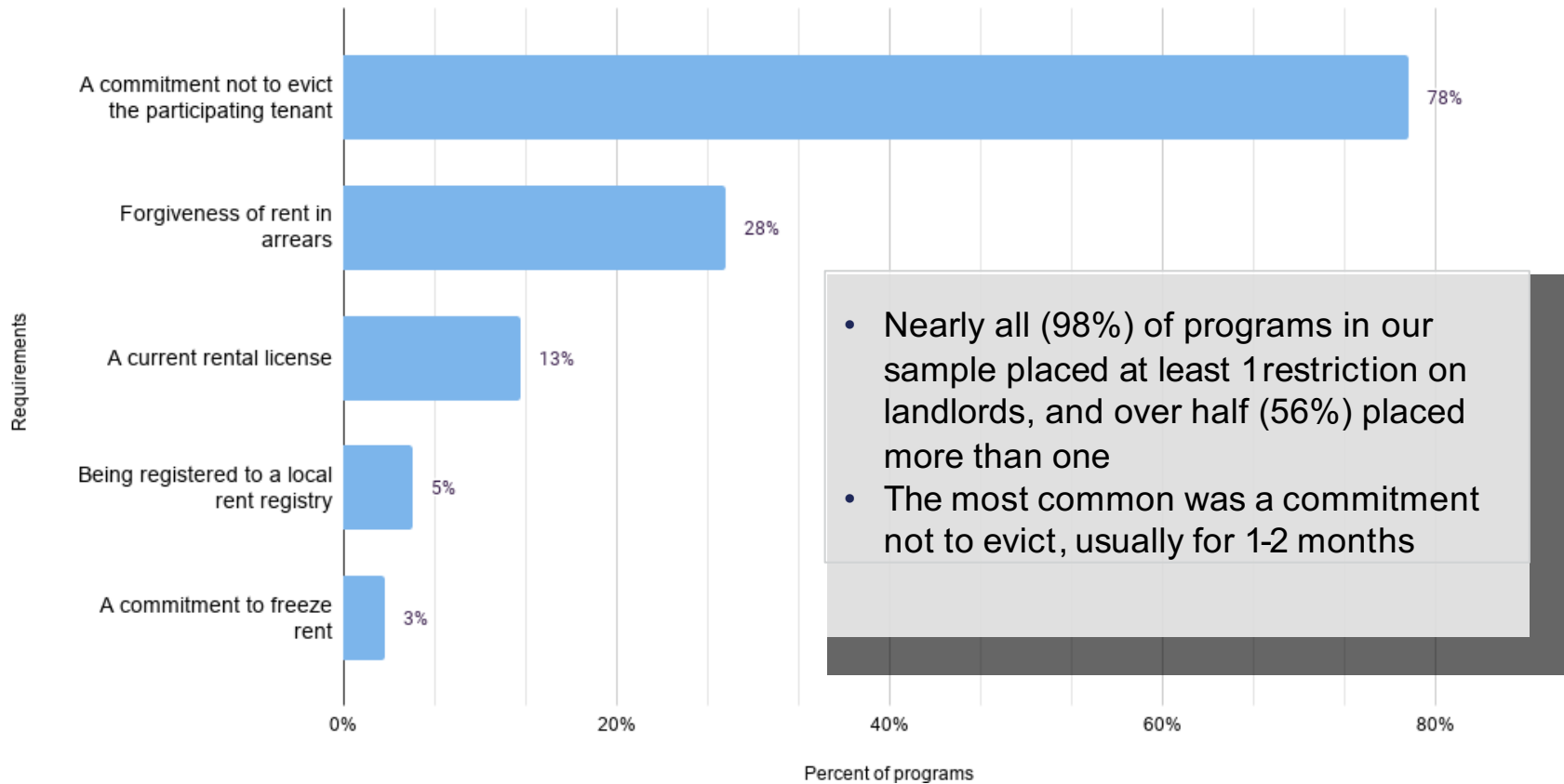
Was the assistance provided to landlords or tenants?



