



NLIHC's HoUSed Campaign for
Long-Term Housing Solutions

June 28, 2021

Agenda



Welcome

- Diane Yentel, NLIHC

New Resources from the Framework on Using ARPA Funds to Address Homelessness

- Ann Oliva, CBPP

New Report - Treasury ERA Programs in 2021: Analysis of a National Survey

- Andrew Aurand, NLIHC
- Isabel Harner, Housing Initiative at Penn

Updates on Extension of CDC Moratorium & Administrative Actions to Prevent Evictions

- Gene Sperling, The White House
- Noel Poyo, Department of Treasury

End Rental Arrears to Stop Evictions (ERASE) Project

- Sarah Gallagher, NLIHC

Advancing Long Term Solutions: Updates, Resources & Next Steps

- Sarah Saadian, NLIHC

Next Steps

Welcome

Diane Yentel

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New *Framework* Resource on Using ARPA Funds to Address Homelessness



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The Framework for
an Equitable COVID-19
Homelessness Response

#HousingEquity

Advancing Equity and Impact

**Funding and Implementing an Equitable
Prevention and Rehousing Continuum**

<http://housingequityframework.org>

Partners



The Framework: Guiding Strategies

1. Advance racial justice and equity
2. Address the highest needs first
3. Grow Partnerships
4. Get people into Housing
5. Act Quickly



Webinar Series on Advancing Equity & Impact

1. Harnessing the American Rescue Plan to Prevent and End Homelessness
2. Implementing and Funding an Equitable Prevention and Rehousing Continuum
3. Effective Landlord Engagement and Unit Cultivation Strategies
4. Aligning Services Funding and Resources



Funding the Prevention & Rehousing Continuum

Funding Source	Rehousing	Homelessness Diversion	Homelessness Prevention	Eviction Prevention
Emergency Rental Assistance (1 + 2)	X*	X*	X*	X
Coronavirus Relief Funds	X	X	X	X
Emergency Solutions Grants-CV (CARES Act)	X	X	X	
CDGB-CV (CARES Act)	X	X	X	X
ARP – Utility Assistance	X*	X*	X*	X
ARP – EHV	X**	X**	X**	
ARP – HOME	X**	X**	X**	
ARP – TANF EA	X	X	X	X
ARP state/local government aid	X	X	X	X

