# BEYOND HOUSING STABILITY

UNDERSTANDING TENANT AND LANDLORD EXPERIENCES AND THE IMPACT OF EMERGENCY RENTAL ASSISTANCE



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# **EXECUTIVE SUMMARY**

he COVID-19 pandemic and its economic impact caused millions of people to fall behind on their rent, placing them at risk of eviction and increased exposure to a life-threatening virus. More than 8 million renter households - the great majority of them low-income and disproportionately people of color - were behind on their rent by the end of 2020.¹ In response, the federal government created the Emergency Rental Assistance (ERA) Program, a temporary initiative administered by the U.S. Department of the Treasury (Treasury) and designed to help low-income renters address rent and utility arrears, and appropriated an unprecedented \$46.55 billion in funding. With guidance from Treasury, state and local governments designed and scaled up systems to distribute aid to renters and landlords - a significant undertaking during a global pandemic. As of December 2022, more than 10.7 million ERA payments had been made to households across the country.

The fundamental goal of ERA was to keep people housed. In pursuit of this goal, site-level program administrators were given significant control over how they structured their programs, from outreach to application processing to payment. In setting up their programs, administrators were influenced by their prior experiences with other emergency rental assistance programs, Treasury's shifting guidance and priorities for the ERA program, and their jurisdictions' infrastructural and technological constraints. Program administrators reported that they had never implemented a program in such a short amount of time and under such extreme pressure. High volumes of applications, threats of increased evictions, political attention, and the threat of reallocation led most program administrators to strive to disburse funds quickly, while ensuring their programs adhered to changing regulations and maintained high levels of program integrity.

Safe, stable, and affordable housing has long been recognized as a determinant of health, wellness, and economic mobility. This study examines tenant experiences applying to ERA and assesses the program's success in promoting housing stability, financial security, health, and child well-being during a national emergency, while also seeking to understand what lessons can be gleaned to inform future housing stability programs.

Applicant-level administrative, survey, and focus group data from five primary sites, as well as survey data from five additional sites, were used to evaluate how tenants and landlords experienced the ERA program and to measure tenant outcomes. In particular, this study seeks to (1) reveal the characteristics of those households who applied for ERA through the study sites; (2) shed light on the experiences of tenants who applied for ERA, including their likelihood of receiving assistance; and (3) measure the impact of ERA on short-term tenant outcomes, such as housing stability, financial well-being, physical and mental health, and several child-related outcomes.

<sup>1</sup> Andrew Aurand and Daniel Threet, "The Road Ahead for Low-Income Renters," July 2021.

### **METHODOLOGY**

The study uses qualitative and quantitative methods to assess tenant and landlord experiences with ERA. We included 10 sites, with an eye towards geographic diversity and program size. For the five primary sites (Allegheny County, Pennsylvania; City and County of Denver, Colorado; Louisville/Jefferson County, Kentucky; Northern Ponca Housing Authority; and the State of Oregon), we distributed tenant surveys, analyzed administrative data, interviewed program administrators, and conducted landlord and tenant focus groups. We worked with five additional sites (Baltimore County, Maryland; Come Dream Come Build in Cameron County, Texas; Charlotte-Mecklenburg County, North Carolina; the State of Connecticut; and Byrd Barr Place in King County, Washington) to administer tenant surveys. Across all sites, 10,918 survey responses were collected, including 8,430 from respondents who had received ERA funding and 2,488 from respondents who had not received funding by the time they completed the survey.

The study has two important limitations: (1) participating programs may have had greater capacity, interest in research, and desire to share data than other programs, meaning some of the study's findings may not be generalizable to all ERA programs; and (2) the study's overall findings reflect pooled outcomes across all sites, rather than for individual sites, due to sample size concerns for some sites and data-sharing agreement restrictions.

## CHARACTERISTICS OF HOUSEHOLDS APPLYING FOR ERA

Program administrators used various outreach strategies to target different populations in their communities. Programs' outreach techniques included partnering with local community-based organizations in high-need places (like drop-in centers), using targeted social media and mailers to reach those in areas with high eviction risks, and adopting specialized outreach to Spanish-speaking households. Tenants learned about ERA most commonly through online information (35.2%), family members or friends (23.5%), and community organizations (12.8%).

Most ERA applicants faced significant financial hardships. Nearly 90% of survey respondents were behind on rent when they applied for assistance, more than half were behind on their utility payments, and one out of every five respondents had an eviction filing against them. More than half of survey respondents had lost their jobs or had their work hours reduced, while many others had given up work hours to care for a child or family member. Sixty-four percent of survey respondents indicated that a member of their household had tested positive for COVID-19 in the year prior to taking the survey.

## TENANT EXPERIENCES WITH THE ERA PROGRAM

Application processes across ERA programs varied widely, resulting in an array of tenant experiences. Depending on the jurisdiction, a tenant may have had access to a network of community-based organizations aimed at providing outreach and assistance in the application process. The technology used to enable tenants or landlords to submit applications also differed. Some programs designed their own internet-based portals, while others used "off-the-shelf" programs, which in some instances limited administrators' flexibility.

Many ERA programs made use, at least to some extent, of flexibilities allowed by Treasury to reduce tenants' barriers to assistance. Each of the primary sites examined in this study allowed self-attestation for at least one documentation requirement used to establish eligibility. Two programs used categorical eligibility, and three programs used fact-specific proxy as alternatives to income documentation. Four programs provided direct-to-tenant assistance when landlords refused to participate.

Despite programs' efforts to reduce barriers and ensure accessibility, tenants and landlords still faced challenges in the application process. More than half (50.8%) of survey respondents reported facing at least one challenge in submitting their application. These challenges included not knowing whom to call for help (22.6%) and encountering applications that were confusing (14.7%), too long (9.8%), and hard to locate (8.1%). In their focus groups, tenants noted the challenges posed by a lack of clear instructions. Survey respondents also faced challenges in engaging their landlords (17.1%), providing required documentation (14.1%), and accessing the application portal because of limited internet access (6.2%).

Not surprisingly, the more challenges applicants faced, the less likely they were to receive assistance, and the longer they tended to wait when they did receive it. Low-barrier and flexible application processes, as well as the availability of application support (such as help understanding the application process, gathering required documents, and uploading documents online), were associated with applicants receiving funding. In particular, our research indicates that:

- Nearly 88% of applicants who faced no challenges during the application process were approved for assistance, while less than 55% of applicants who faced five or more challenges were approved.
- 86% of respondents who received help during the application process were approved
  for funding, compared to 79.9% of respondents who received no help. Respondents
  who received no help during the application process were more likely to have been
  denied assistance or still have pending applications.

Programs participating in the study appear to have approved funds in a manner that did not appear to reproduce historic inequalities. Seventy-seven percent of survey respondents received assistance, but the share was higher among members of certain subgroups, including people with disabilities (79.1% received funding) and those for whom English was a second language (82.8%), as well as Black (78.2%), Asian or Pacific Islander (80.6%), and bi- or multi-racial applicants (80.1%).

### ERA'S SHORT-TERM IMPACT ON HOUSEHOLDS

Preliminary survey analysis suggests that those who received ERA funding experienced more positive outcomes than those who did not receive funding when measured by several metrics of housing security, financial well-being, outcomes for children, and general health. We also asked tenant focus group participants to reflect on the effects ERA had or could have had for them. For those who received ERA, the assistance provided rent relief, peace of mind, and an ability to meet other household needs. Some participants, however, faced housing precarity again after their assistance ended. Participants who did not receive assistance suggested that it

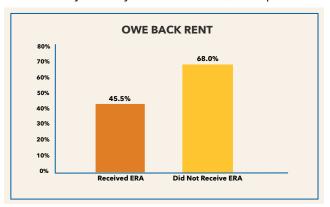
could have stabilized their financial situation and improved their relationship with their land-lord, allowing them to avoid having to move or being evicted.

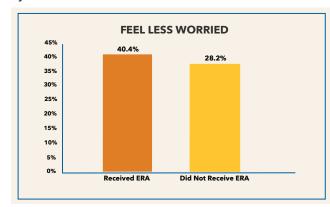
Most participants in landlord focus groups said the program provided critical support at a time when they were struggling to collect rents and meet their own financial obligations, but participants also recognized the need for improvements to program implementation. Many landlords observed that ERA helped some tenants who were truly in need and that the program prevented evictions and tenant turn-over. At the same time, landlords stated that simplified processes, transparency about application status, and responsive administrators would have addressed many of the concerns they had about the program. Most landlords in focus groups said they would participate in a future version of the program.

# Housing Security and Financial Well-Being

Survey respondents who received ERA funding were more likely to be living in their own apartment or home (as opposed to living with family or friends or being unhoused), were less likely to owe back rent, and were less worried about their overall housing status at the time of the survey. Moreover, households that did not receive ERA were more likely to experience homelessness than households that received ERA. While more than half of survey respondents were not financially stable at the time of the survey, either because they had taken on debt or were living on their savings, those who had received ERA were less likely to have taken on debt. Focus group participants who received assistance reported that ERA gave them breathing room to catch up on necessary payments and address other basic household needs.

Of survey respondents who received assistance, 45.5% currently owed back rent, while 68.0% of those who did not receive assistance owed back rent. Slightly more than 40.0% of survey respondents who received ERA reported a decrease in the time they spent worrying about their ability to stay in their home, compared to only 28.2% of those who did not receive ERA.



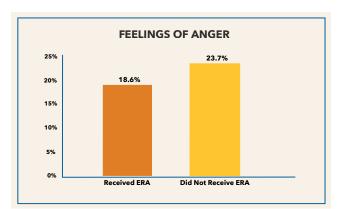


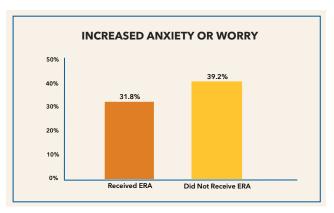
#### Outcomes for Children

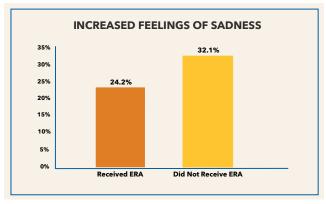
Children are impacted in both the short and long term by the financial and housing stability of their household.<sup>2</sup> Children in financially distressed households can often sense stress and may in consequence exhibit feelings of anger, anxiety, sadness, and irritability. Our survey data indicate that children living in households that received funding experienced these stressors less often during the month prior to our survey than children living in households that did not receive funding:

<sup>2</sup> Veronica Gaitan, "How Housing Affects Children's Outcomes," January 2019.

- 18.6% of households that received ERA reported that children in the household showed feelings of anger compared to 23.7% of households that did not receive ERA.
- 31.8% of households that received ERA reported that children showed increased anxiety or worrying in the previous month compared to 39.2% of households that did not receive ERA.
- 24.2% of households that received ERA reported that children showed increased feelings of sadness in the previous month compared to 32.1% of households that did not receive ERA.



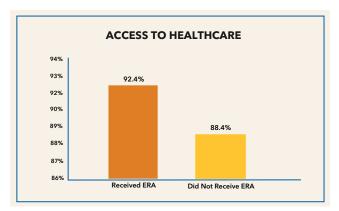


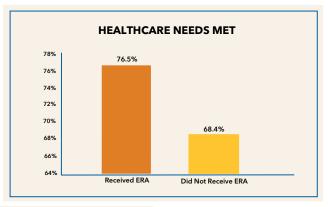


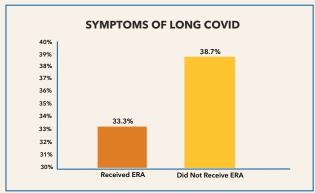
### Healthcare Access and General Health

Likewise, receiving ERA was associated with both increased access to healthcare and better overall health:

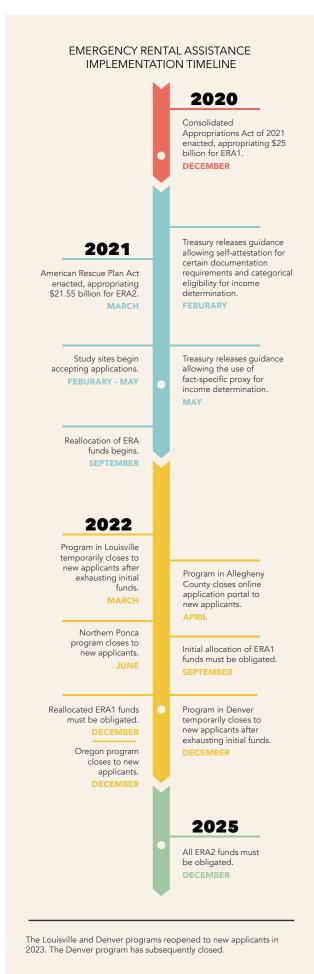
- Of respondents who received ERA, 92.4% reported having access to healthcare compared to 88.4% of respondents who did not receive ERA.
- 76.5% of households who received ERA reported their healthcare needs were being met compared to only 68.4% of those who did not receive ERA. After controlling for other factors like age, language, race, and ethnicity, respondents who received ERA were 40% more likely than those who did not receive assistance to report that their health and well-being were the same or better than a year ago.
- Of respondents who received ERA, 33.3% said someone in their household had experienced symptoms of "long COVID" compared to 38.7% of those who did not receive ERA.







Even though ERA was associated with higher levels of housing stability, child well-being, and health during the COVID-19 public health crisis, tenants, landlords, and administrators who participated in the focus groups and interviews all agreed that the need for assistance extended beyond what ERA could provide, especially when it came to the number of households in need of help and the need among ERA recipients for assistance to continue for a longer period than was feasible for a temporary program. As one administrator put it, their ERA program transformed into a (short-term) "Section 8 program that we couldn't sustain," even while it benefited the community. As this report shows, emergency rental assistance programs are instrumental in keeping renters stably housed and supporting well-being and health during unexpected crises, but such programs do not end the need for longer-term housing assistance, which must be increased to a scale that can serve all eligible households.



# THE EMERGENCY RENTAL ASSISTANCE PROGRAM: POLICY CONTEXT

■he Emergency Rental Assistance (ERA) Program was authorized and funded through two pieces of legislation: the "Consolidated Appropriations Act of 2021," enacted in December 2020, and the "American Rescue Plan Act" (ARPA), enacted in March 2021. Between these two pieces of legislation, Congress appropriated an unprecedented \$46.55 billion for states, localities, Native American Tribes and Tribally Designated Housing Entities (TDHEs), and territories to provide emergency rental assistance for lowincome households during the COVID-19 pandemic. More than 514 ERA programs were created by state and local governments and organizations between 2021 and 2022.3

The legislation creating ERA established that funds could be used to pay for rental and utility arrears and three months (at a time) of future rent. The funds made available through the Consolidated Appropriations Act of 2021 (referred to as "ERA1") could be used to cover a maximum of 15 months of assistance in total, while the funds made available through ARPA (referred to as "ERA2") could be used to provide up to 18 months of assistance, inclusive of any ERA1 assistance received by a household. Grantees were also permitted to use funds to cover other housing expenses (e.g., relocation expenses, late fees, or hotel and motel stays). In the cases of both ERA1 and ERA2, up to 10% of funds could be used to support housing stability services (e.g., legal assistance, housing counseling, or case management).