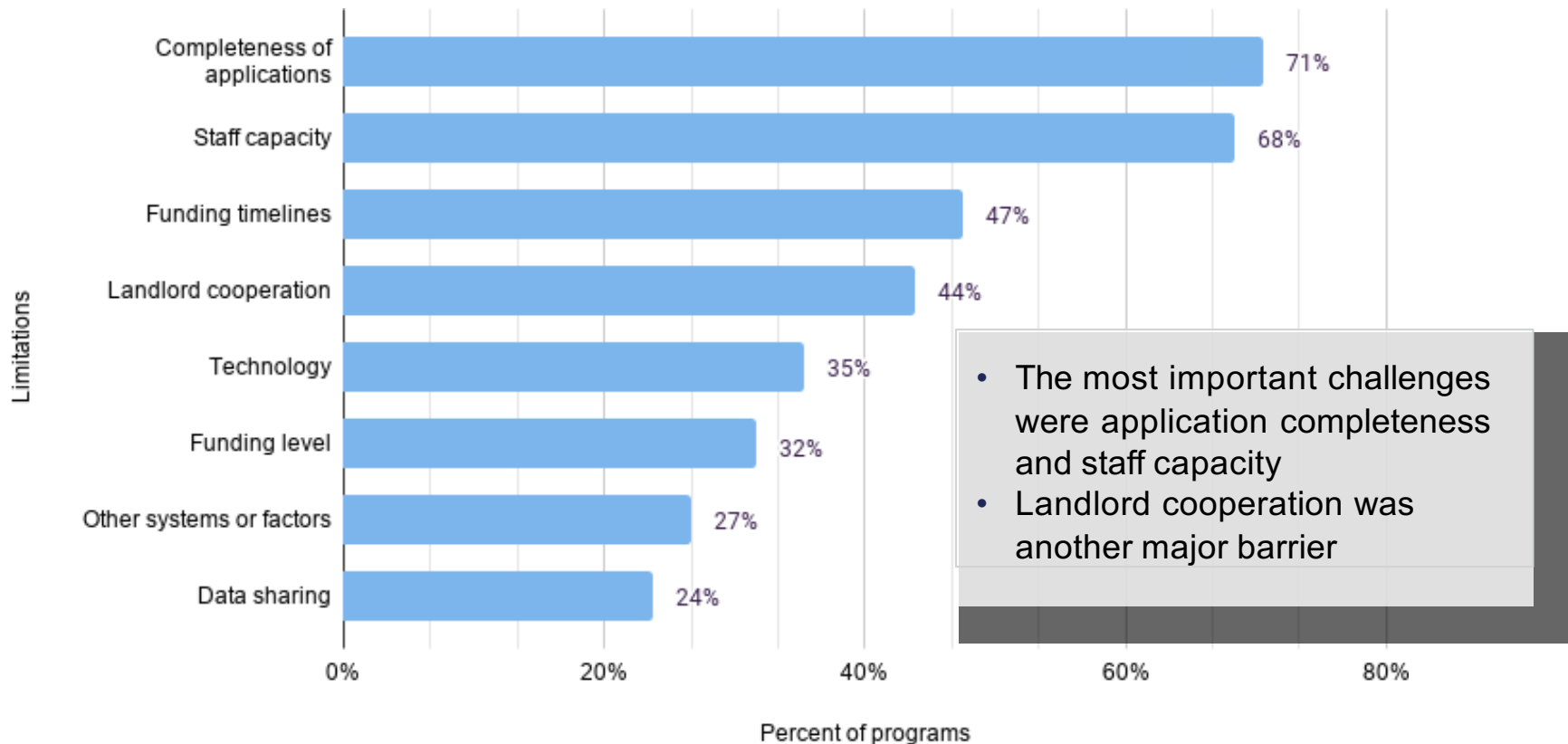
Application Requirements



Landlord Requirements



Self-Reported Program Challenges



Characteristics of Case Study Programs

Category	Characteristic	Number of Programs
Experience	New program	10
	Existed pre-pandemic	5
Iterations	Only one phase	6
	2+ phases or simultaneous programs	9
Funding	CRF	12
	CDBG-CV	4
	Non-CARES Act government funding	7
	Philanthropic funding	3
Local vs. State	Local program	10
	Locally administered state program	5
Structure	Direct-to-tenant	2
	Landlord applies	3
	Tenant applies, landlord receives payment	13

