

EMERGENCY RENTAL ASSISTANCE IN ACTION:

STORIES FROM 2021/2022 ERASE COHORT MEMBERS

The following stories have been provided by members of the National Low Income Housing Coalition's 2021/2022 End Rental Arrears to Stop Evictions (ERASE) Cohort. The stories highlight tenant and landlord experiences with the U.S. Department of the Treasury's Emergency Rental Assistance Program that align with key takeaways included in the ERASE project's 2022 report *Emergency Rental Assistance: A Blueprint for a Permanent Program (Blueprint)*.

Advancing Visibility in Emergency Rental Assistance Programs

The ERASE *Blueprint* recommends that emergency rental assistance (ERA) programs adopt outreach, marketing, and targeting strategies that ensure assistance reaches households with the greatest needs, especially households comprising Black, Indigenous, and People of Color (BIPOC) and those whose members are at the greatest risk of homelessness.

CONDUCTING OUTREACH TO AND COORDINATING WITH LANDLORDS

Citizens Housing and Planning Association:

"One of the first applications we assisted on would not have been successfully submitted without the support of Lowell Alliance staff outreaching to the landlord. The applicant had all the necessary documents except for the landlord's W9, which the client insisted the landlord would not submit. The application process stalled for several weeks. Lowell Alliance staff reached out directly to the landlord to explain the need for the W9 form and to reassure them that it did not put them at any risk. The W9 was received shortly after and the application was submitted with full documentation."

A landlord in Alabama:

"During the shutdowns, we found ourselves and our tenants struggling to stay afloat due to the loss of revenue they were incurring. Our tenant was unemployed for 16 months due to their situation with three small children. They were struggling to survive. We started to look for help to dig out of this when we found ERA Alabama. We were surprised at the ease of applying and how gracious and understanding the employees were during this time. We were never put in an awkward position and, in fact, we were guided through the process in a timely manner. Thanks to ERA Alabama, we were able to forgive the rent owed to our tenant, which has allowed them to breathe easy."

DISTRIBUTING PROGRAM INFORMATION AT CRITICAL POINTS OF INTERVENTION AND DIRECTLY TO RENTERS

United Community Housing Coalition:

"One client, a young Detroit mother, responded to one of our outreach letters. In her case, a writ of eviction had been applied for, and a default judgment had been entered. But just days before the bailiff showed up to evict her and her young children, we were able to intervene and pay off her back rent, as well as three months of future rent, until she was able to go back to work."

Land of Lincoln Legal Aid:

"Kim, a client in southern Illinois, was diagnosed with cancer a few years ago. When COVID-19 started spreading, she wasn't able to work and got behind on rent. While getting treatment at Southern Illinois Healthcare Cancer Institute, she was given the number of a caseworker at Land of Lincoln Legal Aid, one of the organizations funded through EvictionHelpIllinois.org, an initiative of the Illinois Department of Human Services (IDHS) and the Illinois Equal Justice Foundation that provides free legal aid, mediation services, and education about available emergency rent assistance resources. The caseworker talked with Kim about a couple of programs that she was able to apply to, including IDHS's Emergency Rental Assistance Program [ERAP] and monthly disability benefits. Kim used ERAP to pay her back rent and some future rent until her disability payment started. Kim credits ERAP with helping her stay housed as she fights cancer. 'If it wasn't for the program, I'd be out in the cold', she explained."

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Ensuring Accessible Emergency Rental Assistance Programs

NLIHC's ERASE *Blueprint* recommends that emergency rental assistance (ERA) programs be as simple, flexible, and accessible as possible, and that programs center racial equity and justice in their practices.

UTILIZING FLEXIBILITIES

Homeless and Housing Coalition of Kentucky:

"One woman, initially looking for help accessing Medicaid, was unaware that she was also eligible for ERA because of the program's use of categorical eligibility. Through a series of easy calls, texting, and emails, she and her family all gained Medicaid access, and received emergency rental assistance, which covered six months of arrears, several months forward rent, and utility assistance. They were able to regain their footing and went back to work. We were sorry she wasn't aware right away that ERA was available to them, but cross-weaving with Medicaid services spotlighted that ERA was an option, and it was not a difficult process from there."

ENSURING LANGUAGE ACCESS AND PROVIDING TRANSLATION SERVICES FOR NON-ENGLISH SPEAKERS

Minnesota Housing Justice Center:

"We worked with a COVID-impacted tenant who was having a hard time accessing RentHelpMN's application due to language and technology barriers and who came to work with HJC after being threatened with eviction for nonpayment of rent. After working with a Spanish-speaking navigator, the tenant was able to submit an application for rental assistance and also access legal resources for the habitability issues that she brought up while completing the application. After the tenant submitted the application, the tenant's eviction case was dismissed and expunged, and also she was able to get legal assistance to get her heat turned back on during winter."

