



COVID-19 RENTAL ASSISTANCE: A  
PLAYBOOK FOR IMMEDIATE DEADLINES  
AND PROGRAM IMPLEMENTATION

JANUARY 2021



DENISE WINFREY  
NACO SECOND VICE PRESIDENT  
BOARD MEMBER, WILL COUNTY, ILL.

**WITT O'BRIEN'S  
GUEST  
SPEAKERS**

- **Brad Gair**, Principal
- **Jonathan Hoyes**, National Director,  
Government Services
- **William Roche**, Program Manager,  
Federal Assistance
- **Matthew Erchull**, Senior Consultant,  
Government Solutions

WITH YOU WHEN IT COUNTS

## **COVID-19 RENTAL ASSISTANCE:**

# **A PLAYBOOK FOR IMMEDIATE DEADLINES AND PROGRAM IMPLEMENTATION**

VERSION 01 | JANUARY 2021

[wittobriens.com](http://wittobriens.com)



# OUR EXPERTS



## **BRAD GAIR**

PRINCIPAL

[bgair@wittobriens.com](mailto:bgair@wittobriens.com)

25+ Years Of Experience  
City/County/Federal Government



## **MATT ERCHULL**

MANAGING DIRECTOR

[merchull@wittobriens.com](mailto:merchull@wittobriens.com)

12+ Years of Experience  
HUD, HHS, DOI, DOJ, FEMA, EDA  
Funded Programs

## TOPICS FOR TODAY

### **The Basics**

- What is the Emergency Rental Assistance Program?
- Who will receive funds?
- I'm eligible, how much will I receive?
- How do I access the funds?

### **What Should I Be Doing Now?**

- Assessing Community Needs
- Assessing Organization and Operation Capacity
- Identifying program or jurisdictional partners
- Determining if you should 'opt in' to be a direct beneficiary

### **We're In, What's Next?**

- Building, launching and implementing a successful program

# THE BASICS

- What is the Emergency Rental Assistance Program?
- Who will receive funds?
- I'm eligible, how much will I receive?
- How do I access the funds?

## THE BASICS

# WHAT IS THE EMERGENCY RENTAL ASSISTANCE PROGRAM

---

Nine months after it passed the trillion-dollar Coronavirus Aid, Relief, and Economic Security (CARES) Act, Congress has agreed on a second \$900 billion COVID-19 relief package, through The Consolidated Appropriations Act of 2021. A key provision of the package is a temporary extension of the CDC eviction moratorium until January 31, 2021, and a new emergency rental assistance program that will provide \$25 billion to help families and individuals impacted economically by COVID-19 to pay their rent and utility bills.

The Program provides flexible funding to local jurisdictions to be utilized for:

+ RENTAL ASSISTANCE   + UTILITY ASSISTANCE   + OTHER HOUSING NEEDS

### Eligibility

- Qualifies for unemployment or has experienced a reduction in household income, incurred significant costs, or experienced a financial hardship due to COVID-19;
- Demonstrates a risk of experiencing homelessness or housing instability; and
- Has a household income at or below 80 percent of the area median.



## THE BASICS

### WHO WILL RECEIVE FUNDS

---

The Department of Treasury will administer the program using the framework used to distribute Coronavirus Relief Funds. One important difference is a much lower population threshold, from 500,000 to 200,000 for local governments to be eligible for direct fund allocation - nearly triple the number of local jurisdictions will be able to participate as primary recipients.

CRF > 171 Eligible Units of Local Government w/ Population Over 500k

CRF RENTAL > 426 Eligible Units of Local Government w/ Population Over 200k

# THE BASICS

## I'M ELIGIBLE, HOW MUCH WILL I RECEIVE?

---

NACO recently published projections of awards to local jurisdictions should they opt in to receive the funds.

Award Methodology:

1) 45% of Total Amount of State Allotment (based on population; min \$200M) \* Jurisdictions population proportionality of State

Example Estimate:

Cleveland County, OK Population = 284,014 or 0.07177561 of State Population

State of Oklahoma Population = 3,956,971 or 1.21% State Share of Total Population

Estimated Allotment for State of Oklahoma = \$263,000,000

45% of \$263,000,000 = \$118,350,000 \* 7.177561% = **\$8,494,643 {Cleveland County Allocation}**

# THE BASICS

## HOW DO I ACCESS THE FUNDS?

---

Units of Local Governments **MUST** opt in for funds by **January 12, 2021**

**Eligible grantees must provide payment information and sign the acceptance of award terms**

<https://home.treasury.gov/policy-issues/cares/emergency-rental-assistance-program>