<sup>3</sup> National Low Income Housing Coalition (2020-2022), COVID-19 Emergency Rental Assistance Database. Available at: https://bit.ly/RA-database

Eligibility for ERA1 and ERA2 was determined by three criteria: renter households had to (1) have incomes at or below 80% of the area median income (AMI); (2) demonstrate a risk of experiencing homelessness or housing instability; and (3) have a member who had either qualified for unemployment benefits or experienced a COVID-19-related financial hardship due "directly or indirectly" to COVID-19 (ERA1) or "due to or during the pandemic" (ERA2). Programs were required to prioritize assistance for households with incomes that were less than 50% of AMI or households with at least one member who had not been employed for at least 90 days.

To reduce barriers for tenants, grantees were allowed in February 2021 to begin accepting self-attestations from applicants instead of traditional documentation to show they met eligibility criteria and owed rental arrears. At that time, Treasury also began to permit programs to use categorical eligibility – which allows grantees to establish applicants' income-eligibility for ERA via a determination-of-eligibility letter from another government program or agency. A few months later, in May 2021, Treasury introduced fact-specific proxy – which enables a program to use other facts, such as the median income of a household's census tract, to infer the household's income as an additional method to verify eligibility. The decision to allow these flexibilities was in stark contrast to initial ERA guidance, released in January 2021, which required programs to obtain source documentation of a household's income, as well as evidence of COVID-19 hardship.

ERA guidance allowed grantees to provide assistance directly to tenants, with some restrictions. Under ERA1, grantees could provide assistance directly to tenants, but only after attempting and failing to obtain landlord participation. ERA2 funds could be provided by grantees directly to tenants without first seeking landlord participation.

Treasury was statutorily required to reallocate ERA funds from grantees with "excess" funds to grantees in need of additional resources beginning in September 2021. Grantees were required to meet a gradually increasing expenditure benchmark to avoid having funds reallocated. The majority of ERA1 funds had to be obligated by September 30, 2022. Reallocated ERA1 funds could be obligated until December 29, 2022. Programs are permitted to use ERA2 funds through September 30, 2025, although it is likely that ERA funds will be exhausted long before 2025. Indeed, by December 2022, approximately 70% of ERA2 funds had been spent on assistance to households, administrative expenses, and housing stability services.<sup>5</sup>

<sup>4</sup> Andrew Aurand, Emma Foley, and Sophie Siebach-Glover, "Implementing Fact-Specific Proxy in ERA Programs: Key Considerations and Lessons Learned," February 2022.

<sup>5</sup> U.S. Department of the Treasury, ERA1 & ERA2 Quarterly Demographic Data for Q1 2021 through Q4 2022. Available at: https://bit.ly/46ENwEv

# **METHODOLOGY**

his report uses qualitative and quantitative methods to examine the administration of ERA programs at 10 sites in total. We distributed applicant surveys, utilized administrative data, interviewed program administrators, and conducted landlord and tenant focus groups at five primary sites (Allegheny County, Pennsylvania; City and County of Denver, Colorado; Louisville/Jefferson County, Kentucky; Northern Ponca Housing Authority; and the State of Oregon). For five additional sites (Baltimore County, Maryland; Come Dream Come Build in Cameron County, Texas; Charlotte-Mecklenburg County, North Carolina; the State of Connecticut; and Byrd Barr Place in King County, Washington), we only administered applicant surveys. Our analysis also draws on publicly available data released by Treasury and the U.S. Census Bureau's American Community Survey, as well as public data made accessible through the Urban Institute's Emergency Rental Assistance Prioritization tool.

Sites were selected with an eye toward including state, local, and tribal programs and ensuring geographic diversity. The willingness of programs to participate was influenced by their capacity and interest in the research. Thus, the programs analyzed in this study are not a random sample but instead are administered by agencies with a vested interest in effective, equitable, and data-driven policy, a fact worth noting due to the latitude provided by Treasury in how ERA funds were administered. Tenants in programs that were not part of this study may have experienced more rigid requirements and less generous funding formulas than tenants in the programs that are discussed in the report. Differences in programs regarding their use of flexibilities granted by Treasury are important to note when considering how to structure programs at the federal, state, or local levels in the future; however, these differences are not investigated fully here.

### DATA SOURCES AND LIMITATIONS

Data utilized in this report include quantitative data collected through administrative datasets and applicant surveys, as well as qualitative data collected through program administrator interviews and landlord and tenant focus groups.

## **Tenant Surveys**

The Housing Initiative at Penn (HIP) and National Low Income Housing Coalition (NLIHC), in consultation with primary site partners, designed and distributed a survey tool<sup>6</sup> to capture the experiences of households that had applied for assistance, regardless of funding status. All tenants who completed the survey were entered in a lottery, and 25 survey respondents from each site were selected to receive a prepaid Visa debit card in the amount of \$100 dollars. Our analysis includes 10,918 surveys collected across 10 sites between October 2022 and February 2023. Of the survey responses collected, 8,430 survey respondents (77%) indicated that they received ERA funding and 2,488 indicated that they did not receive funding by the time they completed the survey. Funding rates varied among sites (Table 1).

<sup>6</sup> The survey tool, consent language, and compensation language were approved by the Internal Review Board at the University of Pennsylvania.

Table 1: Survey Response Rates for Participating Sites			
	Survey Participants	Survey Participants with Funding (%)	
PRIMARY SITES			
Allegheny County, Pennsylvania	1,972	81.4%	
City and County of Denver, Colorado	351	90.0%	
Louisville/Jefferson County, Kentucky	881	63.2%	
Northern Ponca Housing Authority	69	94.2%	
State of Oregon	3,210	85.3%	
SURVEY-ONLY SITES			
Baltimore County, Maryland	1,215	61.0%	
Charlotte-Mecklenburg County, North Carolina	236	69.9%	
State of Connecticut	2,887	74.7%	
Come Dream, Come Build, Cameron County, Texas	63	87.3%	
Byrd Barr Place, King County, Washington	34	94.1%	
Total	10,918	77.2%	

The survey was designed to capture household characteristics; tenant experiences applying for assistance; key indicators of tenant housing and financial stability; tenant physical health, including COVID-19 status, COVID-19 hospitalizations, and mental health; and measures of well-being of children in the household. HIP and its partner sites administered the online survey through the secure survey platform Qualtrics in eight languages: English, Spanish, Chinese, Arabic, Nepali, Russian, Vietnamese, and Somali.

Figures throughout the report are based on analyses of these cross-site survey data. HIP used descriptive statistics to understand who took the survey and how survey respondents experienced the ERA program. Survey responses rather than administrative data were used to determine whether respondents had received funding or not in order to draw from a broader set of sites. T-tests and chi-square tests were conducted to identify whether respondents' experiences significantly differed by group, especially between respondents who were funded and those who were not by the time they took the survey. Finally, a series of logit regression analyses were completed to test the impact of funding on housing status and health and well-being, while controlling for whether a respondent was housed in a rental unit (e.g., living in a house, apartment, or condominium that the respondent was renting) when applying for ERA and their level of anxiety about staying in housing when applying, as well as the site, language, ethnicity, race, age, and presence of children in the household.

For sites that provided administrative data, applicants who received funding were more likely to complete our survey. We believe that this pattern is also true for sites for which we do not have administrative data. Recruitment for the survey occurred primarily through email and social media and the survey was administered online. Thus, the survey was more accessible to ERA applicants who were digitally literate and had reliable internet access. We believe that this likely skewed the survey sample towards tenants with more resources and likely greater capacity to navigate the process of applying for ERA.

Table 2: Relationship between Percent of Applicants Who Took Survey and Area of Need

	Survey Response Rate in ZIP Codes in Top Quantile of Need	Survey Response Rate in ZIP Codes in Middle 50% Quantiles of Need	Survey Response Rate in ZIP Codes in Bottom Quantile of Need	
Allegheny County, PA	5.4%	4.8%	4.2%	
City and County of Denver, CO	14.0%	14.8%	17.3%	
Louisville/Jefferson County, KY	10.2%	3.6%	3.1%	
State of Oregon	4.1%	3.0%	3.3%	

To understand whether the survey response rates were biased toward low-income/high-need or higher-income/low-need communities, we compared survey response rates by ZIP codes in the top quartile, middle 50%, and lower quartile of need as identified in the Urban Institute's Prioritization Index for the four sites for which we also have adequate administrative data. The Prioritization Index measures neighborhoods' need for assistance by drawing on various indicators of housing stability, the presence of marginalized communities, and exposure to the economic and health impacts of COVID-19. The Index was meant to act as a tool for program administrators to guide ERA outreach and targeting.<sup>7</sup>

This analysis reveals no clear relationship between an area's needs and the percentage of ERA applicants who responded to our survey (Table 2). In general, applicants from areas with higher need were more likely to respond to our survey than applicants from areas with lower need. (For a visual representation of these trends, see Appendix B.) This trend does not hold true across all sites, however.

Because survey outreach relied on HIP's and NLIHC's partnership with local program administrators and nonprofits, the survey was administered across sites with relatively higher administrative capacity and where understanding and documenting tenant experiences was of interest to administrators and other key stakeholders. In other words, our survey documents the experiences of applicants to programs where administrators had relatively high capacity to engage with researchers. In consequence, our survey results may not be representative of the experiences of all tenants who applied for ERA nationally.

#### Interviews

To better understand critical decisions regarding how programs were implemented, NLIHC conducted hour-long interviews with 13 administrators from five programs: Allegheny County, PA; City and County of Denver, CO; Louisville/Jefferson County, KY; the State of Oregon; and Northern Ponca Housing Authority. Interviews were focused on program operations and how and why programs changed over time. NLIHC asked non-tribal program administrators about administrative structure; goals, priorities, and intended tenant impacts; and strategies used to achieve these goals. Tribal ERA programs faced unique housing challenges and needs, so NLIHC used a modified questionnaire to determine how these circumstances may have altered administrators' decisions.

<sup>7</sup> Samantha Batko et al., "Where to Prioritize Emergency Rental Assistance to Keep Renters in Their Homes," April 2021.

Several of the participating ERA programs were complex and reflected, in fact, multiple program arms, each with their own unique processes. For these programs (Louisville, Denver, and Oregon), we conducted supplemental interviews with staff at partner agencies and organizations to better understand the different pathways and challenges renters encountered when applying for ERA. NLIHC staff conducted interviews between July and November 2022. All interviews were recorded and then transcribed using Otter.ai.

## Focus Groups

Reinvestment Fund (RF) conducted 10 focus groups, two for each of the primary sites, with one focus group comprising tenants and the other landlords. In total, 39 tenants and 34 landlords participated in the focus groups (Table 3). The tenant focus groups included individuals who both did and did not receive assistance, though all individuals included had applied for assistance. The landlord focus groups likewise included both landlords whose tenants had applied for assistance successfully and those whose tenants had applied for assistance without success. Each focus group lasted 60 to 90 minutes.

HIP led outreach efforts for the tenant focus groups among survey respondents from the five sites. To ensure diversity by respondents' ZIP codes and funding status, HIP identified potential participants based on these characteristics and extended an invitation to the focus group in English through Qualtrics. RF recruited owners through local program administrators and trusted intermediaries (e.g., landlord associations). The tenant groups were demographically diverse (in terms of race, ethnicity, age, gender, and use of subsidy), and landlords were diverse in their portfolios (comprising, for example, owners of fewer as well as more than 10 units, and owners with tenants using Housing Choice Vouchers, as well as owners without such tenants). All tenant and landlord focus group participants were compensated for their time in the form of a \$50 gift card.

RF researchers led the focus groups using the Zoom remote meeting platform and transcribed and anonymized the sessions. The focus group questions were designed to collect information on overall experiences with the program as well as the impact of ERA on short-term outcomes. RF identified thematic responses, areas of agreement, and variations, including by geography.

Table 3: Focus Group Participants by Location					
Tenants Landords					
Allegheny County, PA	9	6			
City and County of Denver, CO	8	6			
Louisville/Jefferson County, KY	5	4			
Northern Ponca Housing Authority	7	7			
State of Oregon 10 11					
Total	39	34			

#### Administrative Data

Primary site partners shared administrative datasets with HIP and NLIHC using secure, password-protected platforms (in most cases, Box). These datasets were governed by data use agreements between HIP, NLIHC, and the sites. While fields included in each site's administrative dataset varied, in general HIP received and operationalized the following variables for 141,124 applications: name, contact information, address, application date, amount requested, amount paid, gender, and age.

While individual-level administrative data provide unique opportunities for analyzing program function, the capacity to establish and maintain systematic records varied from site to site. Not only were many of the programs set up from scratch, but they were also set up quickly to disburse funds as soon as possible. Many programs had limited on-the-ground experience setting up data systems, and Treasury did not offer a centralized system or technical assistance in support of data collection and administration. Sites handled this challenge in a variety of ways, including using ad hoc record keeping, allowing various partners within a site to carry out their own record keeping, and partnering with third party contractors to manage data infrastructure. This resulted in inconsistencies in variables like application status, race, and ethnicity that could not be reconciled between sites. Ultimately, the research team leveraged the application data to understand who applied for and received ERA funds within each site at the ZIP code level relative to need.<sup>8</sup>

We used Urban Institute's ERA Prioritization Index (May 2021) as a proxy for need.

# CREATING ERA PROGRAMS: REFLECTIONS FROM PROGRAM ADMINISTRATORS

n this section, we provide findings from interviews with program administrators across the five primary sites about the structure of their ERA programs. The decisions made by program administrators regarding the structure of their programs were influenced by their goals and priorities, and technological and partnership constraints. Further, as program administrators made clear, these programs were dynamic and evolved over time based on additional guidance from Treasury and administrators' shifting priorities.