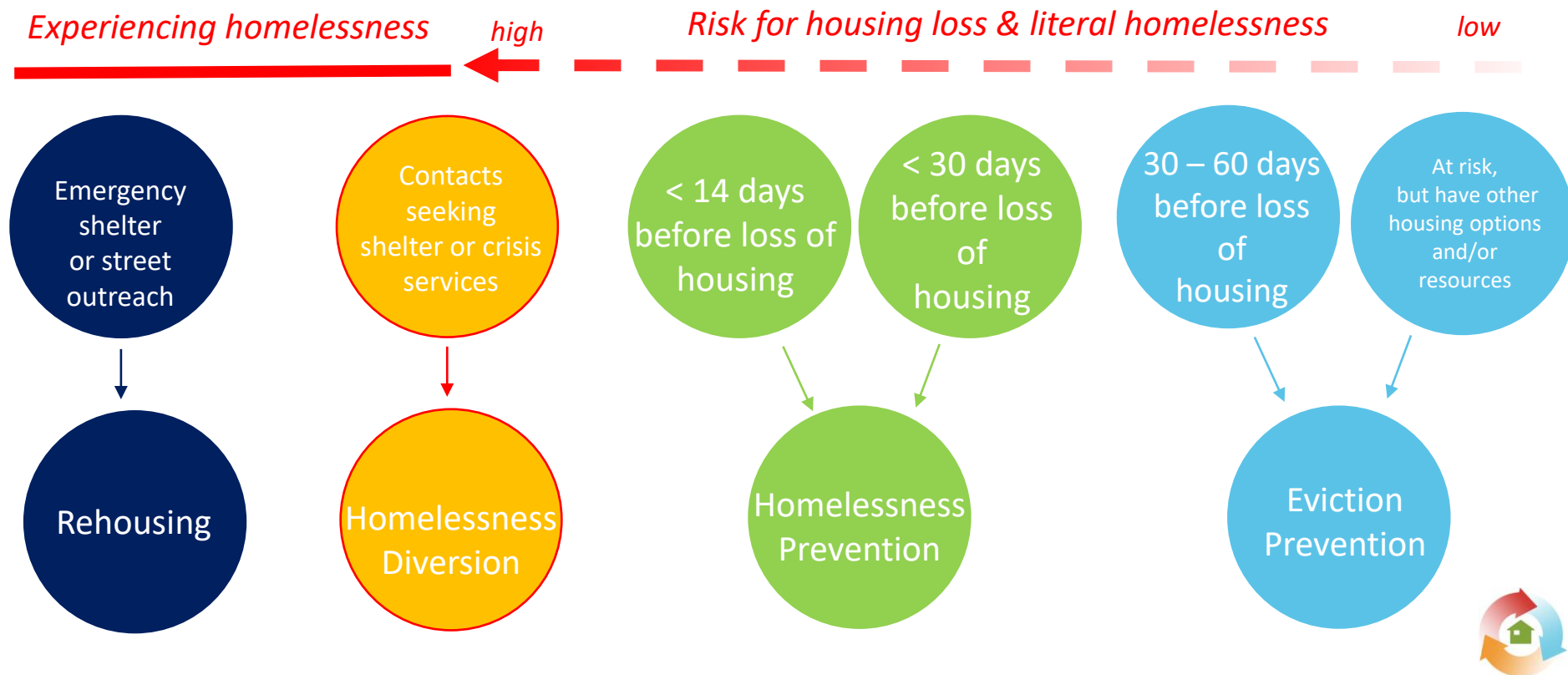
*As part of housing relocation assistance to become lease holder, including arrearages

**For highly vulnerable households that need longer term rental assistance

**American Rescue Plan
(ARP)**



What interventions are available by risk type?



Learn More About These Funding Streams

Webinar Handout: *Harnessing the American Rescue Plan to Prevent and End Homelessness*, for more specifics on funding sources

Available at
housingequityframework.org



Advancing Equity and Impact Harnessing the *American Rescue Plan* to Prevent and End Homelessness

This document summarizes how new Federal resources can be deployed to reduce and prevent homelessness with a racial justice and equity lens ensuring assistance reaches households experiencing the worst impacts of the pandemic, especially Black, Indigenous, and people of color (BIPOC) households. These ideas complement and build on recommendations included in the suite of reports and tools that are part of [The Framework for an Equitable COVID-19 Response](#) project.

“Housing instability and homelessness are inextricably linked to long standing racial disparities and have been amplified during the pandemic. The American Rescue Plan provides financial opportunities to address these disparities.”

1. New Federal Funding Through the American Rescue Plan And CARES Act

States and communities have access to historic levels of funding from the Federal government that can be deployed to prevent and end homelessness. The primary housing funding includes two allocations from the Treasury Department for emergency rental assistance and three types of funding from the US Department of Housing and Urban Development (HUD). All funds have strict time constraints for spending and eligibility requirements. The chart to the right summarizes some key features of these sources.

	Emergency Rental Assistance	ESG-CV	Emergency Vouchers	HOME Homelessness Assistance
Funding	\$46.6 billion	\$4 billion	\$5 billion	\$5 billion
Expenditure Dates	ERA 1: 9/30/2022 ERA 2: 9/20/2025	9/30/2022	9/30/2030 (cannot be reissued after 9/2023)	Obligation by 2025 (4 years) Expenditure by 2030.
Eligible Households	At or below 80% AMI; Hardship due to COVID; Risk of homelessness or housing instability	Experiencing or at high risk of homelessness	Currently or recently experiencing or at risk of homelessness; survivors of domestic violence	Experiencing or at risk of homelessness; survivors of domestic violence, veterans; other populations with greatest risk of housing instability
Additional Notes	No requirement for past tenancy	Distributed in two allocations	Approx. 70,000 vouchers. Distribution based on relative need and local capacity	Distributed via the HOME Formula

Information culled from federal documents available as of 6/24/21. Readers should rely on information from federal websites as changes may occur over time.