PROVIDING HOUSING NAVIGATION SERVICES

211 Arizona:

"Laura was anxiously awaiting much-needed rental assistance when she first received a call from 2-1-1 Eviction Prevention staff. She had been working with her landlord, Steven, to apply for rental assistance through Pima County, Arizona's Emergency Rental Assistance Program but was experiencing difficulties in moving her application forward. Laura and Steven were worried that the program would close before they could figure out a solution quickly. 2-1-1 helped Laura finalize her application by assisting her in submitting missing documentation while providing her with reassurance and support. 2-1-1 staff also reached out to the Pima County Emergency Rental Assistance Program to connect Laura and Steven with a caseworker who verified the submitted documentation and ensured the application was complete. Laura and Steven conveyed their sincere appreciation for 2-1-1 staff's assistance and efforts to help them with her application."

ENGAGING TENANT LEADERS AND SUPPORTING ADVOCACY

Miami Workers Center recounts the story of Freddie, a tenant advocate who has since passed away:

"Freddie had two daughters and was living on a fixed income due to his mobility impairment and physical disabilities. He had been challenging an eviction since the beginning of 2021 and was initially protected under moratoriums that are no longer in place. Freddie was previously denied access to ERA because his landlord refused to cooperate. Despite this very severe threat, he felt passionately enough to speak out at the Miami-Dade County budget hearing about funding increased protections and support for tenants. As a result, the County ERA program shifted towards direct-to-tenant support, which previously had been unavailable. Rest in peace to our dear brother and comrade Freddie."

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Preventing Evictions and Promoting Housing Stability through ERA Programs

NLIHC's ERASE *Blueprint* recommends that emergency rental assistance (ERA) programs provide funding as promptly as possible, ensure that evictions do not take place once ERA has been received, and address the systemic disparities and policies that contribute to housing instability in the first place to prevent evictions for the lowest-income and most marginalized households.

PROVIDING RELOCATION ASSISTANCE AND OTHER ELIGIBLE COSTS; FUNDING LEGAL ATTORNEYS TO PROTECT RENTERS FACING EVICTION

Law Center for Better Housing (LCBH):

"Ms. T. was living in a substandard property, from which she wanted to move. Her landlord was insisting on a short timeframe that she could not meet. Unfortunately, her employment in a hospitality industry had been cut back during COVID. Because LCBH provides both legal and social work services, we were able to work out a settlement with the landlord that gave her time to move and helped Ms. T. apply for ERA, which she received. The check was issued directly to her because she filled out a tenant-only application. She used part of the funds to pay her now former landlord, and the rest of the funds to pay her rent to her new landlord. Ms. T. was one of hundreds of tenants that LCBH was able to help because the tenant was able to access free legal assistance through the Cook County Early Resolution Program [ERP], a joint effort of the Cook County Board, City of Chicago, Cook County Judiciary, local bar association, and local legal programs. ERP is funded in part through COVID-related funds."

CREATING EVICTION DIVERSION AND PREVENTION PROGRAMS

Housing Counseling Services (HCS):

"We assisted a client who was a blind and disabled senior. This tenant was working with an attorney through the Legal Counsel for the Elderly, which is part of AARP. This tenant was facing eviction with an active writ and needed assistance in curing his delinquency. He lived

in a subsidized unit, and it would have been extremely detrimental to his physical and mental health if he were to be evicted from his home. Given the extremely high volume of applications coming through STAY DC's application portal, the tenant was not able to easily access the status of his application. Due to the fact that he had a writ of eviction, he was able to be assigned to an application processor at HCS who helped him determine that he was approved for STAY DC. With the additional help of local funds, his full balance due was able to be paid and the tenant was able to avoid eviction and remain stably housed."

CREATING PARTNERSHIPS WITH COURTS

Rhode Island Legal Services (RILS):

"We represent very low-income Rhode Islanders, many of whom face homelessness if they lose their housing. With thousands having applied for Rent Relief, we saw first-hand how prioritizing applications where an eviction was pending preserved the housing of many dozens of our clients and their families. As processing times went down, judges (and landlords) noticed. Judges were more willing to nudge a reluctant landlord by getting real-time information from Rent Relief contractors during the eviction proceeding. In 2022, RILS helped an elderly Rhode Islander who fell victim to a COVID-19 scam and lost his rent money in the process. He was facing eviction and was days away from being homeless. Rent Relief provided him with vital assistance that kept him off the street. This is just one of many success stories we've seen at RILS that would not have been possible without quick action."