Table 4: Program Characteristics						
		Allegheny County, PA	Denver, CO	Louisville, KY	Northern Ponca	Oregon
	Government administrator	Department of Human Services	Department of Housing Stability	Office of Housing & Office of Resilience and Community	Northern Ponca Housing Authority	Office of Housing & Community Services
PROGRAM BASICS	Geographic coverage	County-wide	County-wide	County-wide	Tribal area & tribal members nationwide	State-wide
BASICS	Treasury allocation	\$166.7 million	\$38.9 million	\$142.1 million	\$4.1 million	\$396.3 million
	Maximum length of assistance	15 months	18 months	18 months	15 months	15 months
	Application processing method*	AL	AL & CM	AL & CM	СМ	AL & CM
PROGRAM STRUCTURE	Prioritization beyond Treasury requirement		Risk of imminent eviction	Risk of imminent eviction		Household size, months of rental arrears, The Urban Institute Rental Assistance Priority Index, wildfire impact
	Application software platform	Custom system created with consultants	Third-party, 'off- the-shelf'	Third-party, 'off- the-shelf'	Internal system	Third-party, 'off-the- shelf'
	Self-attestation	x	х	×	х	х
PROGRAM	Categorical eligibility	х	×			
FLEXIBILITIES	Fact-specific proxy	Х	×	x		x
	Direct-to-tenant payments	Х	x	x		х
	Outreach	x	x	×	x	x
DARTNERCHISC	Application support	Х	×	×		×
PARTNERSHIPS	Application processing	Х	×			х
	Court-based	x	x	×		

Source: NLIHC COVID-19 Database (2020-2022) & program administrator interviews.

\*Note: AL indicates assembly-line, where application processing is broken down by steps. CM indicates case management, where one person processes all portions of an application.

Table 4 provides an overview of key program characteristics for the five primary sites. To process applications, administrators utilized two general approaches: "assembly line" and "case management." The assembly line approach broke application processing into discrete steps, with different staff or partners engaged at different steps, whereas the case management

approach involved one staff person following an application from beginning to end. One primary site used only an assembly line approach to process applications, one used only a case management approach, and three used a combination of the two approaches. To decrease documentation burden, all sites utilized self-attestation for at least one documentation requirement. Four sites utilized categorical eligibility or fact-specific proxy as an alternative form of income documentation. Four sites allowed direct-to-tenant payments. Partnerships played a key role in implementing ERA. Four sites formed partnerships for outreach to tenants and landlords, four worked with partners to provide application support, and three sites partnered with organizations to process applications. Three sites had partners that supported tenants in a court setting. For more detailed information on how each site was structured, see Appendix A.

The fundamental goal of all program administrators was to design programs that would keep people housed. While this goal remained consistent across programs, the way administrators realized this goal changed over time as priorities and circumstances shifted. Program administrators constantly balanced the requirements of delivering assistance quickly, adhering to changing regulations, and maintaining a high level of program integrity.

Throughout the duration of ERA, program administrators considered household stabilization, eviction prevention, and the addressing of other specific housing challenges - such as overcrowding - as the best way to serve their communities and designed their programs to help households in a variety of situations. For example, Denver covered rental debt obligation for a prior apartment if it hindered finding permanent housing, as well as relocation assistance and case management services. Louisville and Denver emphasized eviction prevention as a priority and devoted specific branches of their programs to addressing evictions in court. Tribal program administrators were particularly intent on addressing overcrowding, which they viewed as the primary form of housing instability in their communities.

A portion of households needed services beyond what ERA could provide. For example, staff from Allegheny County noted that "[o]ur goal initially was to stabilize households, get the rent burden off people if they couldn't afford it, catch people up if they were behind, and then allow for a grace period going forward if they wanted to continue to get rental assistance. I think what it turned into instead was a Section 8 program that we couldn't sustain. But that was our decision. And I think it was good. It did a great thing for our community, getting that money out the door."

Administrators had never implemented a program in such a short amount of time or under such extreme pressure. As such, in the beginning stages of ERA, priorities shifted in response to new circumstances rather than according to a proactively developed strategy. A program administrator in Oregon said of the effort that "[at times it] has been fairly reactive... Oh, there's this new bill, so we have to focus on [application processing speed]. I always think our hope [was] that we're prioritizing folks most in need.... But [we're also] reacting to the environment which we are in." Another shift for some programs occurred in the fall of 2021, when administrators received an influx of potentially fraudulent applications. To ensure program integrity, administrators increased the number of staff dedicated to compliance, conducted additional training with partner organizations, and added additional steps in the internal review process. Administrators noted that the increased focus on program integrity necessitated a tradeoff with disbursement speed (which slowed, at least temporarily).

## TECHNOLOGICAL AND PARTNERSHIP CONSTRAINTS

Program administrators structured their programs in light of the technological and partnership constraints they faced. Additionally, partnerships with nonprofits, community-based organizations (CBOs), and for-profit companies shifted over the course of the program.

Most programs used a third-party, "off-the-shelf" software system to process applications (see Table 4). Some software systems could link data from other state and local systems to integrate categorical eligibility or conduct outreach to at-risk households. Not all programs utilized a standardized software system; instead, some relied on their own internal systems to manage workflow. For some programs, the software system provided a single source of application information for both staff and applicants. Applicants could track the progress of their applications, and program administrators could see all communications that took place between staff and applicants. Other program administrators found that while their software systems were better than the alternative (e.g., a single spreadsheet), third-party software programs were often inflexible and could not be customized to match how the program processed applications. One administrator noted that "[u]sing a spreadsheet was not ideal. But we then went to Neighborly. And quite frankly, Neighborly was not ideal. It worked exactly the opposite of the way our program worked...We really had to come up with some workarounds with Neighborly after we shelled out a lot of money to make it work."

All primary sites utilized formal and informal partnerships with nonprofits, CBOs, and for-profit companies to operate their programs, although the structure of the partnerships and their roles varied across programs. The manner in which government agencies were required to contract with partners constrained or expanded the ways ERA programs were able to work with outside organizations. For example, Allegheny County collaborated with a network of nonprofits to implement its emergency rental assistance program, which was funded through an initial allocation that pre-dated ERA1 and ERA2 from the "Coronavirus Aid, Relief, and Economic Security Act" (CARES Act). However, the government agency's contracting process proved to be cumbersome, slowing the process with multiple partners. Based on that experience, the local government contracted directly with a single nonprofit to implement the more recent Treasury ERA program, and that nonprofit in turn contracted with a network of smaller nonprofits.

Contract structures with partners differed across programs. Some programs paid partners for performance (e.g., number of clients assisted, completed applications, and applications funded), while others offered fixed payments to administer their program regardless of eventual outcomes. When payments were made also mattered - for example, whether partners were paid in advance, after the service was completed, or a combination of the two. Program administrators in Allegheny County felt it was crucial to pay small CBOs a stipend up front for helping applicants apply to the ERA program, given their limited financial capacity. Similarly, Denver provided a cash advance to all five contracted partners but also allowed partners to seek reimbursement after services were rendered.

In some cases, the role of partners shifted during the program. Of the program administrators interviewed, those in Oregon experienced the most dramatic shift regarding the role of partners. Initially, a network of Community Action Agencies (CAAs) was responsible for applicant intake, application processing, and handling potentially fraudulent applications. In December

2021, the Oregon legislature passed the "Safe Harbor Provision," which delayed the processing of evictions for 60 days for households that applied for ERA. This increased the pressure to process applications in a timely way, and the state agency transitioned away from using CAAs for application processing and instead began to use a for-profit contractor. Even so, tenants relied on their local CAAs for support in applying for the program, answering questions, and navigating systems used by the third-party contractor. The transition led to some tension with CAAs, and some interviewees worried it caused additional confusion for applicants.

# CHARACTERISTICS AND NEEDS OF APPLICANT HOUSEHOLDS

n this section, we draw on administrative, survey, and focus group data to examine the demographic characteristics of households that applied for ERA and the circumstances that led them to seek assistance. Many survey respondents (64.0%) indicated that a member of their household had tested positive for COVID-19 in the year prior to taking the survey (which

heir household had tested po	ositive for COVID-19			
Table 5: Survey Responden Housing Situations at A				
Rental Situation at Application	Percent of Respondents			
Behind on rent	87.1%			
Behind on utilities	53.6%			
Landlord filed an eviction case	21.7%			
Withholding rent because of a problem with my unit	2.9%			
Living Situation at App	lication			
Living in a house or apartment	94.6%			
With friends or family without paying rent	1.3%			
Respondents Experienced Financial	Hardship Because			
Their households were struggling to pay for necessities	46.6%			
They had lost their job	37.0%			
Their work hours were reduced	29.8%			
They had to quit their job or reduce the number of hours they were working in order to care for a child or family member	18.8%			
Someone else in their household had lost their job or had hours reduced	15.5%			
Frequency of Worry about Ability to Rem	ain in Home at Application			
Everyday	67.5%			
Most days	17.0%			
About half the days	4.4%			
A few days	6.6%			
Never	4.6%			
In the Two Years Prior to the Pandemic, Respondents				
Made a late utility payment	51.5%			
Made a late rental payment	46.9%			
Lived with friends or family and did not pay rent	13.3%			
Experienced eviction	13.0%			
Lived in a shelter	7.3%			
Lived in a car, unsheltered on the street, under a bridge, etc.	5.7%			
Spent an extended period in a healthcare	4.1%			

may have occurred either before or after they initially applied for ERA assistance), while 13.4% indicated that a member of their household had been hospitalized due to COVID-19 during this period.

In general, survey respondents were facing high levels of financial and housing instability when they applied for ERA (Table 5). A large majority of respondents reported being behind on rent (87.1%), and one out of five respondents indicated that their landlord had filed an eviction against them. Most survey respondents reported having lost employment or reduced work hours when they applied for assistance: over a third reported having lost a job (37.0%), and over a quarter reported having had their hours reduced (29.8%). Almost one in five (18.8%) respondents reported having to reduce their work hours to fulfill caregiving responsibilities. Such financial stress tended to translate into a high level of anxiety about housing. While the vast majority of survey respondents (94.6%) were renting a house or apartment when they applied for assistance, most worried about their ability to stay in their current housing every day (67.5%) or on most days (17.0%).

A significant number of survey respondents were struggling financially even before the pandemic. Approximately half of survey respondents had made a late rental (46.9%) or utility (51.5%) payment, 13.0% had experienced an eviction, 7.3% had lived in a shelter, and 5.7% had been unsheltered sometime in the two years prior to the pandemic.

# Demographic Characteristics and Geographic Priority

Our survey's demographic data help illuminate the characteristics of ERA applicants in the participating programs (Table 6). Across programs, 80.0% of respondents were female, while 43.4% identified as Black or African American, 45.7% as white, and 18.6% as Hispanic. More than three out of four respondents reported living in a multiple-person household, with 51.5% of respondent households having three or more people and 60.9% including children.

To understand whether applicants to the ERA programs run by our study sites represented low-income communities in need, we compared

Table 6: Demographic Characteristics of Survey Respondents			
Received assistance prior to taking survey	77.2%		
Asian or Pacific Islander	2.5%		
Bi- or Multi-Racial	5.4%		
Black/African American	43.4%		
Indigenous, Native American, or Alaska Native	2.9%		
White/Caucasian	45.7%		
Hispanic	18.6%		
Disabled	46.6%		
Female	80.0%		
Male	18.8%		
Non-Binary	1.2%		
Children in household	60.9%		
Household size: 1 person	22.7%		
Household size: 2 people	25.8%		
Household size: 3 people	22.0%		
Household size: 4 or more people	29.5%		

application rates to the Urban Institute's ERA Prioritization Index by ZIP code in our primary sites (Table 7). On average, a higher share of renter households in the highest-need ZIP codes applied for ERA compared to the share of renters in the lowest-need ZIP codes.

Table 7: Proportion of Renter Households in High and Low Priority ZIP Codes				
Site Proportion of Renter Households in High Priority ZIP Codes that Applied for Assistance, (Absolute Count) Proportion of Renter Households in Low Priority Codes that Applied for Assistance, (Absolute Count)				
Allegheny County, PA	23.6% (20,864)	12.3% (6,439)		
City and County of Denver, CO	2.2% (894)	0.8% (231)		
Louisville/Jefferson County, KY	14.5% (6,806)	7.5% (1,461)		
State of Oregon	16.3% (50,414)	12.7% (26,629)		

While generally larger numbers of renter households in high need areas applied for ERA, there are nevertheless high-need ZIP codes in which relatively few households applied for ERA. Most notably, this finding is observable in some rural areas where need was relatively high but the application rate was relatively low, pointing towards systemic barriers for applicants in rural areas. Maps illustrating these trends are included in Appendix B.

# TENANT EXPERIENCES OF ERA PROGRAMS

ousehold and programmatic factors impacted tenant experiences of ERA programs and contributed to or hindered the ability of tenants to learn about, apply for, and receive funding. Despite efforts to ensure accessibility, some tenants and landlords faced challenges in the application process, including confusing applications, burdensome documentation requirements, and a lack of support or communication from ERA programs. Unsurprisingly, the more challenges an applicant faced, the less likely they were to receive aid. Ready support from ERA program staff, including help with understanding the application process and gathering and uploading documentation, resulted in a higher likelihood of an applicant receiving aid.

In this section, we explore how tenants moved through ERA programs and the impact of ERA on the landlord-tenant relationship and the likelihood that tenants received ERA based on demographic and other characteristics.

# Learning about ERA

Programs used a variety of approaches to reach households and inform them about ERA. Some programs relied heavily on radio ads and online portals, while other programs conducted targeted outreach in partnership with local nonprofits and community-based organizations. Word of mouth also played a key role in informing tenants about ERA. To learn which methods households relied upon most, we included questions about how tenants learned about the rent relief program in both our survey and focus groups.

According to survey respondents, the most common way households learned about ERA was online (35.2%). Other common methods included learning about ERA from a family or friend (23.5%) or through a community organization (12.8%). Survey respondents also frequently added that they heard about ERA through their landlord (or property manager) or news media. Tenant focus group participants also mentioned learning about ERA from case workers, the local housing authority, and from calling 311 or another local government customer service number. Interestingly, most landlords in the focus groups said they heard about ERA from their tenants. In addition to tenants, landlords also heard about ERA from media coverage, landlord associations, and other organizations with which they worked.

# Applying for ERA

The processes for applying for and receiving ERA funds varied across sites. Some programs relied heavily on internet-based portals through which applicants could apply and submit documentation, while others worked in partnership with a variety of existing organizations, allowing for multiple avenues through which tenants and landlords could submit applications for funding. Many programs used a combination of the two methods to assist different tenant populations. ERA application processes were often complex, with some administrators managing various entry points for applicants and orchestrating outreach across large networks of organi-

<sup>9 &</sup>quot;Landlord" was not included as a survey option. However, it was the most frequent text entry by respondents who indicated learning about ERA from a source other than those listed on the survey.

zations. Unsurprisingly, the greater the number of entry points available and partner agencies involved, the greater the variability in experiences for tenants and landlords.