Research Brief | January 2021

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


Housing Initiative at Penn	NYU Furman Center	National Low Income Housing Coalition
Vincent Rietz Chelsea Atkins Julia Veltenberg	Ingrid Gould Ellen Tyler Hausper	Andrew Auerand Rebecca Yae


Introduction


While estimates of the exact number 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. 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 (CRF) and Community Development Block Grants (CDBG-DC). As of mid-October, 44 states (including Washington, D.C.) and 110 local jurisdictions have received more than \$1 billion to emergency rental assistance, which falls significantly short of most estimates of COVID-19-related needs.¹


This research brief presents the results of an in-depth survey of 228 COVID-19 rental assistance programs across the country. The survey, launched in August 2020 and collected responses during the months August, September, and October 2020, is 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.

¹See, for example, Andrew Auerand, “The Unmet Need for Rent,” *Temporary Rental Assistance Fund* (NYU Furman Center), <https://www.furmancenter.org/2020/12/01/unmet-need-for-rent/>; Vincent Rietz and Chelsea Atkins, “How Much Back Rent Do Renters Owe?” *Research Institute for Housing and Urban Studies* (University of Pennsylvania), <https://www.rihus.org/2020/12/01/how-much-back-rent-do-renters-owe/>; and Andrew Auerand, “How Much Back Rent Do Renters Owe?” *Research Institute for Housing and Urban Studies* (University of Pennsylvania), <https://www.rihus.org/2020/12/01/how-much-back-rent-do-renters-owe/>.

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- # Advancing Racial Equity in Emergency Rental Assistance Programs
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BRITTANY MAZZUCCO MUSCATO
NYU FURMAN CENTER
- CLAUDIA KIRKEN
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- FORTHCOMING*

- Full report on case study research

Lessons Learned

Survey: Funding and Capacity

- ✓ More restrictive funding sources were associated with more tenant eligibility criteria and a lower ratio of households served
- ✓ Statewide programs were initially better able to get money out the door, but local and regional programs caught up by the end of the year
- ✓ New programs started with smaller staffs, fewer outreach methods, and more stringent requirements than preexisting programs. Their outcome measures improved over time, however
- ✓ Programs that partnered with nonprofits added capacity and saw improved outcome measures over time

Survey: Program Requirements

- ✓ Programs with more numerous and more stringent landlord requirements were less able to get funds out the door
- ✓ In particular, requiring landlords not to evict participating tenants for longer periods of time was associated with a lower ratio of expected households served
- ✓ We did **not** find any correlation between the number and stringency of tenant eligibility criteria or application requirements and the ratio of actual to expected households served
- ✓ However, certain requirements, such as requiring proof of COVID-19-related income losses, were associated with greater difficulty distributing funds and issues of application completeness

Interviews: Tenant Take-Up

- ✓ Programs increased documentation flexibility (requiring fewer documents, allowing self-attestation, or allowing a wider range of documents)
- ✓ Programs streamlined tenant engagement by changing the application sequence, improving application platforms to force tenant responses and avoid duplicate applications, using a variety of methods to get in touch with tenants



Example

One program, which was based in an economy that relies heavily on music, arts, and tourism, expanded allowable COVID-19 hardship documentation to include a text message that a gig had been canceled.

Interviews: Advancing Racial Equity

- ✓ Programs targeted underserved groups by shaping eligibility and documentation requirements around those groups, partnering with community organizations to enroll them, or using critical intervention points such as eviction courts and food pantries to reach distressed renters
- ✓ Some programs also tracked applicant demographics and other metrics to ensure that they were serving their target populations, and in the longer term, to measure the impact of assistance



Example

One program tracked demographic and geographic data about applicants and combined it with approval status to identify where racial and linguistic minorities were dropping out

Interviews: Landlord Participation

- ✓ Programs adjusted the stringency of landlord requirements, developed tools to simplify landlord documentation, or increased outreach to landlords to increase participation
- ✓ A few programs developed workarounds to serve tenants with landlords who did not participate, including providing direct-to-tenant assistance, or providing relocation assistance



Example

Some programs increased outreach not just about rental assistance, but about eviction moratoria and other tenant protections in order to reduce landlord non-participation due to perceived freedom to evict

Interviews: Boosting Efficiency

- ✓ Nearly half of program administrators discussed streamlining application review by moving from a “case management” model to an “assembly line” model, adding staff to triage phone calls, and building an internal electronic workflow.
- ✓ Three programs asked landlords to apply directly in order to enroll all eligible tenants in a given portfolio or building “in bulk”



Example

One program moved from assigning a group of cases to a particular staff person to assigning staff to each step in the review process. As it became clear which steps caused the most delays, staff were reassigned to increase capacity for these activities.