Center on Budget and Policy Priorities • National Alliance to End Homelessness
National Innovation Service • National Healthcare for the Homeless Council
National Low Income Housing Coalition • Urban Institute
Barbara Poppe and associates • Matthew Doherty Consulting

1



STREAMLINING HOUSING PLACEMENTS

Housing Acquisition and Navigation Strategies from
the Flexible Housing Subsidy Pool, a Nationally
Recognized Supportive Housing Solution



1

Health Services Funding Opportunities

Expand Medicaid Eligibility

- Federal funding incentive for the 14 states that have not yet enacted/implemented expansion to adults with income 0-138% of Federal Poverty Level

Medicaid Home- and Community-Based Services (HCBS)

- Increased federal matching rate for HCBS for seniors and people with disabilities (one year, starting April 2021)
- States must expand, enhance, or strengthen HCBS to get increased match
- Health-housing integration opportunities:
 - One-time community transition costs
 - Recruiting additional home health workers, direct support professionals, behavioral health providers
 - Building cross-system partnerships, e.g. with housing and social service agencies
 - Adding or increasing the scope of covered services, such as tenancy support services

Medicaid Mobile Crisis Response

- Increased federal matching rate for Medicaid mobile crisis response services (three years, starting April 2022)
 - Multi-disciplinary teams trained in assessment, stabilization, de-escalation, and harm reduction strategies
 - Can be targeted to specific communities and/or populations

13

Behavioral Health Grants to States

- \$1.5 billion for community mental health services
- \$1.5 billion for SUD prevention and treatment grants
- \$50 million for local behavioral health





The Framework for
an Equitable COVID-19
Homelessness Response
#HousingEquity

Questions?

<http://housingequityframework.org>
[g](#)



Treasury ERA Programs in 2021: Analysis of a National Survey

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NATIONAL LOW INCOME
HOUSING COALITION



Treasury Emergency Rental Assistance Programs in 2021: Analysis of a National Survey