Applicants to some programs found the application process largely straightforward, while applicants to other programs found the process more challenging. Even within the same program, tenants' experiences varied. In the Oregon tenant focus group, for instance, many participants described the application process using terms like "simple" and "easy." Likewise, all focus group participants from Northern Ponca agreed that the application process was quick and easy, with several emphasizing how quickly they had finished – in fewer than 10 minutes – and mentioning the application's clarity and the fact that it had "just a few questions." One participant reported being surprised at how easy the application process was, and another remarked that it was "extremely easy, easy even for my elderly mother to do" because it did not require much in the way of computer skills. One tenant compared the application process favorably with other applications, describing it as "one of the best processes for assistance that I've ever experienced."

However, participants in ERA programs administered by other sites felt applications could have been easier to navigate. Difficulties included accidentally creating duplicate accounts and being unsure of how to delete them, being unable to collect the right documents, problems uploading documentation to the application, and a general need for assistance completing an online form.

Survey respondents faced similar challenges as those that were reported in the focus groups. Over half (50.8%) of survey respondents reported facing at least one challenge in submitting their application. Most frequently, applicants reported trouble with completing the application, including not knowing whom to call for help (22.6%), and applications that were confusing

(14.7%), too long (9.8%), and hard to locate (8.1%). Tenants also faced trouble engaging their landlord in the application process (17.1%), providing the required documentation (14.1%), and accessing the application portal either because of limited internet access (6.2%) or because they needed disability-related accommodations that were not provided (1.5%) (Table 8).<sup>10</sup> Focus group participants commented that the most common

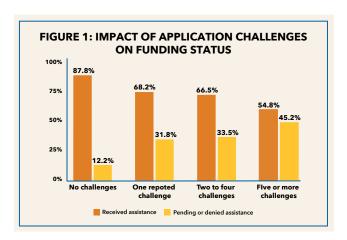
Table 8: Challenges Survey Respondents Experienced When Applying for ERA				
	Percent Percent of Those Reporting I Reporting Issue Who Received Funding			
Reported no issues when applying for funding	49.2%%	87.8%		
Did not know whom to call for help	22.6%	68.7%*		
Landlord was hard to reach or refused to participate	17.1%	59.5%*		
Application was confusing	14.7%	67.0%*		
Hard to find the required documentation	14.1%	65.4%*		
Application was too long	9.8%	67.9%*		
Trouble finding the application	8.1%	58.7%*		
Lack of internet access	6.2%	64.6%*		
Needed help related to sight, hearing, or another disability that was not provided	1.5%	53.8%*		

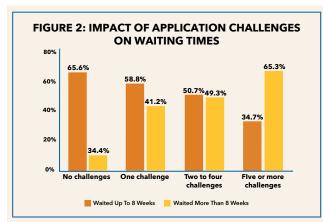
<sup>\*</sup>Funding rate for respondents reporting this concern was significantly different from survey respondents not reporting this concern as measured by a t-test with p-value of .05

<sup>10</sup> Our survey almost certainly under-samples applicants who needed accommodations in order to complete the application and for whom internet access posed a barrier because the survey was administered online with limited assistance.

obstacle to navigating the application process was difficulty finding answers to their questions about the application process and the status of their application. Tenants reported calling and emailing administrators – and sometimes even visiting administrators in person – for help with their ERA application but being unable to reach anybody or not receiving a response. Moreover, some application challenges prevented eligible households from applying to ERA. Some focus group participants reported knowing tenants who would likely have benefited from ERA but who did not apply due to the amount of paperwork required and the length of time it took to complete the application.

Not surprisingly, respondents who reported a greater number of challenges in submitting applications were less likely to receive funding than respondents who did not face challenges or faced fewer challenges (Figure 1). Applicants who reported experiencing none of the challenges included in our survey were funded 87.8% of the time, while applicants who faced five or more of these challenges were funded at a rate of only 54.8%. Further, applicants who faced more challenges also tended to wait longer to receive funding than applicants who faced fewer challenges (Figure 2): 65.6% of applicants with no reported challenges and 58.8% of applicants with one reported challenge received an ERA determination within eight weeks. Meanwhile, only 34.7% of applicants with five or more challenges received a determination within eight weeks, while the other 65.3% waited more than eight weeks.





### Tenant-Landlord Relationships in the Context of ERA

As mentioned above, more than one in six survey respondents (17.1%) indicated that their landlord created challenges during their application process. Of those who indicated that their landlord was hard to reach or refused to participate, 59.5% received funding. However, when engaged, landlords could be extremely helpful with the ERA application process. For example, several tenant focus group participants reported that they first learned about ERA from their landlord and that their landlord actively encouraged them to apply. Programs also provided applicants with support in collaborating with their landlords: more than one in 10 survey respondents (12.5%) reported that they received assistance in communicating with their landlords during the application process.

### The Role of Documentation Requirements in the ERA Application Process

ERA programs were tasked with determining the eligibility of applicant households without imposing undue documentation burdens. All programs that participated in our study allowed

self-attestation as an alternative form of documentation for at least one requirement. Nevertheless, providing the required documentation was a challenge for nearly one of every seven respondents (14.1%) who applied for ERA. Respondents who had trouble providing documentation most often struggled with supplying proof of tenancy (42.0%), proof of lost income (40.1%) and other income documentation (33.3%), and proof of COVID-19-related expenses (31.9%) (Table 9).

Table 9: Specific Documentation Challenges			
Percent with Specific Challenge (Of Those Reporting Any Documentation Challenges)			
Birth certificate	9.5%	146	
COVID-19-related expenses	31.9%	491	
Income documentation	33.3%	513	
Lost income	40.1%	617	
Proof of tenancy	42.0%	647	
Social security card	8.4%	130	

Beyond simply locating necessary documentation, applicants also needed to upload this documentation. Many ERA programs relied on online portals and were "digital first" in their design, creating a barrier for tenants without reliable internet access and those with limited digital literacy. Tenants in focus groups noted similar problems, including difficulties gathering necessary paperwork and uploading it to the online application. Many tenants, especially those outside of the Oregon and Northern Ponca systems, said they lacked support or clear instructions.

Tenants suggested linking the ERA application to other social service databases through Social Security numbers so that some application fields would pre-populate with basic information, streamlining the application process and imposing less of a burden on those with disabilities or those who were not comfortable with or skilled using computers. Such responses suggest a perceived utility in linking data systems across government agencies, an implementation change that while logistically difficult for administrators could have a profound impact on the ways in which government programs are experienced. Similarly, categorical eligibility, in which an applicant is eligible for assistance if they are already approved for a different benefit from the same or a different agency, could more easily be implemented with linked databases and reduce the application burden for some tenants.

### Waiting for Funding

Survey, administrative, and focus group data all suggest a significant lag time between the submission of applications by tenants, the review of applications by programs, and the disbursal of funding to tenants. Nearly four in 10 survey respondents (39.9%) reported waiting more than eight weeks to find out whether they would receive funding. Many focus group participants reported little communication from their program between when they applied and when they were approved. Indeed, many participants reported that they did not know whether they were approved until payment arrived. Such waiting periods were stressful for renters. Several focus group participants, meanwhile, reported that payments were sent to the wrong address. In this regard, Northern Ponca was a unique exception: applicants to the small tribal program reported that navigating the application process was surprisingly easy and that funds often appeared within a matter of days.

# Assistance with the Application Process

Providing application assistance was an eligible use of ERA funds. Still, more than half of survey respondents did not receive any type of help during the application process (Table 10). As mentioned above, tenants often faced difficulty tracking down answers to their questions during the application process and learning the status of their application once submitted. According to participants in focus groups, if staff from a program administering ERA contacted a tenant, it was usually to let the tenant know their application was incomplete. For many tenants, however, a general lack of clarity continued after their application had been submitted. In focus groups, tenants suggested that programs provide notification of some kind when applications were processed. Focus group participants also suggested that a readily available FAQ with answers to common questions (e.g., how long it would take to receive ERA, how many months assistance would cover, and whether funds could be used to pay late fees) would have been helpful during the application process.

Table 10: Types of Assistance Received during the Application Process				
Help explaining the program to landlord 12.5% 1,358				
Help finding the application	9.1%	985		
Help gathering required documents	19.0%	2,061		
Help understanding the application process	20.9%	2,274		
Help uploading documents to the online application	19.1%	2,077		
None	54.0%	5,874		
Other	5.0%	541		

Our survey results suggest that providing help and guidance to tenants during the application process improved the likelihood that they would receive assistance. Indeed, 86.1% of respondents who received help during the application process either received funding or were approved for funding and were waiting to receive it compared to 79.9% of respondents who received no help. Moreover, respondents who did not receive help were more likely to have been denied assistance compared to those who received help (9.5% vs. 5.5%) (Table 11). Applicants who did not receive help were also slightly more likely to have an application still under review compared to those who received help (10.6% vs. 8.5%).

Table 11: Impact of Receiving Assistance on Denied or Pending Applications				
Received Help with Did Not Receive Help w Application Application				
I have not received assistance but received a notice that I have been approved	6.4% (321)	4.8% (281)		
I received a notice that I was denied assistance	5.5% (275)	9.5% (560)		
My application is still pending or under review	8.5% (419)	10.6% (622)		
Yes, I have received assistance	79.7% (4019)	75.1% (4411)		
Chi-square test significant, p < .05.				

Some forms of application support were more important to a respondent's chance of receiving assistance than others. Survey respondents who received help understanding the application process, help gathering required documents, and help uploading documents online had significantly higher approval rates for ERA funds than respondents who did not receive such help (Table 12). Landlord education about the ERA program seemed to make a smaller difference to approval rates than other forms of help during the application process, even though landlords' lack of participation was the second most-cited challenge mentioned by survey respondents and those who cited this challenge exhibited some of the lowest approval rates among respondents (Table 8).

Table 12: ERA Approval Rates by Type of Help during Application Process						
Type of Help Received Help Did Not Receive He						
Help understanding application process*	89.1%	81.0%				
Help gathering required documents*	89.8%	81.1%				
Help uploading documents*	87.6%	81.6%				
Help explaining program to landlord* 85.6% 82.3%						
*Difference between respondents with and without help is statistically significant, chi-square test, p $<$ .05.						

Not all demographic subgroups received funding at the same rate; however, funds appear to have been largely distributed in a manner that did not reproduce historic inequalities. While 77.2% of survey respondents overall received funding, the share was higher for members of certain subgroups, including people with disabilities (79.1% received funding), people for

Table 13: Funding Rate for Various Groups						
	Type of Help Percent Funded Total Counts					
	Overall	77.2%	10,918			
	Has disability	79.1%	4,659			
	First language other than English	82.8%*	634			
	Hispanic	80.1%*	1,775			
	White/Caucasian	76.3%*	4,296			
Survey Respondent Characteristics	Indigenous and/or Native American or Alaska Native 78.0%		277			
	Asian or Pacific Islander	80.6% 232				
	Black/African American	78.2%	4,080			
	Bi- or Multi-Racial	80.1%	508			
	Over 60 years old	Over 60 years old 81.0%*				
	Children in household	76.6%*	6,480			
Housing Instability	Experienced homelessness	51.8%*	593			
during Two Weeks Prior to Submitting an Application	Worry about staying in housing most days or everyday	78.7%	8,613			
*Difference between respondents with and without help is statistically significant,						

chi-square test, p < .05.

whom English is a second language (82.8%), and Black applicants (78.2%), Asian or Pacific Islander applicants (80.6%), or bi- or multi- racial applicants (80.1%). Households with children were slightly less likely to receive funding than households overall.

Outcomes varied across individual programs. For instance, Native American applicants who applied to the Northern Ponca tribal program received funding at a very high rate (93.0%); however, at non-tribal sites, Native American respondents were less likely to receive funding in comparison to other racial groups. Similarly, people with disabilities and those without disabilities had similar funding rates, but program-level data varied. In one program, for instance, respondents without disabilities were significantly more likely to receive funding than those with disabilities

(84.2% vs. 78.8%), while in another program the rate of funding was 81.3% for those with disabilities and only 55.9% for those without disabilities. These differences point towards cross-site variations in program implementation and the distribution of funds.

Survey data indicate that applicants who were living in a rental home at the time of application were more likely to receive funding than those who were not. People experiencing homelessness who were living in a shelter, a hotel or motel, on the streets, in a car, or with friends or family when they applied for assistance were approved at a much lower rate (51.8%) than applicants living in rental units (78.7%). Applicants who were homeless may have faced numerous challenges in meeting application requirements. Alternatively, programs may have prioritized applicants with eviction notices but who were still residing in a rental unit rather than those who had already been evicted.

# SHORT-TERM IMPACTS OF ERA ON HOUSEHOLDS

o better understand the short-term impact of the ERA program on households, we compared self-reported outcomes of 8,430 survey respondents who received ERA funding and 2,488 survey respondents who did not receive funding by the time they completed the survey. We examined how receiving ERA impacted housing security and financial well-being, outcomes for children in households, and healthcare access and overall health.

Our preliminary analysis suggests that those who received ERA funding experienced more positive outcomes than those who did not receive funding by several measures of housing security, financial well-being, outcomes for children, healthcare access, and overall health. We also asked focus group participants to reflect on the effects ERA had or could have had on them. For those who received ERA, assistance provided rent relief, peace of mind, and an ability to meet other household needs. Some participants, however, faced housing precarity again once their assistance ended. Participants who did not receive assistance suggested that it could have stabilized their financial situations and improved their relationship with their landlord, allowing them to avoid having to move or being evicted.

# **Housing Security**

Survey respondents who received ERA funding were more likely to live in their own apartment or home (as opposed to experiencing homelessness), were less likely to owe back rent, and were less worried about their housing status at the time of the survey. Of respondents living in their own rental unit at the time they applied for assistance, 94.4% who received ERA funding were still in a rental unit at the time of the survey and 5.6% were no longer in a rental unit and experiencing homelessness (Table 14). In comparison, 11.8% of those who did not receive ERA had lost their rental home and were experiencing homelessness at the time of survey.

Table 14: Current Living Arrangements of Applicants (Who Were in Their Own Home at Time of Application) by ERA Funding Status						
	No ERA Funding ERA Funding					
Current Living	In own rental unit or home	88.2% (1,862)	94.4% (7,486)			
Arrangement: Experiencing homelessness 11.8% (248) 5.6% (440)						
Note: Count in parentheses. Chi-square test significant, $p < .05$ .						

<sup>11</sup> Survey respondents were considered to be experiencing homelessness if they reported living with friends or family (without paying rent); in a hotel or motel; in a shelter, safe haven, or transitional housing project; in a car; in an abandoned building; or outdoors.