Interviews: Partnering with Nonprofits

- ✓ Programs that partnered with multiple nonprofits used strategies such as weekly learning circles, assigning a chief administrator nonprofit to provide technical assistance, and creating a referral system so that nonprofits with more available funds or capacity could pick up any slack at a given time



Example

One program struggled with rigid reimbursement structures that required nonprofit partners to have large funding reserves. It addressed this by partnering with a second set of smaller, community-based nonprofits only for outreach (not intake)

Acknowledgments

Acknowledgments

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We thank them for their support but acknowledge that the findings and conclusions presented in this report are those of the authors alone, and do not necessarily reflect the opinions of these funders.

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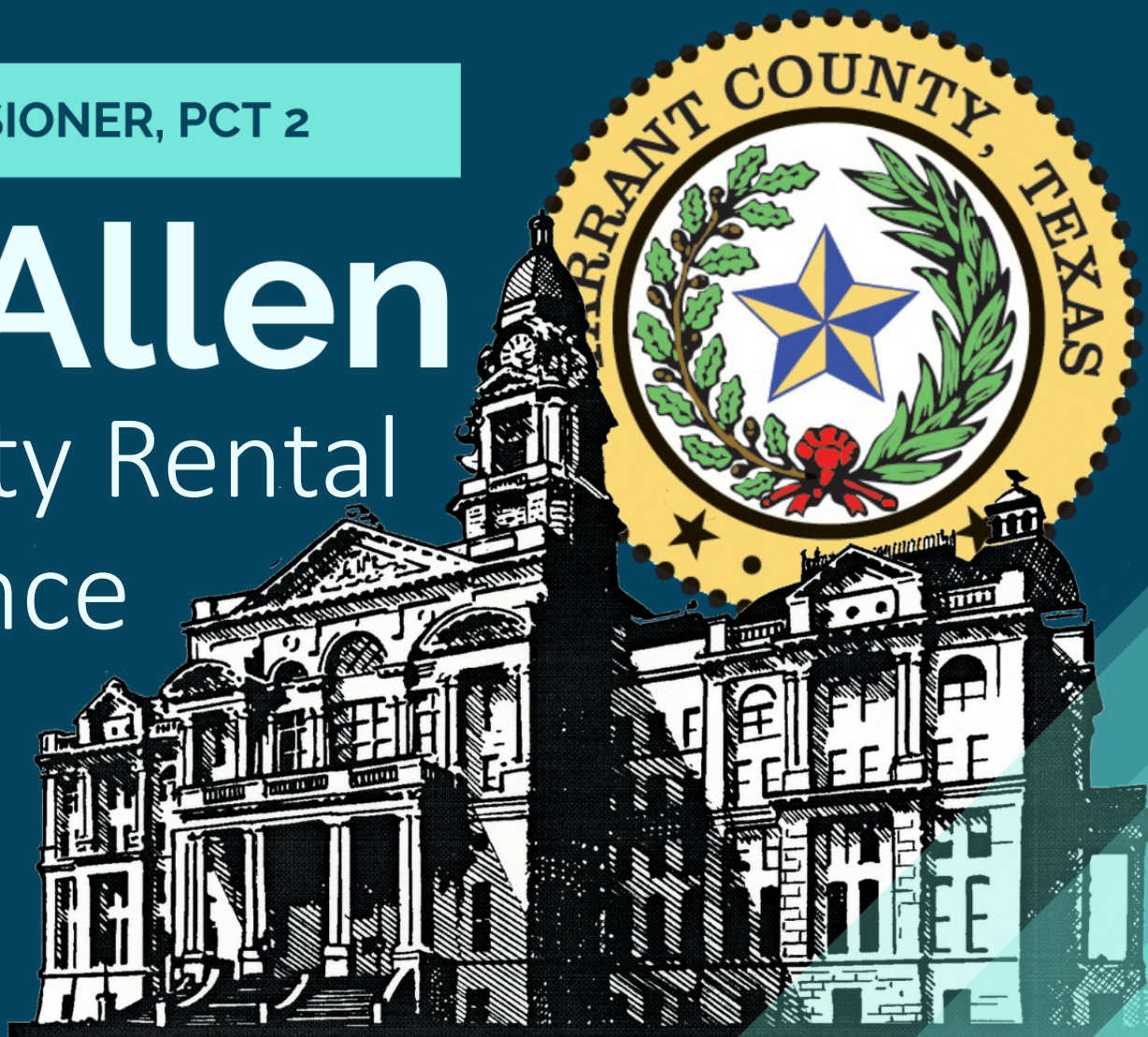