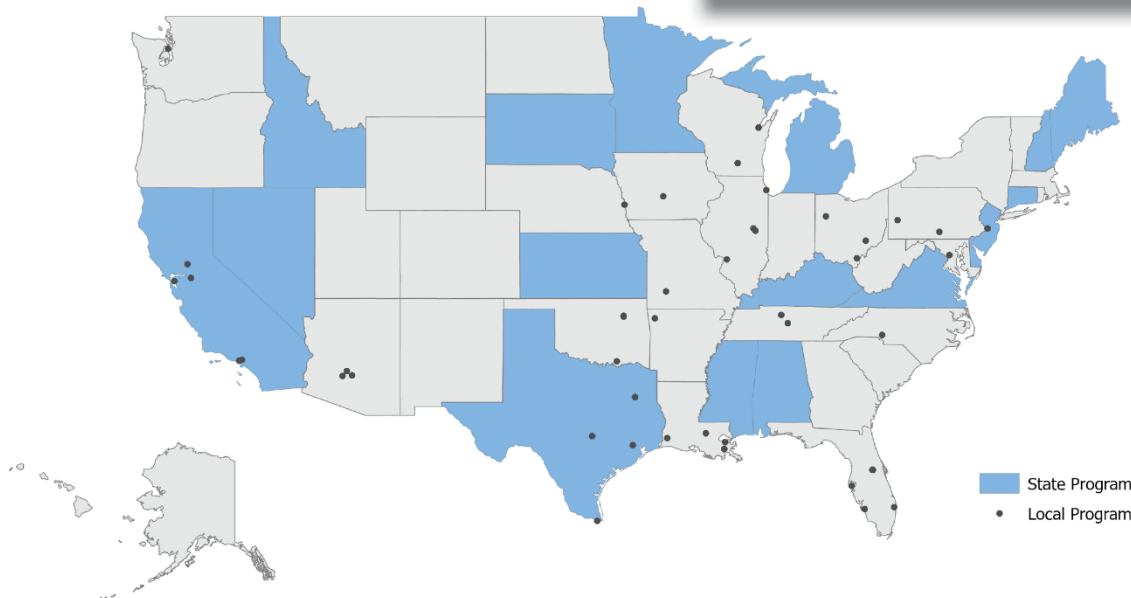
ANDREW AURAND, NLIHC

ISABEL HARNER, Housing Initiative at Penn

National Survey of 2021 ERA Programs

National Survey of 2021 ERA Programs

- Responses from 64 ERA program administrators
- Early implementers of programs launched early 2021
- Focus on program design features rather than outcomes



What Does the Survey Cover?

- ✓ Program basics. What are the programs goals? Who administers? What level of subsidy is provided, and is it paired with other services?
- ✓ Program logistics. How is the program funded? Who is eligible? How many households is it expected to serve? How many have been served to date?
- ✓ Application. Who completes the application? What documentation is required? How is the application completed, and what support is available?
- ✓ Targeting. Are certain groups prioritized for assistance? How? What data are collected, and how are they used?
- ✓ Program learning. Has the program changed from previous iterations? How has past experience informed the current program's design or administration?

NLIHC ERA Dashboard

Visit: <https://nlihc.org/era-dashboard>

429

Treasury ERA programs in database

Programs open or soon to open [?] **408**

Programs closed [?] **21**

Share of programs closed [?] **4.90%**

147

Programs serving households with federal rent subsidy [?]

[See Programs](#)

207

Programs allowing Self-attestation [?]

[See Programs](#)

Self-attestation for COVID hardships [?] **153**

Self-attestation for income [?] **58**

Self-attestation for non-traditional income [?] **74**

Self-attestation for housing instability [?] **44**

Self-attestation for lease/ proof of tenancy [?] **24**

106

Programs allowing direct-to-tenant assistance [?]

[See Programs](#)

82

Programs with additional prioritization [?]

[See Programs](#)