We also examined the relationship between receiving funding and current living arrangements using a logistic regression analysis. Respondents who received ERA funding were half as likely to be homeless (including doubling-up with a friend or family member) when they took our survey, controlling for site location and respondent characteristics, including their living arrangements at the time of application, language, age, race, and ethnicity.<sup>12</sup>

Table 15: Share of Respondents Who Owe Back Rent by ERA Funding Status

is, and arraining course			
		No ERA Funding	ERA Funding
Currently Owe Back Rent:	No	32.0% (776)	54.5% (4,527)
	Yes	68.0% (1,647)	45.5% (3,783)

Note: Count in parentheses. Chi-square test significant, p < .05.

Survey respondents who received ERA were less likely to owe back rent at the time of the survey than those who did not receive ERA. Less than half of funded respondents owed back rent (45.5%) compared to over two-thirds of unfunded respondents (68.0%) (Table 15).

Table 16: Rent Status of Renters Initially Behind on Rent by ERA Funding Status

		No ERA Funding	ERA Funding
Change in Rent Status between	25.4% (444)	51.6% (3,663)	
ERA Application and Survey Completion: Not caught up on rent		74.6% (1,304)	48.4% (3,435)

Note: Count in parentheses. Chi-square test significant, p < .05.

Respondents who received assistance were less likely to owe back rent, likely because the assistance helped them catch up. Of the 8,846 survey respondents who were initially behind on their rent when they applied to an ERA program, 51.6% who received assistance were able to catch up by the time of the survey, compared to only one quarter of unassisted respondents (25.4%) (Table 16).

According to some tenant focus group participants, ERA helped them avoid eviction or take stock of their housing situation and move into a housing situation that better fit their new financial reality. Some participants, however, felt they faced a precarious housing situation once their assistance ended and began living month to month or facing new risks of eviction.

Table 17: Frequency of Worry about Ability to Stay in Home by ERA Funding Status

Trome by Ero (Tariang Status				
		No ERA Funding	ERA Funding	
Frequency of Worry about Ability to Remain in Home in Last Two Weeks at Time of Survey	Never	11.7% (250)	18.7% (1,477)	
	A few days	12.2% (260) 17.5% (1,37		
	About half the days	8.2% (176) 8.8% (697		
	Most days	rs 18.6% (397) 17.5% (1,3		
	Everyday	49.3% (1,052)	37.5% (2,957)	

Note: Count in parentheses. Chi-square test significant, p < .05.

Another measure of housing stability is the frequency with which renters worry about whether they will be able to remain in their current home in the near term. Survey data suggest that ERA helped respondents reduce the frequency with which they worried about remaining in their homes (Table 17). Of respondents who had received ERA, 18.7% did not worry at all in the two weeks prior to the survey about their ability to remain in their home, compared to 11.7% of those who did not receive ERA. However, ERA did not stop

respondents from worrying about their housing situation altogether. Over one-third of respondents (37.5%) who received assistance still worried everyday about their ability to remain

<sup>12</sup> Logistic regression results available upon request. If a respondent received ERA, their odds of being homeless at the time of the survey decreased by a factor of 0.54 controlling for living arrangement at time of application and other factors. This result was statistically significant.

in their home, suggesting that ERA offered temporary relief for households that continue to struggle with their housing and may need longer-term housing assistance. Even more respondents who did not receive assistance (49.3%) worried everyday about their ability to remain in their home.

We also compared survey participants' responses about their frequency of worry in the two weeks prior to their applying for ERA and the two weeks prior to completing the survey. Respondents who received ERA were more likely to indicate a decrease in the frequency of worry between the time of their ERA application and when they took the survey. This offers further evidence that ERA may help respondents worry less frequently about housing.

Table 18: Change in Frequency of Worry about Ability to Stay in Home by Funding Status				
No ERA Funding ERA Funding				
Change in Frequency	Decrease	28.2% (554)	40.4% (3,088)	
of Worry about Ability to Remain	No change	56.6% (1,113)	44.0% (3,362)	
in Home	Increase	15.3% (301)	15.7% (1,199)	
Note: Count in parentheses. Chi-square test significant, p < .05.				

## Financial Well-Being

For many who received assistance, the funds provided critical support, allowing households not only to maintain housing, but also to have the financial breathing room necessary to meet other essential household needs. ERA may have provided households with enough financial leeway to stop them from going into debt. More than 26% of funded respondents reported that their households were just managing to get by on their income without dipping into savings or going into debt, compared to 18.6% of respondents who had not received ERA funding (Table 19). Conversely, respondents who had not received ERA funds were more likely than those who had received funds to be using debt to cover their expenses (53.2% vs 45.8%).

Table 19: Current Financial Situation by Funding Status					
No ERA Funding ERA Funding					
I do not know or prefer not to say	14.7% (354)	13.6% (1121)			
We are going into debt	53.2% (1279)	45.8% (3787)			
We are living on our savings	5.6% (135)	6.8% (559)			
We are just managing. Managing means having just enough income to get by without drawing on savings or going into debt	18.6% (446)	26.2% (216)			
We have a little bit of income left over	5.8% (140)	5.6% (463)			
We have enough income to be able to save 2.0% (49) 2.1% (170)					
Note: Count in parentheses. Chi-square test significant, p $<$ .05.					

Focus group participants reported that assistance provided them with a sense of relief and allowed them to catch up on necessary payments; address other financial priorities, like buying laundry, soap, and extra groceries; pay off their debts; or support loved ones during stressful times. One participant described assistance as a "life raft": "receiving help and assistance with

paying our rent and stuff allowed me to be able to start to provide and for us not to be so impoverished." As a result, the participant was able to buy basic necessities, meet medical needs and improve indoor air quality to the point "where we wouldn't have to be going to the doctor's appointment so often," and even "[start] my own business. It definitely gave us a leg up and came at a time when it was direly needed. It was like a life raft or life saver." However, ERA funds had limited ability to improve long-term financial outcomes for most recipients: fewer than one in 10 respondents reported that their household had money left over at the end of the month or was in a position to save, with similar rates for funded and unfunded households.

#### **Outcomes for Children**

Children in financially distressed households often sense such stress and in response exhibit feelings of anger, anxiety, sadness, or irritability. Our survey data indicate that children living in households that received funding exhibited signs of stress in the two weeks prior to the survey being taken less often than children living in households that did not receive funding (Table 20). For example, 18.6% of households that received ERA reported that children in the household showed feelings of anger compared to 23.7% of households that did not receive ERA; 31.8% of households that received ERA reported that children showed behaviors of increased anxiety or worrying compared to 39.2% of households that did not receive ERA; and 24.2% of households that received ERA reported that children showed increased feelings of sadness compared to 32.1% of households that did not receive ERA.

Table 20: Impact of ERA on Children in the Household					
Funded		Unfui	nded		
		Percent Count Percent Co		Count	
	Feelings of anger	18.6%	914	23.7%	356
Behavior of children in household within last month	Increased anxiety or worrying	31.8%	1,563	39.2%	588
	Increased feelings of sadness	24.2%	1,191	32.1%	481
	Increased frequency of outbursts or tantrums	21.8%	1,071	24.9%	374
	Increased irritability	25.7%	1,265	29.9%	448
	One or more of these behaviors	50.1%	2,462	63.9%	958

T-test significant, p < .05

#### Healthcare Access and Overall Health

Our survey data indicate that ERA assistance was associated with more positive health outcomes. Not only did a slightly higher share of respondents who received funding report having greater access to health care than those without funding (92.4% vs. 88.4%), but approximately three-quarters of respondents with access to health care and ERA funding reported they felt their health care needs were being met, compared to two-thirds of respondents with access to health care but without ERA funding (76.5% vs. 68.4%).

Respondents who received ERA were less likely to report poor physical and mental health outcomes. Approximately 30.4% of unfunded respondents said that their health and well-being were worse now than a year ago, compared to 25.0% of those who received funding. This trend held when we examined the relationship between funding status and change in health

and well-being through a logistic regression analysis. Respondents who received ERA funding were more likely to report that their health was the same or better than in the year prior, compared to those who did not, controlling for variation across programs, language, age, race, and ethnicity of the respondent.13

Other self-reported assessments indicated similar patterns around mental health indicators (Table 21). Generally, respondents who received assistance felt less anxious and depressed than those who did not receive assistance. Focus group participants who received assistance reported a sense of relief, along with improved mental and physical health. As one put it, "I felt relief, no more nausea and felt physically different. I thought I could go on and you know I saw a future. I also felt relieved because my rent had been paid and that was a big worry and stressor at the time. But once I was able to get that paid, I felt more confident and like I don't have to stress and could go out and, you know, do something with myself." Other respondents linked ERA to being healthier, experiencing improved sleep, and having improved relationships with others.

Table 21: Mental Health Outcomes by Funding Status

		Funded		Unfunded	
		Percent	Count	Percent	Count
Frequency of	Everyday or most days	57.8%	4,737	64.6%	1,530
feeling nervous, tense, or anxious	About half the days	12.4%	1,014	13.2%	312
over last two weeks	A few days or never	29.9%	2,448	22.2%	527
Frequency of	Everyday or most days	39.50%	3,241	47.4%	1,122
feeling unable to control the important things over last two weeks	About half the days	13.4%	1,100	15.8%	373
	A few days or never	47.1%	3,865	36.8%	870
Frequency of	Everyday or most days	42.6%	3,486	52.4%	1,242
feeling depressed, sad, or empty over last two weeks	About half the days	13.1%	1,069	15.5%	367
	A few days or never	44.4%	3,636	32.1%	759
	Chi-Square tests, significant p < .05				

Finally, respondents who had received ERA funding were less likely to report that someone in their household was currently experiencing "long COVID" symptoms, compared to respondents who had not received funding (33.3% vs. 38.6%).

<sup>13</sup> Logistic regression results available upon request. If a respondent received ERA, their odds of reporting their health as the same or better compared to a year ago increased by a factor of 1.4. This result was statistically significant.

# REFLECTIONS ON ERA FROM LANDLORDS IN FOCUS GROUPS

ost landlords said that the ERA program provided critical support at a time when they were struggling to collect rents and meet their own financial obligations. Many also explained that it had helped tenants who were truly in need and prevented evictions and turn-over. In the words of one landlord, "I would see the effects COVID had with people losing their jobs, people contracting COVID, being off work for so long, schools being out. I saw those people be able to take advantage of the program, and it really helped them get back on their feet... I did see it work well with a lot of our tenants."

Despite these perceived positive impacts, a general sense of dissatisfaction with the program dominated the landlord focus group conversations. Some landlords described the rollout of ERA as "messy" and "a bit chaotic." Across the board, landlords noted the same top complaint as tenants: a lack of satisfactory communication and timely updates from ERA programs. This issue was at the core of negative responses by some landlords to a question about their willingness to participate in future rental assistance programs. Some landlords were reluctant to participate in a future program due to perceived abuse of the program by tenants. However, most landlords said they would participate in a future version of the program even if they thought there could be improvements.

# Applying for ERA

Most landlords said that they heard about ERA from their tenants. Other landlords explained that they learned about the program from media coverage, landlord associations, or other organizations with which they worked. Opinions varied concerning the ease of the application process. Several landlords – particularly those whose tenants handled most of the application themselves – said the process was easy. However, most landlords found the application process challenging in some way. For some, the paperwork required was a significant burden, and many encountered technical difficulties or reported that their tenants struggled with the application portal technology. Landlords who participated in multiple ERA programs were able to compare their experiences. For example, several agreed that Northern Ponca's program was easier to navigate than their respective state programs, and one said that Oregon's program was easier to navigate than several local programs. Four landlords reported that the ERA process improved slightly as time went on, particularly in regard to response and application processing times.

Paperwork burdens were usually mentioned by property owners or managers with numerous units. Such landlords reported that there was "no benefit from scale" when applying for ERA for multiple tenants. For example, landlords were unable to save basic business and contact information in on-line portals to use for more than one application and instead had to re-fill every field each time. One landlord suggested that "[i]f you have more than one unit, you shouldn't have to input your info every time. Money should first be put into the software and making it robust. It would've been a more efficient process." Landlords also mentioned the difficulty of submitting full ledgers for each tenant and not being able to submit one standard lease for all tenants. Like tenants, some landlords found the application and documentation requirements to be unclear.

Technological issues with online applications, such as not being able to upload documents or being asked to upload the same documents multiple times, were cited as a common challenge. Several landlords mentioned that older tenants who were not technologically savvy were at a disadvantage when applying for assistance compared to younger tenants. Some tenants had a hard time tracking the phone numbers or email addresses they had used for two-factor identification. Many landlords reported that they spent significant amounts of time helping their tenants fill out the application. Other landlords who spent a great deal of time on applications were frustrated to find out that tenants could have received funds even if they (the landlord) had refused to participate.

ERA's intersection with the eviction moratorium was also a problem for some. Several landlords reported that some tenants did not bother to apply for ERA funding because the moratorium protected them from eviction. One landlord noted that the ERA application period closed before the eviction moratorium ended, and tenants who had not been motivated to apply during the moratorium could not apply once it was over. In at least one case, a tenant faced imminent eviction, and the landlord was unable to collect back rent, which situation benefitted neither party.

When asked for suggestions about how to improve the process, many landlords cited a need for less paperwork and more resources to assist tenants directly with the application process, particularly regarding the use of technology. Many landlords thought ERA programs could have been better staffed, with one observing that it came down to "staffing staffing staffing. When they decide to launch a program, they need to have the infrastructure in place first." Another suggested that "[t]he frontline staff who are taking these applications need to be better trained." Some suggested a need for more logistical assistance from community organizations and case workers for tenants engaged in other benefit programs. Other landlords suggested using in-person application processes for tenants who are unable to use technology due to a disability or lack of skills.

### Receiving Funds

The most common frustration cited by landlords was the lack of communication from ERA administrators after an application was submitted. Landlords said that they were left "in the dark," often for months, waiting to find out if and when they could expect payment from the program. Many landlords said they had to rely on their tenants for updates because landlords could not access status updates online or by phone (one reported being told that this was due to the need to protect tenant privacy) and programs did not send updates by email or any other method. In what was a typical response, one landlord explained that they "had to rely on [the tenant] communicating any type of information. I didn't have a log on to go online to look to see if they had actually completed the application. I had no way of verifying what step they were in. You could call in and leave a message, but you wouldn't get a phone call back for months."