TARRANT COUNTY COMMISSIONER, PCT 2

Devan Allen

Tarrant County Rental Assistance

National Association of Counties
Webinar March 5 2021



CARE 4 TARRANT FINANCIAL IMPACT

Under the CARES Act, Tarrant County received a \$209 million direct distribution of Coronavirus Relief Funds (CRF) from the U.S. Treasury. The Tarrant County Commissioners Court has prioritized four pillars to address COVID-19 related needs within the county.



Public Health Pandemic Mitigation • allocated \$30M but far exceeded with vaccination expenses - \$71.5M spent to date.

Tarrant County established widespread free testing for residents; facilitated ~5K tests per day.

- ★ 226,405 tests provided countywide
- ★ 69,463 tests provided in Precinct 2



Social Services • allocated \$20M NGO - \$8.2M spent to date and \$10M Rental Assistance - \$7.1M spent to date.

Tarrant County established the Rental Assistance Program to provide support to residents who experienced income loss or increased cost of childcare due to school closures. Households, on average, received 3.8 months of assistance

- ★ 1,041 households assisted countywide / \$4.2M total awarded
Average award amount \$1,110 per month
- ★ 659 households assisted in Precinct 2 / \$2.7M total awarded
Average award amount \$1,139 per month



Economic Stimulus • allocated \$30M - \$23.3M spent to date.

Tarrant County established the Small Business Assistance Program to provide financial assistance to very small businesses with 25 or less employees.

- ★ 2,920 grants countywide / \$23.3M total awarded
- ★ 1,386 grants in Precinct 2 / \$10.7M total awarded



Local Partners • allocated \$71M - \$68.3M spent to date.

Tarrant County established funds to support municipalities and other partners in COVID-19 response and recovery.

- ★ \$68.3M awarded countywide
- ★ \$28.8M awarded in Precinct 2
 - Arlington \$21.2M / Dalworthington Gardens \$128,150
 - Grand Prairie \$3.4M / Kennedale \$420,750
 - Mansfield \$3.6M / Pantego \$136,400



TARRANT COUNTY					
EMERGENCY RENTAL ASSISTANCE FUNDING					
Source	Amount	Income	COVID	Eviction Notice	Assistance Period
CDBG-CV	\$ 1,500,000	80% AMI	YES	NO	6 months
ESG-CV*	\$ 432,218	50% AMI	YES	YES	6 months
State CDBG-CV TEDP/TERAP	\$ 1,150,787	80% AMI	YES	YES	6 months, at least one month future rent
State ESG-CV	\$ 2,000,000	80% AMI	YES	YES	6 months
U.S. Treasury ERAP	\$ 24,130,690	80% AMI	YES	NO	12 months (15 in some cases)
CARES/CRF	\$ 10,000,000	None	YES	NO	9 months (April - Dec 2020)
TOTAL	\$ 39,213,695				
*Cannot provide rental assistance to those with evictions or notices to vacate due to non-payment under this program while CDC moratorium is in place					

GENERAL REQUIREMENTS

- 50% or 80% AMI
- Proof of tenancy (current lease)
- No duplication of benefits
- COVID-related need for assistance
- In some programs, notice of eviction is required