Data valid as of June 24, 2021

Key Findings

Key Findings

1

Rental assistance recipients and direct-to tenant assistance

2

Lowering barriers via self-attestation

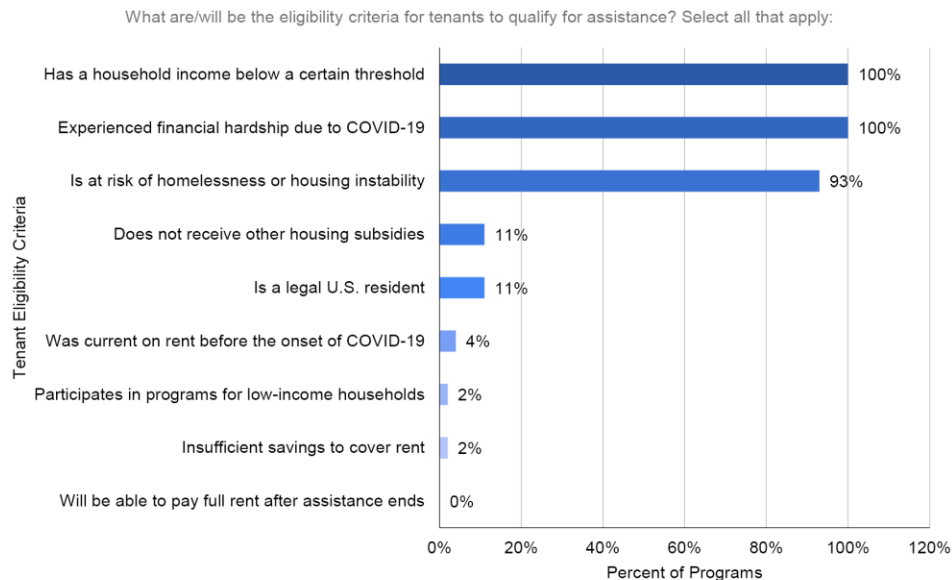
3

Equity and outreach tactics

4

Challenges faced by program administrators

1. Rental Assistance Recipients

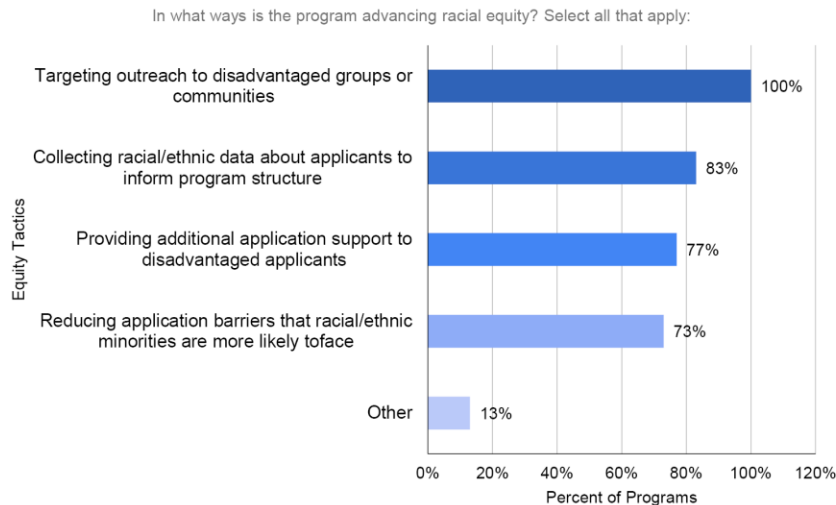


- All programs provided the rental subsidy directly to landlords, while 69% of programs allowed the subsidy to flow to tenants if the landlord chose not to participate.
- The NLIHC database indicated an even lower share of programs (39%) allowed direct-to-tenant payments in the event of landlord non-participation.

2. Lowering Barriers via Self-Attestation

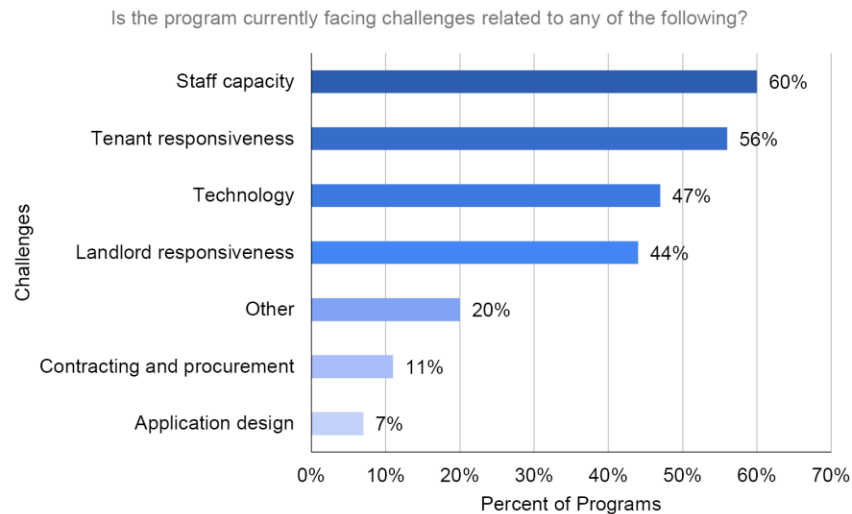
- All respondents indicated that they allowed self-attestation of COVID-19 hardship and many allowed for the self-attestation of income.
- Cross-referencing these programs with the NLIHC database indicates that not all programs were clearly communicating self-attestation as an option to potential applicants.