Many landlords said their tenants were also often unable to get information about their application status. For example, one explained that "[y]our tenant only knows so much . . . You don't know if it's all fallen apart, if you're ever going to get paid, or what's happening, if (the application) dropped through the cracks or is sitting on someone's desk... Even the tenant wasn't sure what was going to happen in the end." Some said they received conflicting information from

different ERA staffers. Many landlords also had difficulty keeping up with changes to ERA rules, changes to applications, navigating different processes for various ERA programs, and being given different information by different ERA caseworkers.

Many landlords pointed to the length of time between application submission and receipt of funds as a challenge, with some experiencing wait times of more than six months. One landlord said that "[f]or so long, the backlog was crazy. It took so long just to get a notification that an application had been accepted." Many stated that by the time assistance arrived, some tenants were even further behind on rent. For owners of multiple units, these challenges were multiplied many times over: they had no idea how many of their tenants would be approved, how much assistance they would receive, or when the money would arrive. Several landlords said it was not clear why some tenant applications were approved and others denied. One landlord reported that if they or their tenant missed a call from their program, then their application was sent "to the back of the line."

Landlords also cited difficulties with the process of receiving payment from tenants who received ERA or with crediting the correct tenants. Checks sent to landlords did not always include a tenant's full name but rather sometimes had only an ERA account number associated with the tenant's account. Some landlords reported that funds were sent to incorrect bank accounts or addresses. Several landlords stated that they believed a tenant had received ERA funds only to move elsewhere and not pass the money on to the landlord, or that a tenant had remained in a unit but chosen not to use the ERA money to pay back rent.

#### Impact on Tenure and Landlord and Tenant Relationships

Landlords were divided about whether ERA funding reduced turnover. Some said that it did, with one landlord stating that "turnover came to almost a stop at the time" and another that "it saved several of our tenants from being evicted." Other landlords reported no change in turnover rates. Several landlords thought that ERA reduced turnover in the short run, but many believed the eviction moratorium was a bigger factor in keeping people in their units when they could not or did not pay rent. Some said they had to evict tenants who had applied for but did not receive ERA, as well as some who received ERA, because the tenants could not regain their financial footing despite the assistance. Some pointed out that the earliest version of ERA in their jurisdiction required the landlord to start the eviction process or show that the tenant was already behind, which was a problem logistically and seemed unfair to tenants who were stretching to stay current on rent but needed additional help.

Many landlords thought their relationship with their tenants who applied for ERA had changed at least in part due to the ERA program. In some cases, landlords said that ERA changed relationships for the better, because it made their tenants realize that they were understanding and wanted to help, while for others, it opened the property owner's eyes to the hardships of their tenants. However, many more landlords responded that their relationship with tenants who applied for ERA was strained and resulted in a loss of trust between them. As one landlord explained, the souring of the relationship had occurred not through any fault of the tenant. Rather, long wait times and a lack of transparency from programs raised tensions and sometimes made the landlord feel like they were getting the worse end of the deal because their tenant could live rent free while the landlord had to handle ongoing expenses.

Landlords raised the issue of tenant abuse of the program in every focus group. Many landlords thought at least some of their tenants relied inappropriately on the program. Several landlords believed that some tenants who may have had a legitimate need at one point due to a job loss had stopped looking for work even as hiring recovered after receiving assistance and had chosen to spend the ERA on expenses other than rent. One landlord recounted that "I had one tenant move out right after he got three month's worth of rent, and I know he used that money to be able to move." Other landlords described tenants spending the funds on non-housing expenses, with one remarking that "[i]t wasn't anything that really helped somebody get out of a hole. It was more of a, 'Hey we've got more disposable income because we're not paying rent.'"

#### **Future Program Participation**

When asked to consider whether they would participate in a future ERA program, landlord responses were mixed. Unsurprisingly, those who found the process easy to navigate and successfully received the money they sought were the most enthusiastic about taking part again. One landlord said that "I'm super grateful that the program was out there because I can't imagine if they did the stops on the evictions [without it] . . . that's a significant amount of money. There's not a lot of money for many people in the rental industry, and especially if you're paying mortgages there's not a lot of extra room . . . I'm very happy, very appreciative that the program was put out there in spite of the challenges." Other landlords expressed a reluctance to participate again. Some said they would feel like they "had no choice" if they needed the money. A substantial share of landlords asserted that the administrative burden was more than they would want to take on, and that in retrospect they felt that the benefits offered by the program were not worth the time and effort required to participate. A simplified process, transparency about status, and responsive administrators would have addressed many of their concerns.

In general, landlords wanted to be more involved in the application process and to have more input. Some wanted to have an easy way to check the status of their tenants' applications. One focus group participant was sympathetic to the challenges of program administration but believed the design could have been improved: "the landlord needs to be more involved somehow. Obviously, you know the pandemic happened, and all of a sudden they had to put these programs in place and administer them on a large scale, and they weren't ready for that. It was a clunky system, but they should've had something online that both the landlord and the tenant could log into and check on the (application) status and communicate with people, and at a minimum keep the landlord in the loop as opposed to just the tenant." Other landlords thought the whole program needed a redesign geared towards landlords, not tenants. Landlords expressed that they could have benefited from ERA the most, as they were the ones with bills to pay, while tenants could not be evicted due to the eviction moratorium. Many landlords did not like having to rely on tenants being proactive to receive ERA. One said that "I think it would be easier if the system was set up for the landlord to go after the money themselves versus depending on someone else to get the information and turn it in because in some points the motivation, the accountability, wasn't there." Some landlords were more concerned about another eviction moratorium in the future; they believed that leaving the threat of eviction court in place would have increased tenants' motivation to apply for ERA.

#### **CONCLUSION**

RA was an essential public health intervention during the COVID-19 pandemic. Survey respondents who received ERA funding experienced more positive short-term outcomes than those who did not receive funding by several measures of housing security, financial well-being, outcomes for children, healthcare access, and overall health. Landlords also received vital support from ERA at a time when they were struggling to collect rents and meet their own financial obligations. Tenants and landlords agreed that ERA provided a critically important lifeline, stabilizing renter households in the short term and providing landlords with a degree of financial security. Even those who thought ERA could have been improved said they would participate in a future version of the program.

Unfortunately, many ERA programs are now coming to a close as they deplete their funds, even as the need for assistance among renters remains. The affordable housing shortage, high rents, and a lack of local, state, and federal tenant protections all place a strain on low-income renters. Some tenants who received assistance are facing housing precarity again now that their assistance has ended. For other tenants who did not apply in time, programs ran out of funds too soon to help them. A recent NLIHC survey of ERA programs has identified at least 56 jurisdictions that plan to continue emergency rental assistance via state, local, or federal resources, but the majority of jurisdictions will not due predominantly to funding and staffing constraints. For these reasons, Congress must enact new federal legislation that creates a permanent emergency rental assistance program similar to the temporary, pandemic-era ERA program. Meanwhile, other systems serving low-income renters, such as Medicaid, should invest in providing financial assistance, as well as eviction prevention and diversion, for low-income renters. Our tenant survey data indicate that many renters who received ERA are still behind on rent and worried about losing their housing security, albeit at a lower rate than those who did not receive assistance. These results indicate that a significant share of renters need longer-term housing assistance due to the structural shortage of affordable housing. Congress must also adequately fund longer-term housing solutions, like Housing Choice Vouchers and the national Housing Trust Fund, to meet these renters' longer-term needs.

While preliminary findings about the impact of ERA are promising, there is still much work to be done to understand its lasting impacts and to ensure long-term housing stability for tenants. Additional research is needed to examine tenant experiences and the impact of ERA over the long term and in a larger number and greater variety of programs. Despite the need for additional investigation, we propose the following recommendations on the basis of this study in the hope that they inform program implementation and policy in the future and improve housing stability for low-income renters.

#### LESSONS FOR FUTURE HOUSING STABILITY PROGRAMS

- Invest in program infrastructure, including staffing, technology, and training, to facilitate effective and timely communication with tenants and landlords throughout the application process and reduce the length of time between application submission and receipt of funds.
- Minimize application barriers for both landlords and tenants by reducing burdenso-

- me documentation requirements, providing clear instructions to applicants about the application requirements and process, and creating alternatives to online applications to encourage participation, hasten the approval process, and improve approval rates.
- Create mechanisms to link and match data across government systems and databases
  to support ERA outreach, reduce the length of applications by populating fields that are
  already known to the program, and allow for categorical eligibility in which participants
  in a different program are eligible for emergency rental assistance. Utilization of these
  data linkages could hasten eligibility determination and streamline the application process.
- Allocate resources to ensure application support and housing navigation are available to tenants and landlords throughout the process, from application to payment disbursement.
- Given the challenge some applicants faced in regard to landlords, use direct-to-tenant assistance to ensure access to funding for tenants whose landlords are hard to reach or unwilling to participate in the program.

#### **POLICY RECOMMENDATIONS**

- State and local jurisdictions should work to retain the infrastructure that was created through ERA and incorporate emergency rental assistance as a part of the continuum of state and local housing assistance and homelessness prevention interventions. Jurisdictions should look to leverage funding to support ERA through state and local sources, as well as through other programs that currently support low-income renters, such as Medicaid, child welfare systems, and TANF.
- HUD should investigate the effectiveness of the flexibilities applied in the ERA program

   such as self-attestation, fact-specific proxy, categorical eligibility, and direct-to-tenant
   assistance in increasing the accessibility of these programs for tenants and landlords.
   HUD should also determine the feasibility of each of these flexibilities for other housing
   assistance programs.
- Congress should enact a permanent emergency rental assistance program to help stabilize households experiencing sudden financial shocks before they result in eviction, instability, or homelessness.
- Congress should ensure that long-term housing solutions are funded at the scale needed. ERA has been essential for addressing acute financial hardships resulting from the pandemic, but the program is not a substitute for long-term housing solutions, such as an adequate stock of affordable housing and Housing Choice Vouchers for all those in need.

#### **APPENDICES**

#### **APPENDIX A: SITE DESCRIPTIONS**

Program: Allegheny County Emergency Rental Assistance Program

The Allegheny County Emergency Rental Assistance program was administered by the Department of Human Services (DHS) and three local nonprofits: ACTION-Housing, YWCA, and the Urban League. Administrators broke the application process down into five steps: initial eligibility and document check, tenant outreach for missing documentation, final eligibility review, landlord outreach for documentation, and payment processing. Each nonprofit administrator processed all applications in their assigned step(s), much like an assembly line. ACTION-Housing managed the initial and final eligibility review as well as payment processing, YWCA managed tenant outreach, and the Urban League managed landlord outreach.

The ERA application was only available online, so to bridge the digital divide, administrators established drop-in centers with basic technology access. Tenants could also call a hotline to complete the application over the phone. DHS contracted with an additional 27 community-based organizations throughout the county to provide tenants with application assistance (e.g., gather necessary documentation and answer questions about the application process).

Beyond Treasury's requirements, Allegheny County did not have additional prioritization criteria within the application process but did prioritize outreach to those at imminent risk of eviction. DHS stationed staff members at court buildings to help eviction-involved tenants apply for ERA. Through a partnership with RentHelpPGH, DHS accessed eviction filings to call and email tenants about ERA.

DHS adopted self-attestation as an alternative to documentation for COVID-19-related hardship, housing instability, and income. Program administrators also made payments directly to tenants if landlords were unwilling to participate. Starting in mid-2021, DHS allowed categorical eligibility as an alternative for income documentation. To implement categorical eligibility, program administrators searched the state's public welfare database, COMPASS, to determine whether applicants were receiving SNAP, TANF, or Medicaid, which was sufficient documentation to satisfy income-eligibility for ERA.

In the fall of 2021, Allegheny County administrators saw an increase in application fraud leading them to hire a team of compliance specialists to conduct additional documentation review. Administrators noted that this slowed the disbursement of funds.

In March 2022, Allegheny County closed the public application portal and transitioned to a more targeted eviction prevention program with the remaining funds. Through the targeted program, tenants could only apply through a DHS staff member if they were at imminent risk of eviction.

#### Program: City and County of Denver Emergency Rental Assistance Program

The City and County of Denver Emergency Rental Assistance Program was administered by the Department of Housing Stability (HOST) in partnership with five local nonprofits. Due to capacity challenges, HOST opted to share an online application portal with the state-level ERA program, which opened in the spring of 2021. The portal randomly assigned applications to the state and local administrators for processing, except in special instances (e.g., applicants at risk of imminent eviction were assigned to a nonprofit specializing in fast processing).

Local nonprofits reviewed, approved, and disbursed payments to applicants assigned to them. HOST required that each agency have a separate reviewer and approver for each application, but nonprofits had autonomy over how they structured the approval process internally. Some nonprofits opted to process applications through an assembly-line system, where staff members focused on one step in the application, while others took a case management approach according to which one staff person followed one application from beginning to end.

Beyond Treasury's requirements, administrators in Denver prioritized households that were at imminent risk of eviction. These applicants were flagged and primarily processed by the Community Economic Defense Project (CEDP), which specialized in fast processing.

HOST targeted ZIP codes with the highest incidence of evictions for online social media outreach. It also targeted outreach to households with limited English proficiency, specifically Spanish-speaking and Asian households.

Denver leveraged all the flexibilities allowed by Treasury, including self-attestation, as an alternative to documentation for COVID-19-related hardship and income, as well as categorical eligibility as an alternative for income documentation. In the fall of 2021, the city incorporated fact-specific proxy as an additional alternative for income documentation, which administrators noted increased processing speed significantly.

In December 2022, Denver closed its application portal to new first-time applications. The program temporarily reopened in June 2023 and closed permanently in August 2023.

#### Program: Louisville/Jefferson County Emergency Rental Assistance Program

The Louisville/Jefferson County Kentucky ERA program was jointly administered by the Office of Housing and the Office of Resilience & Community Services (RCS). The Office of Housing administered and processed the applications for two different branches of the program: the Court Eviction Diversion Program (CEDP) and the Community Service Partnership Program (CSP). RCS administered and processed applications for the Eviction Prevention for Households Program.

CEDP had a particular focus on tenants who were at imminent risk of eviction. To process applications, the Office of Housing employed an assembly-line structure with individual staff focusing on a particular section of the application. A core component of the CEDP program was the partnership between the Office of Housing and the court system. Judges were essential in distributing ERA information to tenants in eviction court and would delay proceedings while tenants were in the application process.

To increase the ways tenants could apply for ERA, the Office of Housing leveraged the CSP – a coalition made up of community health workers and the Association of Community Ministries. CSP held in-person rental assistance clinics and provided application intake support. All applications submitted were processed by the Office of Housing using the same assembly-line structure as applications submitted through the CEDP program.

Both CEDP and CSP implemented all the flexibilities allowed by Treasury, including self-attestation as an alternative form of documentation for COVID-19 and housing instability; categorical eligibility and fact-specific proxy as an alternative for income documentation; and payments could be made directly to the tenant if landlords did not participate.