INCOME	EXTREMELY LOW INCOME	VERY LOW INCOME	LOW INCOME
Household Size	30% AMI	50% AMI	80% AMI
1	\$17,150	28,550	45,650
2	\$19,600	32,600	52,200
3	\$22,050	36,700	58,700
4	\$26,200	40,750	65,200
5	\$30,680	44,050	70,450
6	\$35,160	47,300	75,650
7	\$39,540	50,550	80,850
8	\$44,120	53,800	86,100

Texas Eviction Diversion Program

- \$1.15 million in State-CDBG funding through the Texas Emergency Rental Assistance Program (TERAP) – program began Feb 1 2021
- Cities of Arlington and Fort Worth received direct distributions
- Coordination between JP Courts and Administrator's staff
- Up to 6 months of rent to landlords for evictions filed for non-payment
- Once agreement is reached, court abates for 60 days
- If eligible for program and assistance provided, case dismissed/sealed
- As of March 1 2021, 21 direct referrals from JP Courts



RENTAL ASSISTANCE PROGRAM

Coronavirus Relief Fund - \$10M allocated

Residents of Tarrant County outside City of Fort Worth

As of March 1 2021 - 1892 households served - \$6,609,737.71

Most common reasons for needing assistance

- Loss of job/reduction in income

- Lack of childcare/school closure

- Medically vulnerable, advised or elected to withdraw from workforce

Most common reason for ineligibility

- Unemployed prior to March 2020 – loss of job not due to COVID-19

- Duplicate application – applied for multiple programs

- Residents of City of Fort Worth – referred to appropriate program

CARE 4 TARRANT

RENTAL ASSISTANCE OUTREACH

Strategies

- One-Month Focused Campaign (Nov 9-Dec 9)
- English, Spanish and Vietnamese
- Direct Mail to all apartment units
- Yard signs in high-traffic areas
- Radio interviews, News segments
- Digital Media posts, Streaming services

Results

- 5.8 million digital impressions
- Web traffic increased 250% during campaign
- Application submittals increased 200% during campaign



The flyer features a circular collage of four images: a family of four, a man on a phone, and two women in a kitchen. The text is in Vietnamese and English. The top left has the 'CARE 4 TARRANT' logo. The main text reads 'Chương Trình Giảm Tiền Thuê Nhà đến hạn.' (Rent Reduction Program Due). Below this, it says 'Quận Tarrant Chương Trình Hỗ Trợ Tiền Thuê Nhà' (Tarrant County Rent Assistance Program) and 'Tiền thuê nhà của bạn đã đến hạn chưa? Hãy để chúng tôi giúp.' (Has your rent come due? Let us help you). At the bottom, there is an orange button that says 'NỘP ĐƠN TRƯỚC NGÀY 9 THÁNG 12' (Apply before December 9th) and contact information: 'renthelp.tarrantcounty.com', 'renthelp@tarrantcounty.com', and '817-850-7940'.

CARE 4 TARRANT

Chương Trình Giảm Tiền Thuê Nhà đến hạn.

Quận Tarrant
Chương Trình Hỗ Trợ Tiền Thuê Nhà

Tiền thuê nhà của bạn đã đến hạn chưa? Hãy để chúng tôi giúp.

NỘP ĐƠN TRƯỚC NGÀY 9 THÁNG 12

renthelp.tarrantcounty.com
renthelp@tarrantcounty.com
817-850-7940



**COMMISSIONER
DEVAN ALLEN
PRECINCT 2**



CARE 4 TARRANT

Under the CARES Act, Tarrant County received a \$209 million direct distribution of Coronavirus Relief Funds (CRF) from the U.S. Treasury. The Tarrant County Commissioners Court has prioritized four pillars to address COVID-19 related needs within the county.



Rental Assistance Program

The Tarrant County Commissioners Court approved \$10 million in Coronavirus Relief Funds for a Rental Assistance Program. Funds assist with rental payments for those directly impacted by the COVID-19 pandemic. Assistance is available on a first-come, first-serve basis for up to three (3) months subject to periodic review of eligibility. Tarrant County will make final determination of eligibility and the amount of assistance provided. Visit <http://renthelp.tarrantcounty.com> for more information and to apply.