3. Equity and Outreach



- More than half (59%) of programs indicated they aimed to advance racial equity in their programs
- Of programs aiming to advance racial equity, all targeted outreach to disadvantaged groups and communities. Another 83% collected racial and ethnic data on applicants to better inform program design.

4. Implementation Challenges



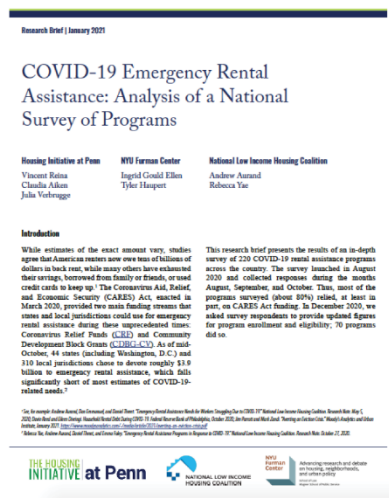
- Program administrators identified the staff capacity to screen and administer ERA programs (60%) as a major challenge.
- Tenant responsiveness (56%) and landlord responsiveness (44%) were also identified as common challenges.

Resources & Acknowledgments

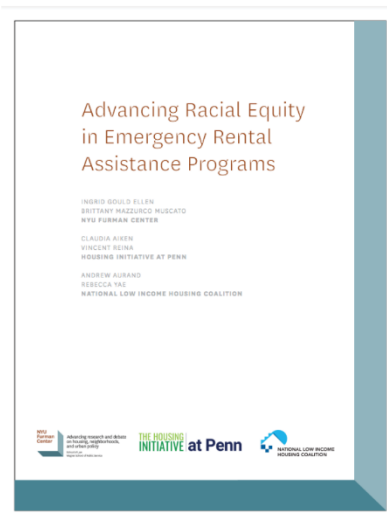
Resources

- ✓ [NLIHC Emergency Rental Assistance Database](#)
- ✓ [NLIHC Emergency Rental Assistance Dashboard](#)
- ✓ [NLIHC Emergency Rental Assistance Resource Hub](#)

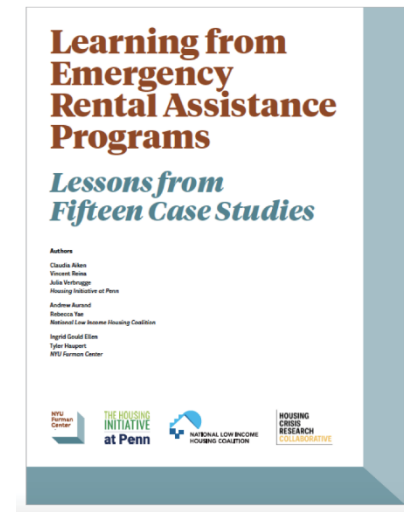
Briefs and Reports



- Report on first wave of survey results



- Lessons for advancing racial equity, based on survey and case study research



- Full report on case study research

Acknowledgments

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Updates on Extension of the CDC Moratorium & the Administration's Actions to Prevent Evictions

Gene Sperling

*American Rescue Plan Coordinator &
Senior Advisor to President Biden*

The White House

Updates on Extension of the CDC Moratorium & the Administration's Actions to Prevent Evictions

Noel Poyo

*Deputy Assistant Secretary for Community
Economic Development*

US Department of the Treasury

End Rental Arrears to Stop Evictions (ERASE) Project

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CALL TO ACTION

*Ending Rental Arrears to Stop Evictions
(ERASE)*

Provides a Framework To...