To administer the Eviction Prevention for Households program, RCS leveraged a network of social service agencies located throughout the Louisville Metro Area called Neighborhood Place. The RCS program allowed tenants to submit their applications at various drop boxes or online. Because applications were submitted both in-person and online, the order of processing was determined by when tenants registered for an appointment. Tenants did not need to attend this appointment; it was merely used as RCS's application queuing system. RCS processed applications using a case management approach. RCS did not have additional prioritization categories beyond those required by Treasury. RCS utilized self-attestation as an alternative form of documentation for establishing COVID-19 hardship.

Prior to the pandemic, Louisville had established an eviction working group - an informal coalition of community-based organizations, RCS, and the Office of Housing - led by the Coalition for the Homeless. Members of the working group led outreach efforts for ERA during the pandemic by door knocking and sending flyers and postcards to tenants. They also developed a flier promoting the use of ERA, which was included in eviction summons.

Louisville temporarily closed its application portal to new applicants in late 2022. The program reopened to a targeted population in 2023 using reallocated funds.

#### Program: Oregon Emergency Rental Assistance Program

The state-wide Oregon ERA program - administered by the Office of Housing and Community Services (OHCS) - had two distinct phases. In the first phase, OHCS contracted with 17 Community Action Agencies (CAAs), which were responsible for engaging tenants and landlords in the application process (e.g., following-up on missing documentation), approving applications, and making payments. CAAs were assigned applications through a central portal and followed a uniform set of policies and procedures established by the Office of Housing and Community Services. CAAs tended to process applications through a case management approach.

In August 2021, state administrators pivoted all application processing and payments to a third-party financial management company. CAAs' responsibilities narrowed to assisting tenants and landlords in the application process. CAAs activities included following up with tenants and landlords on missing documentation, mediating between tenants and the third-party processor to determine application status, and, in some cases, filing appeals.

The Office of Housing and Community Services, in addition to CAAs, conducted significant outreach to tenants with incomplete applications, including hiring over 20 staff members to

call applicants with missing information.

Initially, Oregon prioritized applications based on household size, number of months of rental arrears, the Urban Institutes' Rental Assistance Priority Index (a census tract-level risk assessment tool), and wildfire impact. Each application received a prioritization score and was ordered in the application queue based on that score. In the summer of 2021, the program shifted to prioritize applicants first on the basis of date of application and then by the established prioritization matrix.

Oregon utilized self-attestation as an alternative form of documentation for COVID-19 hardship, housing instability, and income. In September 2021, Oregon introduced fact-specific proxy as an alternative form of documentation for income.

Administrators coordinated with other community service providers, like the Oregon Food Bank, to distribute ERA flyers and make referrals. Information for ERA was also provided to tenants by the Oregon Health Authority, school districts, and libraries. The Office of Housing and Community Services provided CAAs with a communications toolkit for social and print media. The Oregon Human Development Corporation (OHDC), the state's only culturally specific CAA, focused social media and radio marketing to farmworkers and Spanish-speaking communities.

Oregon closed its application portal to new applicants in the fall of 2022.

#### Program: Northern Ponca Tribal Program

Northern Ponca, the only tribal program included in the study, served a 15-county area throughout Nebraska, Iowa, and South Dakota, including large urban areas like Omaha (Nebraska) and Sioux City (Iowa). It did not administer the program with any formal partners. Northern Ponca chose to provide emergency rental assistance to anybody within its service area and Northern Ponca tribal members living off tribal lands. Northern Ponca began accepting applications in April 2021 and had disbursed most of its funding by the fall of the same year. Northern Ponca requested funds through reallocation in December 2021 and reopened its program in May 2022. The number of applications quickly exceeded the amount of available funding, and the program was closed again in June 2022.

Initially, the Northern Ponca ERA program only allowed paper applications. When Northern Ponca received reallocated funds, it was able to move to an online application system. Northern Ponca Housing Authority utilized self-attestation to document financial hardship due to COVID-19 and allowed self-attestation as an alternative form of documentation for income.

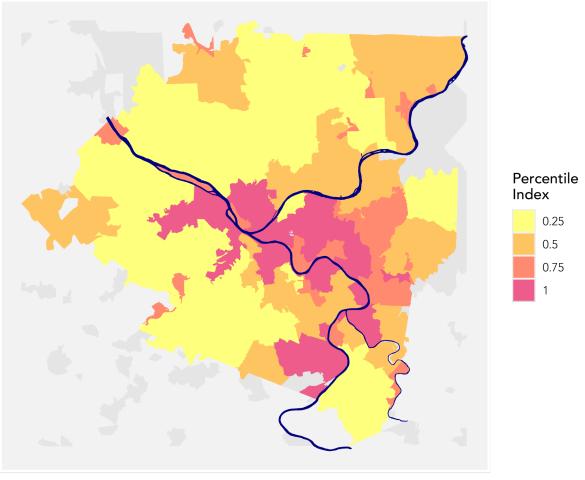
Administrators utilized social media and word-of-mouth to advertise the program. They also leveraged outreach workers at the five office sites - one in each major city in their coverage area - by training them about the program.

After Northern Ponca exhausted its funding, the organization helped tribal members apply to the State of Nebraska's program. Initially, the state program would not serve applicants who could apply to a local or tribal program. Yet after Northern Ponca exhausted its funding, it negotiated with the state to allow tribal members to receive state-funded assistance.

## APPENDIX B: SPATIAL ANALYSIS MAPS

### **Emergency Rental Assistance Prioritization Index**

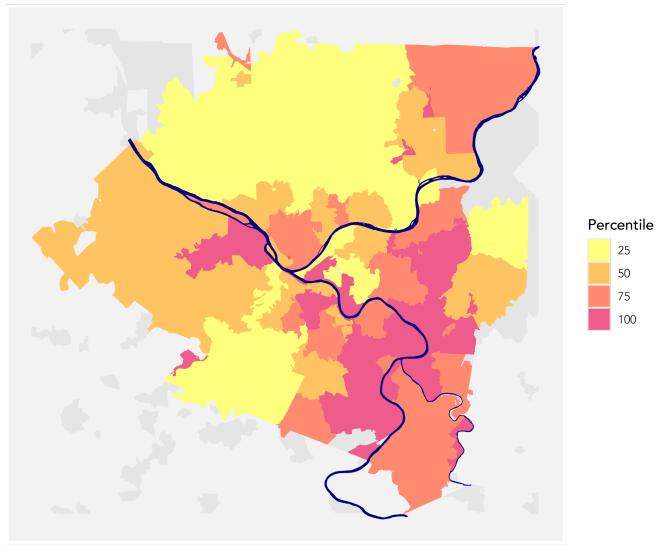
Allegheny County, PA



Source: Urban Institute (2021). Emergency Rental Assistance Priority Index. https://datacatalog.urban.org/dataset/rental-assistance-priority-index.

## Percentile Ranking of Applications per Zip Code

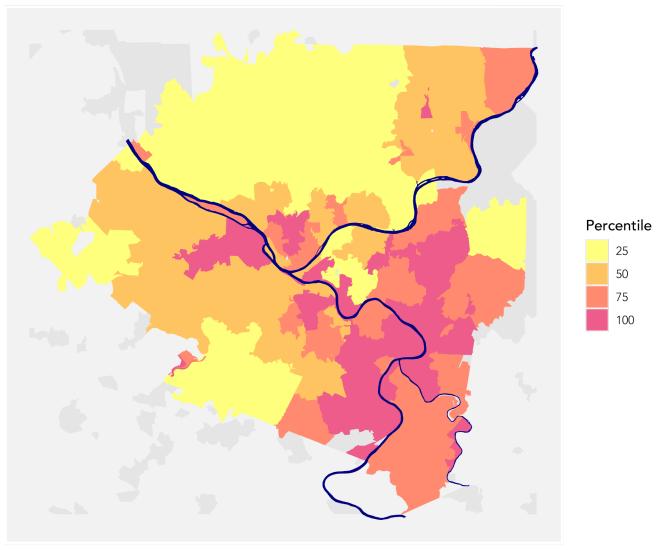
Allegheny County, PA



Sources: Emergency Rental Assistance (ERA) application data provided by Allegheny County, PA; survey data collected by the Housing Initiative at Penn.

# Percentile Ranking of Share of Applicants who were Funded by Zip Code

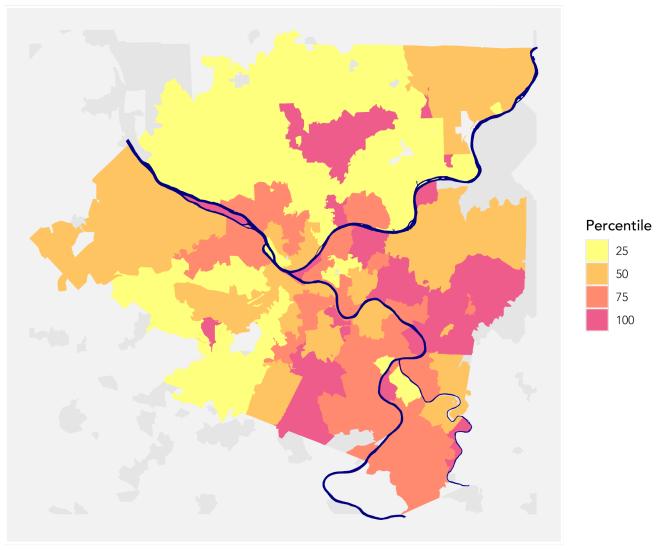
Allegheny County, PA



Sources: Emergency Rental Assistance (ERA) application data provided by Allegheny County, PA; survey data collected by the Housing Initiative at Penn.

# Percentile Ranking of Share of Applicants who were Surveyed by Zip Code

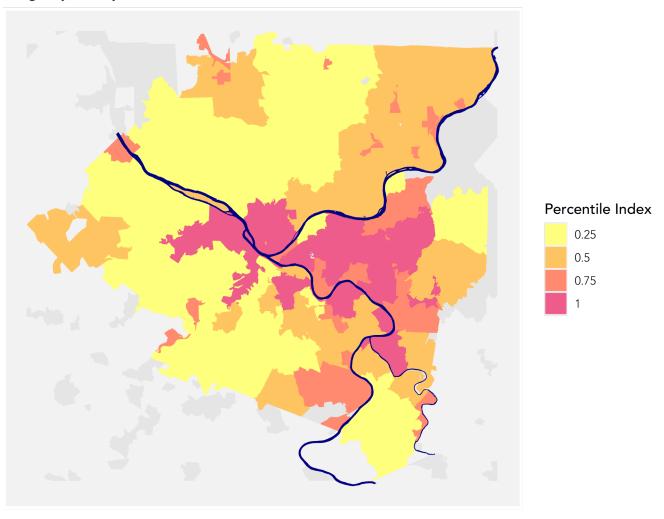
Allegheny County, PA



Sources: Emergency Rental Assistance (ERA) application data provided by Allegheny County, PA; survey data collected by the Housing Initiative at Penn.

# Emergency Rental Assistance Prioritization Equity Sub-Index

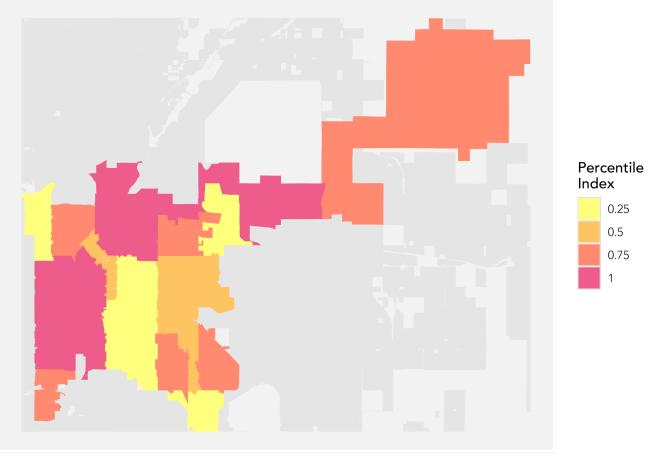
Allegheny County, PA



 $Source: Urban\ Institute\ (2021).\ Emergency\ Rental\ Assistance\ Priority\ Index.\ https://datacatalog.urban.org/dataset/rental-assistance-priority-index.$ 

### **Emergency Rental Assistance Prioritization Index**

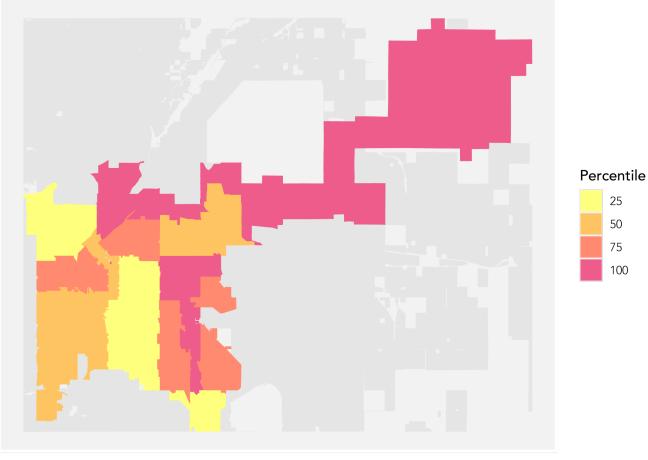
Denver, CO



Source: Urban Institute (2021). Emergency Rental Assistance Priority Index. https://datacatalog.urban.org/dataset/rental-assistance-priority-index.

## Percentile Ranking of Applications per Zip Code

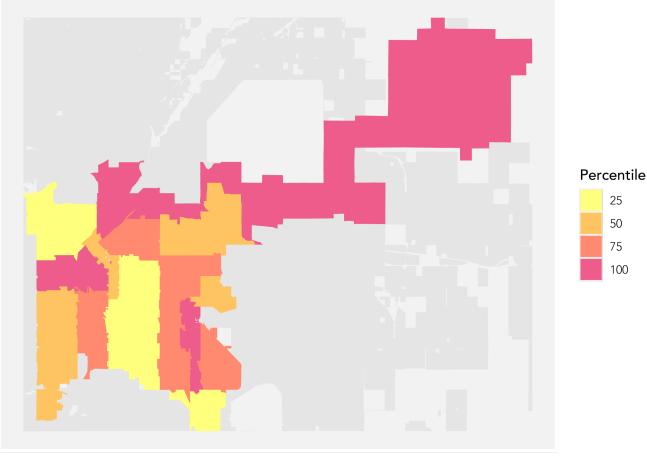
Denver, CO



Sources: Emergency Rental Assistance (ERA) application data provided by the City of Denver, CO; survey data collected by the Housing Initiative at Penn.