Non-Governmental Organizations Assistance Program

The Tarrant County Commissioners Court allocated \$20M in Coronavirus Relief Funds (CRF) to assist non-governmental, 501c3 organizations in the provision of services to individuals directly impacted by the COVID-19 pandemic. This program will consider reimbursement of expenses, incurred or anticipated, that are necessary to provide services to aid individuals affected by COVID-19. Visit <http://ngo.tarrantcounty.com> for more information and to apply.



COVID-19 TESTING

Visit <https://covidtesting.tarrantcounty.com> for COVID-19 Self Screening and Testing Appointments.

700 E. Abram St., Ste. 304
Arlington, TX 76010

817-248-6099 ■ commissionerprecinct2@tarrantcounty.com
■ <http://www.tarrantcounty.com/en/commissioner-2>



PRECINCT 2 OUTREACH EFFORTS

- Regular Facebook Live Town Halls
- Social Media promotion
- Promotional materials in and around Precinct 2 Sub-Courthouses: flyers and yard signs
- Flyer distribution through local churches
- Radio interviews in English and Vietnamese
- TV interviews



CHALLENGES/LESSONS LEARNED

- Underestimated resources needed to meet demand (over 7,000 unique applicants)
- No software tool in place to streamline applications, review process, and track data for reporting
 - Time lost to manual processes and data entry errors
- Did not anticipate the call volume
 - At peak, 300 calls per day from landlords and renters
- Confusion among landlords and renters about which program they should apply for
- Need for a simpler, quicker way to get from application to payment

2021 Emergency Rental Assistance Program

\$24,130,690 received by U.S. Treasury

Late March program launch

Targeted outreach one month after launch

Changes from 2020 Program

- Online software program specifically designed for ERAP

- Landlord-first application

- Landlord and renter login and status check capability

- Dedicated team of project employees

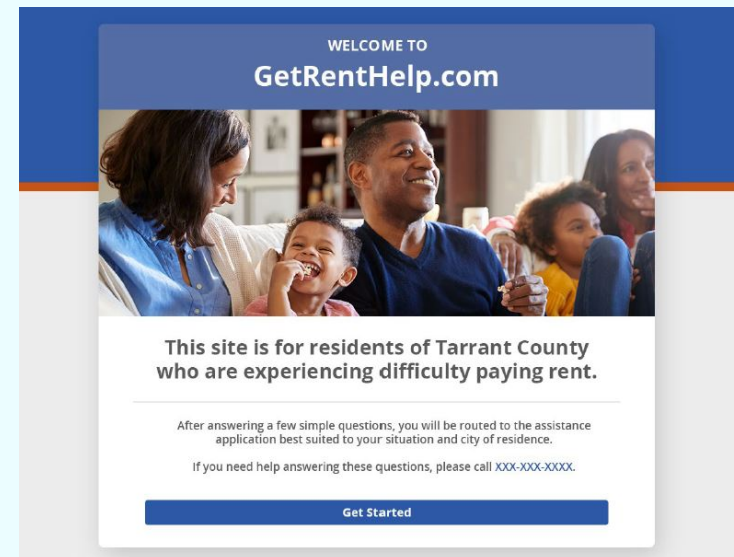
- Call center available 7 days a week, 7 am to 10 pm

Robust data collection for reporting



NEW SCREENING PORTAL - GetRentHelp.com

- All applicants from Tarrant County will be routed through the screening portal as a first step to applying for assistance
- Routes applicants to appropriate jurisdiction and application based on address, household size, income, eviction status, and COVID-related need
- Helps prevent duplication of benefits and streamlines applicant experience for landlords and renters from Arlington, Fort Worth, and the rest of Tarrant County



GetRentHelp.com has not gone live.

THANK YOU,

COMMISSIONER

DEVAN ALLEN

P R E C I N C T 2



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Follow me on Social Media:

@CommDevanAllen



An aerial photograph of San Antonio, Texas, showing a mix of urban development. In the foreground, there are several multi-story apartment buildings and parking lots. In the background, the city skyline is visible, including the Tower of the Americas. A large, dark blue semi-transparent rectangle is overlaid on the left side of the image, containing the title and contact information.