- ***Build shared momentum*** in preparation for end of moratorium
- ***Prevent evictions*** and assist those most in need and as quickly as possible
- ***Provide concrete action items*** that will have the most impact
- ***Create forums*** for shared learning and support
- ***Develop tools, resources,*** and emerging models
- ***Build foundation*** to meet long term housing goals related to ERA

Everyone Can Participate



- **Governors and Mayors.** Adopt the state and local policies provided in the CTA and ERA check lists.
- **Program Administrators.** Utilize the CTA and tools to ensure that your ERA program is accessible, streamlined and low barrier.
- **State and Local Courts.** Utilize ERA to create or enhance eviction prevention and diversion activities in the courts.
- **State and Local Coalitions.** Encourage your state and local administrators to implement key items into your local ERA programs. Send letters and written guidance, convene stakeholders, including tenants and other state and local coalitions to add their voice to the effort. Track data.
- **Tenants and Low-Income Renters.** Share your experience. Assist neighbors and friends who might be in need. Influence opportunities to course correct.

ERASE Call to Action



To prepare for the end of the moratorium, NLIHC is asking state partners, local jurisdictions, and Emergency Rental Assistance Program (ERAP) administrators to focus on three key areas to ensure that ERAP is **visible, accessible, and preventive**:

- 1. Visible:** Conduct equitable and robust marketing and outreach efforts to ensure that all landlords and low-income renters know about the Emergency Rental Arrears Program (ERAP) and how to access it in their community.
- 2. Accessible:** Support access to and disbursement of financial support to landlords and tenants by ensuring an accessible, streamlined, and low-barrier ERAP application process.
- 3. Preventive:** Prevent housing displacement by creating formal partnerships with your state and/or local court to support eviction prevention and eviction diversion in coordination with ERAP.

DRAFT ERASE CTA Check List: Visible



Households most in need and with multiple barriers must be able to access ERA when they need it most. States and localities must conduct equitable and robust marketing and outreach efforts to ensure that all landlords and low-income renters know about ERA and how to access it.

- ☐ **Provide marketing and outreach materials** in multiple languages as well as materials that are accessible to people living with disabilities.
- ☐ **Distribute program information and/or conducting intake at critical points of intervention** such as courts, libraries, shelters, food pantries, housing counseling offices, health centers, vaccination sites, schools and others to increase knowledge about ERA and proactively target extremely low-income households that have experienced loss of job or income, financial hardship or crisis. See: [Santa Clara ERA Case Study](#)
- ☐ **Convene stakeholders**, including tenant organizers, landlord, apartment, realtor and homebuilder associations state and local government officials, and other key partners to urge them to use their broad networks to raise awareness of the availability of ERA.
- ☐ **Share information about the availability of ERA directly with renters and landlords.** For example, local governments can share information about ERA to all locally registered rental property owners, using existing databases.
- ☐ **Engage, empower, and encourage tenant organizations** to inform other renters in their community about the availability of and how to access ERA rental assistance.

DRAFT ERASE CTA Check List: Visible (continued)



- ❑ **Engage public housing authorities** and property managers to inform them about ERA and develop mechanisms to directly refer tenants in need.
- ❑ **Identify and partner with community groups that community members trust.** Contract with CBOs, particularly organizations providing services to BIPOC and extremely low-income communities to provide outreach and navigation services.
- ❑ **Utilize emergency communication systems** (such as text alerts used during the pandemic and during major disasters) to directly share ERA information with renters.
- ❑ **Contract with peers, low-income renters and people who have been beneficiaries of ERA programs** and services as community navigators to assist others through the process.
- ❑ **Establish “ERA Tables” in courts** for community service organizations to provide applications and have staff available to assist landlords and tenants.
- ❑ **Develop a Data Dashboard** to assist with transparency, collaboration and problem solving.

DRAFT ERASE CTA Check List: Accessible



Households most in need may have difficulty navigating lengthy applications and meeting burdensome documentation requirements in time to avoid a looming eviction. State and local programs must support access to and disbursement of financial support to landlords and tenants by ensuring an accessible, streamlined, and low-barrier ERAP application process. State and local program administrators should:

- ☐ **Co-design the program** with low-income renters, community members and partners. See Santa Clara Case Study.
- ☐ **Applications are accessible** particularly to marginalized populations, including BIPOC, people with disabilities, immigrants, people with limited English proficiency, and others should have full and equitable access to ERA resources.
- ☐ **Allow for Direct to Tenant Assistance** to ensure renters can receive needed assistance, regardless of their landlord's willingness to participate.
- ☐ **Prioritize** households with the lowest incomes, greatest need and ensure prioritization addresses racial equity. See: [Prioritization in Emergency Rental Assistance Programs](#)
- ☐ **Subcontract with legal aid organizations**, including those working directly out of eviction courts, to directly administer ERA funds.