# Percentile Ranking of Share of Applicants who were Funded by Zip Code

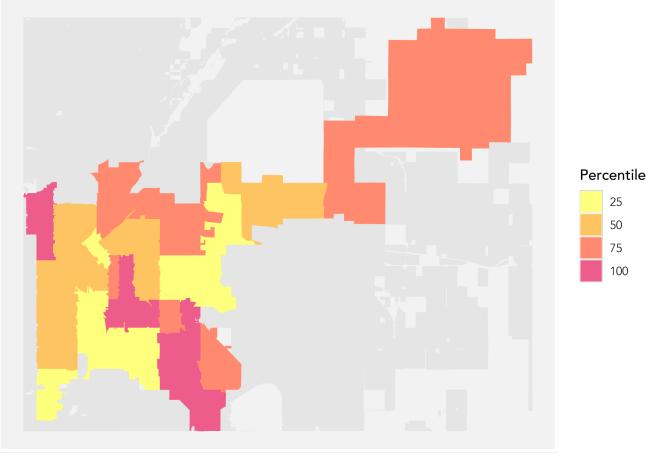
Denver, CO



Sources: Emergency Rental Assistance (ERA) application data provided by the City of Denver, CO; survey data collected by the Housing Initiative at Penn.

# Percentile Ranking of Share of Applicants who were Surveyed by Zip Code

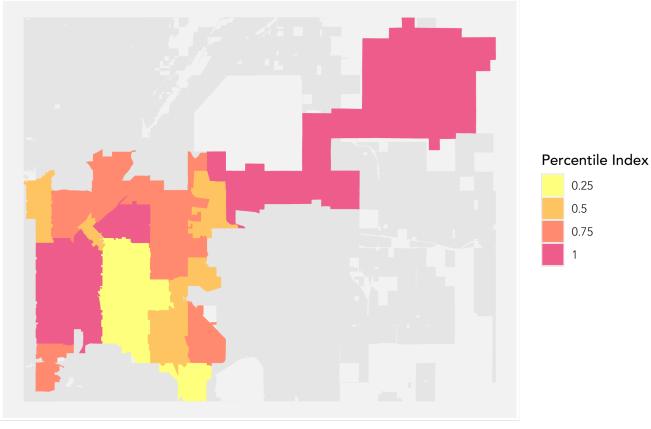
Denver, CO



Sources: Emergency Rental Assistance (ERA) application data provided by the City of Denver, CO; survey data collected by the Housing Initiative at Penn.

# Emergency Rental Assistance Prioritization Equity Sub-Index

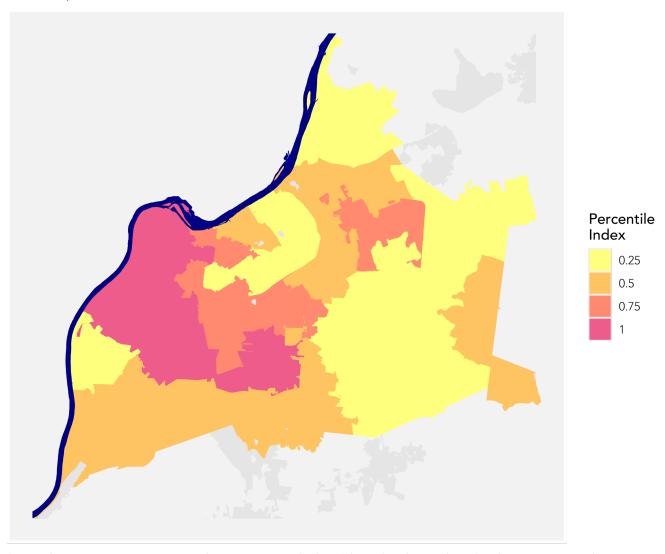
Denver, CO



 $Source: Urban\ Institute\ (2021).\ Emergency\ Rental\ Assistance\ Priority\ Index.\ https://datacatalog.urban.org/dataset/rental-assistance-priority-index.$ 

### **Emergency Rental Assistance Prioritization Index**

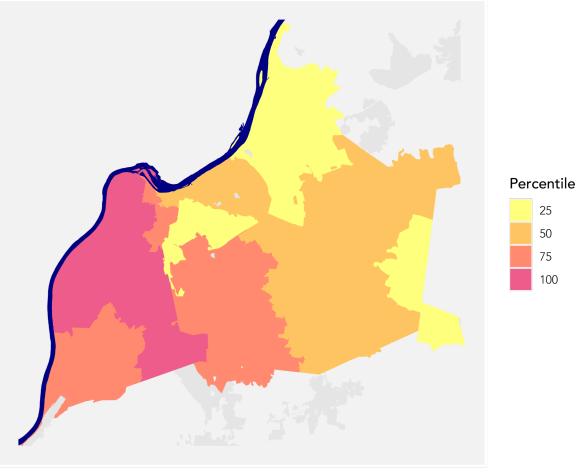
Louisville, KY



 $Source: Urban\ Institute\ (2021).\ Emergency\ Rental\ Assistance\ Priority\ Index.\ https://datacatalog.urban.org/dataset/rental-assistance-priority-index.$ 

## Percentile Ranking of Applications per Zip Code

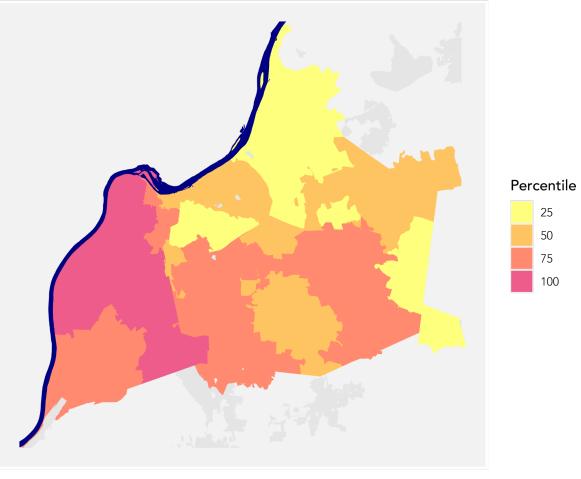
Louisville, KY



Sources: Emergency Rental Assistance (ERA) application data provided by the City of Louisville, KY; survey data collected by the Housing Initiative at Penn.

# Percentile Ranking of Share of Applicants who were Funded by Zip Code

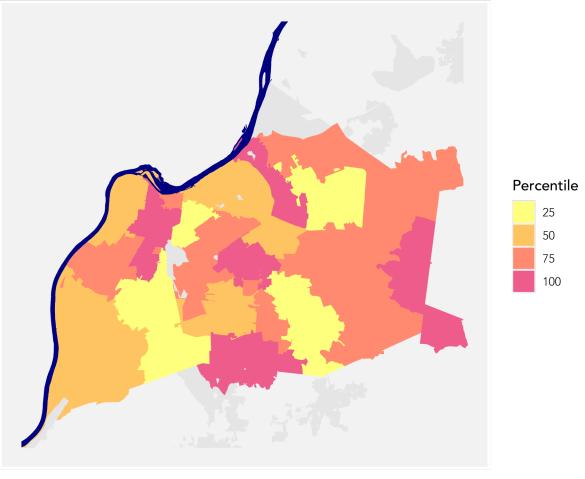
Louisville, KY



Sources: Emergency Rental Assistance (ERA) application data provided by the City of Louisville, KY; survey data collected by the Housing Initiative at Penn.

## Percentile Ranking of Share of Applicants who were Surveyed by Zip Code

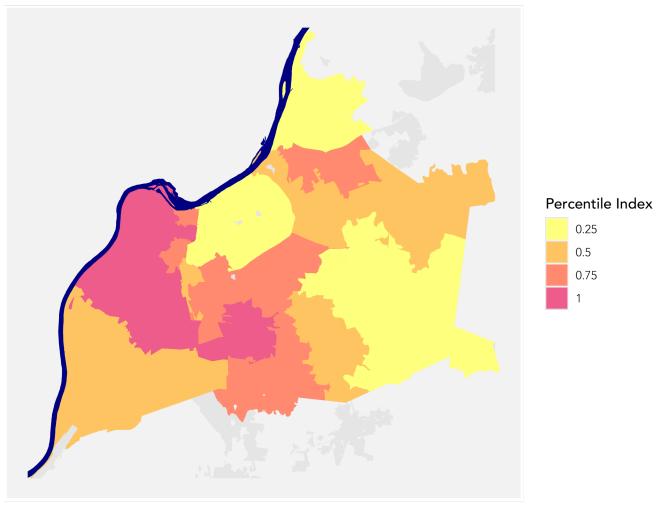
Louisville, KY



Sources: Emergency Rental Assistance (ERA) application data provided by the City of Louisville, KY; survey data collected by the Housing Initiative at Penn.

# Emergency Rental Assistance Prioritization Equity Sub-Index

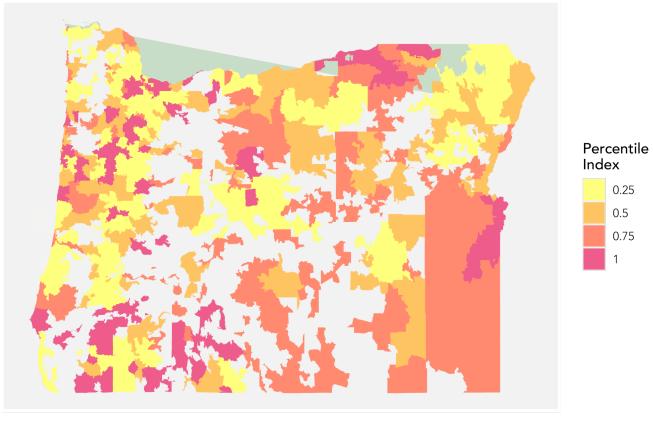
Louisville, KY



Source: Urban Institute (2021). Emergency Rental Assistance Priority Index. https://datacatalog.urban.org/dataset/rental-assistance-priority-index.

### **Emergency Rental Assistance Prioritization Index**

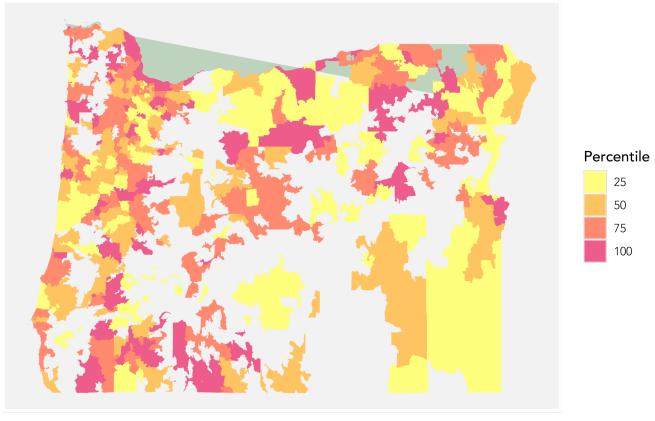
Oregon



Source: Urban Institute (2021). Emergency Rental Assistance Priority Index. https://datacatalog.urban.org/dataset/rental-assistance-priority-index.

## Percentile Ranking of Applications per Zip Code

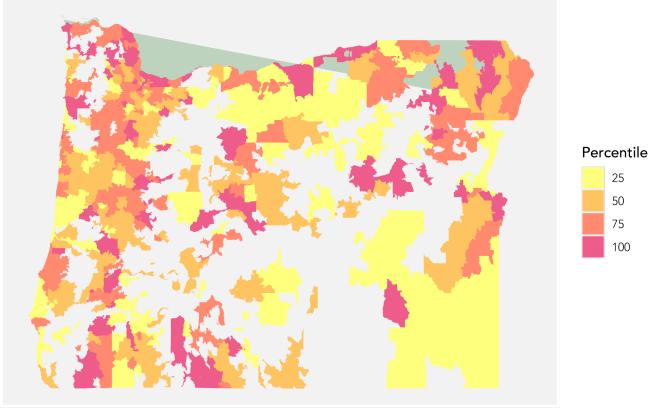
Oregon



Sources: Emergency Rental Assistance (ERA) application data provided by Oregon; survey data collected by the Housing Initiative at Penn.

# Percentile Ranking of Share of Applicants who were Funded by Zip Code

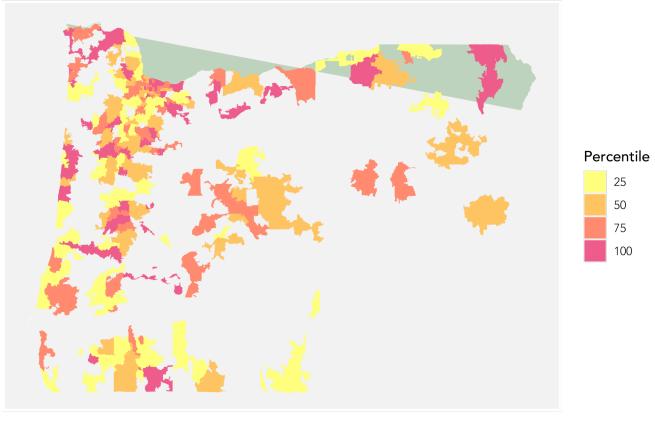
Oregon



Sources: Emergency Rental Assistance (ERA) application data provided by Oregon; survey data collected by the Housing Initiative at Penn.

## Percentile Ranking of Share of Applicants who were Surveyed by Zip Code

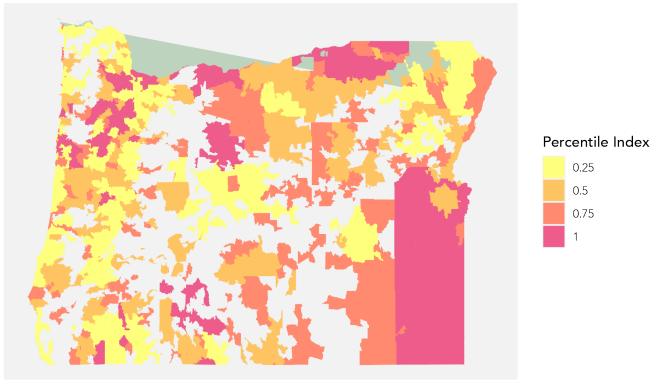
Oregon



Sources: Emergency Rental Assistance (ERA) application data provided by Oregon; survey data collected by the Housing Initiative at Penn.

## Emergency Rental Assistance Prioritization Equity Sub-Index

Oregon



Source: Urban Institute (2021). Emergency Rental Assistance Priority Index. https://datacatalog.urban.org/dataset/rental-assistance-priority-index.