Emergency Housing Assistance Program

City of San Antonio

Edward Gonzales

Neighborhood and Housing Service Department

Emergency Housing Assistance Program

Created in April 2020

- In response to COVID-19

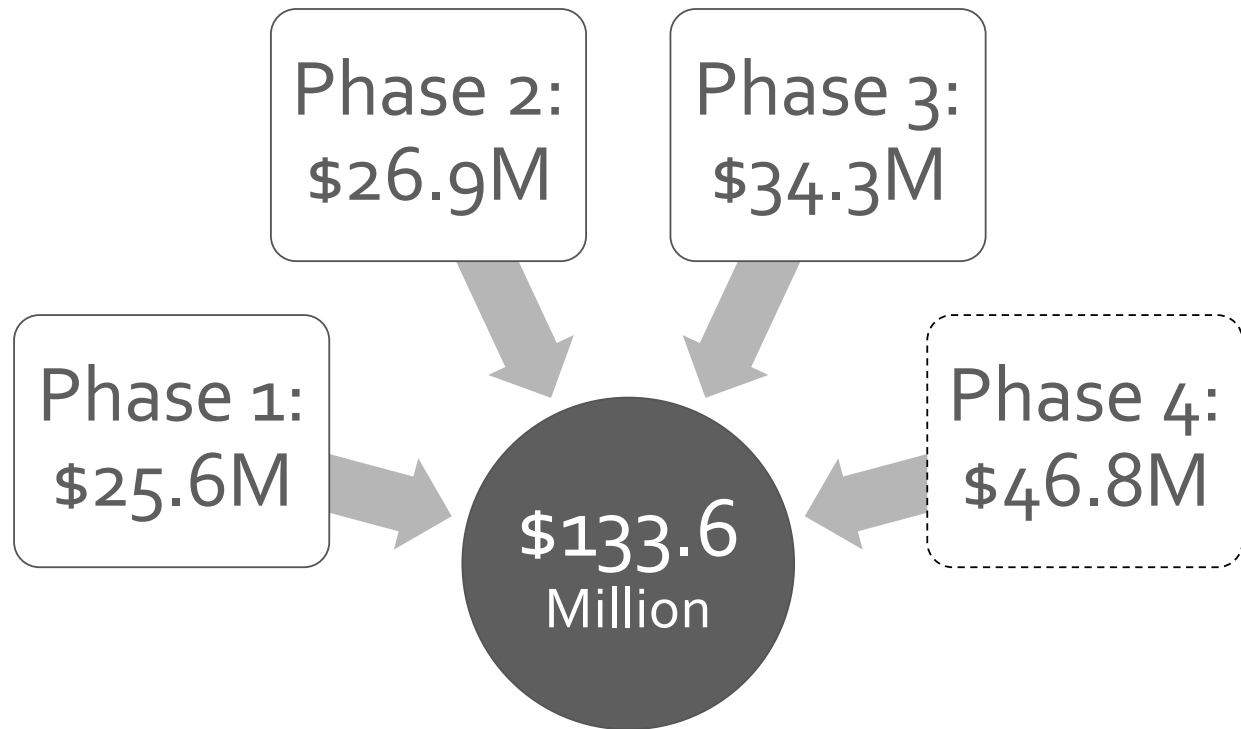
Eligibility

- City of San Antonio and Bexar County Resident
- COVID-19 Hardship
- <80% AMI

Assistance

- Rental
- Mortgage
- Utility
- Cash Grant for groceries, fuel and medicine

Emergency Housing Assistance Program Budget





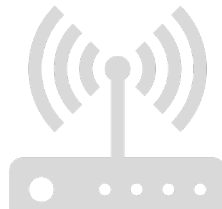
Rent & Mortgage: \$58.6 M



CPS: \$5.6M



SAWS: \$0.9M



Internet: \$0.3M



Cash Assistance: \$8.0M

Emergency Housing Assistance Program
Total Assistance Approved: \$73.4 Million
as of February 26, 2021

Allowance effective February 18, 2021

	*Term	Rent/Mortgage	SAWS	CPS	Internet
<50%	9 months	✓	✓	✓	✓
51% - 80%	6 months	✓	✓	✓	✓

*Complete reset. All applicants will be eligible for 6 months or 9 months regardless of prior assistance.



Q&A



Please type your questions in the chat box now.



THANK YOU!

Additional questions or feedback?

NACo Contact:

Katie Sullivan – ksullivan@naco.org