DRAFT ERASE CTA Check List: Accessible (continued)



- ❑ **Utilize the maximum allowable administrative cost allowance** to support infrastructure and technology that will support program implementation.
- ❑ **Utilize the maximum allowable housing stability services allowance** to support outreach, housing navigation, case management and other services that will assist households in accessing and successfully navigating ERA and stabilizing their housing for the long term.
- ❑ **Develop local protocols and procedures for data and information sharing**, for targeting the most marginalized populations, creating referral processes and to share income and other documentation needed to support successful and complete applications.
- ❑ **Ensure broad use of proxies for eligibility and self-attestation** including categorical eligibility if an applicant is receiving other federal, state, or local government assistance or fact-based proxies, as described in the Treasury FAQ.
- ❑ **Allow third party applicants** (such as legal aid attorneys, shelter or service providers, teachers, etc.) to apply on behalf of a tenant.
- ❑ **Develop and regularly update a state or local ERA Data Dashboard** to share ERA program data, conduct continuous quality improvement and promote program transparency. Examples can be found on the [NLIHC Resource Hub](#).

DRAFT ERASE CTA Check List:

Preventive



ERAP programs should aim to prevent eviction and housing loss for the lowest-income and the most marginalized households. This requires providing emergency assistance, as well as addressing systemic disparities and policies that have contributed to housing instability in the first place, particularly for low-income households and BIPOC.

States and localities should undergo activities that prevent eviction, housing displacement and homelessness by offering flexible, holistic and preventative interventions and creating formal partnerships with state and/or *local courts to support eviction prevention, providing a bridge to additional housing stability services and other supports*. As such state and local governments and administrators should:

- ☐ **Utilize funds for eligible “Other Expenses”** that will support housing stability
- ☐ **Enact local eviction moratoria** while they work diligently to distribute ERA. *Link to NY*
- ☐ **Utilize ERA funding to fund legal attorneys** to protect those renters facing eviction.
- ☐ **Develop and implement policies to seal eviction records** that occur during or stem from nonpayment of rent during the pandemic, so that the filing does not make it more difficult for renters to find housing in the future.

DRAFT ERASE CTA Check List: Preventive (continued)



- ☐ **Develop a direct line of communication with courts** about the availability of ERA funds and develop procedures and protocols to identify and refer tenants and landlords who may be in need.
- ☐ **State courts should adopt policies and procedural** safeguards to ensure tenants have knowledge about potential assistance, additional time for discovery, access to legal representation, and other measures, including:
 - ☐ Judges to postpone hearing eviction cases to give renters the opportunity to apply for and receive ERA.
 - ☐ Barring landlords from evicting tenants while an application is pending.
 - ☐ Barring landlords receiving ERA from evicting renters for at least 3 months.
- ☐ **Provide a bridge to longer-term or intensive housing stability supports** for household who have greater needs such as a history of homelessness, chronic health conditions or disabilities.
- ☐ **Provide or coordinate with case management services** to connect households to income, employment, education, childcare, and other supports that will assist with housing stability.

Coming in July...



- ***ERASE Webinar Series***
- **Final ERA Implementation Check Lists**
- **ERASE Capacity Building RFP and Cohort**
- **Research, Case Studies and Additional Resources**

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Advancing Long Term Housing Solutions: Updates & Next Steps

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Next Steps

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Resources

NLIHC's HoUSed Campaign
(nlihc.org/housed): Campaign
Updates