**Grantee Award Terms**

<https://home.treasury.gov/system/files/136/Emergency-rental-assistance-terms-FINAL.pdf>

**Certification Submission**

<https://forms.treasury.gov/caresact/EmergencyRentalAssistanceVFForm>

Payments will be disbursed to States and Units of Local Government 30 days after bill enactment (December 27<sup>th</sup>)

Projected disbursement date 01/30/21

# WHAT SHOULD I BE DOING NOW?

- Assessing Community Needs
- Assessing Organization and Operation Capacity
- Identifying program or jurisdictional partners
- Determining if you should 'opt in' to be a direct beneficiary

## WHAT SHOULD I BE DOING NOW ASSESSING COMMUNITY NEEDS

---

The Rental Assistance Program framework identifies the following key prioritization parameters for eligibility and use of funds:

90% of funding must be utilized for rental, utility assistance or other housing needs

Priority should be given to applicants who have are 1) income is less than 50% of AMI –and- has been unemployed for past 90 days

10% may be used for housing stability services and overall grant administration

### Assessment

3 components to understand about your community:

- Renter households + Income and Average Rental Cost (ACS TableID: S2503 <https://data.census.gov/cedsci/all?q=S2503>)
- Population at 30%, 50% and 80% of Area Median Income (S2503 + HUD LMISD)
- Local Unemployment Data (State Unemployment Reporting)

# WHAT SHOULD I BE DOING NOW

## ASSESSING COMMUNITY NEEDS

### FINANCIAL CHARACTERISTICS

Note: The table shown may have been modified by user selections. Some information may be missing.

Cleveland County, Oklahoma		
Label	Renter-occupied housing units	Percent renter-occupied housing units
	Estimate	Estimate
Occupied housing units	39,329	39,329
HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2019 INFLATION-ADJUSTED DOLLARS)		
Less than \$5,000	3,268	8.30%
\$5,000 to \$9,999	2,497	6.30%
\$10,000 to \$14,999	1,964	5.00%
\$15,000 to \$19,999	2,005	5.10%
\$20,000 to \$24,999	2,935	7.50%
\$25,000 to \$34,999	5,562	14.10%
\$35,000 to \$49,999	6,745	17.20%
\$50,000 to \$74,999	7,758	19.70%
\$75,000 to \$99,999	2,305	5.90%
\$100,000 to \$149,999	3,094	7.90%
\$150,000 or more	1,196	3.00%
Median household income (dollars)	37,373	37,373
MONTHLY HOUSING COSTS		
Less than \$300	697	1.80%
\$300 to \$499	1,403	3.60%
\$500 to \$799	10,705	27.20%
\$800 to \$999	9,710	24.70%
\$1,000 to \$1,499	12,694	32.30%
\$1,500 to \$1,999	2,011	5.10%
\$2,000 to \$2,499	883	2.20%
\$2,500 to \$2,999	58	0.10%
\$3,000 or more	179	0.50%
No cash rent	969	2.50%
Median (dollars)	926	926
MONTHLY HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS		
Less than \$20,000	7,616	19.40%
Less than 20 percent	0	0.00%
20 to 29 percent	544	1.40%
30 percent or more	7,072	18.00%
\$20,000 to \$34,999	8,304	21.10%
Less than 20 percent	94	0.20%
20 to 29 percent	1,647	4.20%
30 percent or more	6,563	16.70%
\$35,000 to \$49,999	6,647	16.90%
Less than 20 percent	832	2.30%
20 to 29 percent	3,007	7.60%
30 percent or more	2,748	7.00%
\$50,000 to \$74,999	7,691	19.40%

At-a-glance: Cleveland County, OK (October 2020)

	Not Seasonally Adjusted
Rate (%)	5.2
Unemployment	7,550
Employment	137,932
Labor Force	145,482

1/1/2020	2.70
2/1/2020	2.40
3/1/2020	2.50
4/1/2020	14.00
5/1/2020	12.40
6/1/2020	6.60
7/1/2020	6.50
8/1/2020	5.10
9/1/2020	4.60
10/1/2020	5.20
11/1/2020	4.80

# WHAT SHOULD I BE DOING NOW

## ASSESSING COMMUNITY NEEDS

---

### Cleveland County Example:

- 39,329 Rental-Occupied Units
- Avg Rental Cost \$500-\$1499 (84% of renter population)
- 24,976 population below 80% of Area Median Income
- 13,635 population at 50% of Area Median Income for which rent makes up >30% of Income
- Unemployment ~6,100 reported November 2020

### Key Takeaways:

- Avg monthly rent \$1200;
- 13,000 high risk housing insecurity;
- Unemployment rate spiked in April/May at 14%/12%; stabilized at ~5% approx. 2x norm
- @ \$5k award cap – 4 months of assistance = ~1500 renters assisted

## WHAT SHOULD I BE DOING NOW

### ASSESSING ORGANIZATION AND OPERATION CAPACITY

---

Carefully evaluate your organization's ability to manage a complex federal grant program. Don't be deterred by material weaknesses identified in this stage, these are areas to address in your program design/development.

Key components to consider when evaluating your organization's capacity and capabilities:

- Existing in-house capacity to build a scalable organization around or ability to outsource while providing management oversight
- Finance systems adequate to expeditiously process payments, track and monitor transactions and support reporting/audit requirements



## WHAT SHOULD I BE DOING NOW

### IDENTIFYING PROGRAM OR JURISDICTIONAL PARTNERS

---

Utilizing existing County/City agencies or community-based partners may be a good fit for your organization.

Key components to consider when evaluating potential community or external partners capacity and capabilities:

- Existing agency or community-based organization currently managing affordable housing, homelessness or similar programs/initiatives
- Experience in managing grant-funded programs, especially those involving federal funding
- Scalable organization to meet the size of your projected program
- Ability to bridge the gap to groups at highest risk and/or need
- Ability to address language or cultural barriers

## WHAT SHOULD I BE DOING NOW

### DETERMINING IF YOU SHOULD 'OPT IN' TO BE A DIRECT BENEFICIARY

---

The *intent* of lowering the threshold for direct local jurisdictional assistance is to provide local flexibility and decision making to the stakeholders who are closest to the challenges faced by their individual community. While launching a local program may seem daunting or risky, you will need to make a decision of what is best for your constituents.

Additional considerations:

- Evaluate regional jurisdictional partnerships, including other CRF recipients
- Discuss potential for administration by state with reserved funds for your community
- Evaluate CRF funded programs to determine if they can be adapted and/or repurposed with more targeted beneficiaries

# WE'RE IN, WHAT'S NEXT?

- Building, launching and implementing a successful program

## WE'RE IN, WHAT'S NEXT?

### BUILDING, LAUNCHING AND IMPLEMENTING A SUCCESSFUL PROGRAM

---

We covered a good amount of information that hopefully gets you the resources to make the best decision regarding the COVID-19 Rental Assistance Program.

Next Friday, January 15<sup>th</sup> we will be covering program design, communication strategies, process development, system considerations and much much more.

## IMPLEMENTATION CONSIDERATIONS

### EXAMPLE: CHOOSING A SYSTEM

One of the first and most critical decisions to be made in running a Rental Assistance program will be selecting the proper system for managing information. While there are a wide range of software solutions to choose from, ideally the system will include many of the following features:

- ▶ End-to-end workflow from pre-screening through award determination, including document management and retention that maximizes automation.
- ▶ Highly secure, scalable system that protects sensitive data.
- ▶ Fraud detection/duplication of benefits avoidance
- ▶ Easy integration with external data sources, legacy systems, and 3rd-party applications for ID validation, payments processing & other services.
- ▶ Flexibility to accommodate federal requirements, additional local requirements and any changes as the program evolves (extensions, eligibility criteria adjustments, additional funding, etc.)
- ▶ Intuitive, adaptable, customer-friendly interface; notifications (email, SMS, chat) for easy communication and expedited processing; progress tracking.
- ▶ Data extraction for local use
- ▶ Full audit trail and audit capabilities
- ▶ Robust KPI tracking, reporting & analytics

# QUESTIONS?

# WITT O'BRIEN'S

PART OF THE **SEACOR** FAMILY

WITH YOU WHEN IT COUNTS



Federal Funding  
Expertise



Crisis and Disaster  
Management



Public &  
Stakeholder  
Communication



Business &  
Operations  
Continuity



Emergency Operations  
Center Surge Staffing

Email: [covidhelp@wittobriens.com](mailto:covidhelp@wittobriens.com)

# Q&A

# NACO CONTACTS

- **Daria Daniel:** Associate Legislative Director – Community, Economic & Workforce Development
  - [ddaniel@naco.org](mailto:ddaniel@naco.org)
- **Eryn Hurley:** Associate Legislative Director – Finance, Pensions & Intergovernmental Affairs
  - [ehurley@naco.org](mailto:ehurley@naco.org)