Renters and Rental Market Crisis Working Group
Emergency Rental Assistance 1
Program Data
# Percent of ERA Allocation Expended by State

<table>
<thead>
<tr>
<th>State</th>
<th>Percent Expended</th>
</tr>
</thead>
<tbody>
<tr>
<td>Virginia</td>
<td>41.3%</td>
</tr>
<tr>
<td>Texas</td>
<td>33.9%</td>
</tr>
<tr>
<td>District of Columbia</td>
<td>27.5%</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>27.0%</td>
</tr>
<tr>
<td>Alaska</td>
<td>24.8%</td>
</tr>
<tr>
<td>Illinois</td>
<td>21.3%</td>
</tr>
<tr>
<td>Kentucky</td>
<td>17.8%</td>
</tr>
<tr>
<td>Maine</td>
<td>17.5%</td>
</tr>
<tr>
<td>Nevada</td>
<td>17.5%</td>
</tr>
<tr>
<td>Hawaii</td>
<td>16.9%</td>
</tr>
</tbody>
</table>

*Source: US Department of Treasury Emergency Rental Assistance 1 Data (as of July 20th, 2021)*
### Percent of ERA Allocation Spent in Last Month

<table>
<thead>
<tr>
<th>State</th>
<th>Percent Expended in Last Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Texas</td>
<td>19.2%</td>
</tr>
<tr>
<td>District of Columbia</td>
<td>15.7%</td>
</tr>
<tr>
<td>Illinois</td>
<td>15.5%</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>15.4%</td>
</tr>
<tr>
<td>Virginia</td>
<td>13.0%</td>
</tr>
<tr>
<td>Alaska</td>
<td>9.8%</td>
</tr>
<tr>
<td>New Jersey</td>
<td>9.6%</td>
</tr>
<tr>
<td>Nevada</td>
<td>8.7%</td>
</tr>
<tr>
<td>Hawaii</td>
<td>8.6%</td>
</tr>
<tr>
<td>Pennsylvania</td>
<td>7.7%</td>
</tr>
</tbody>
</table>

*Source: US Department of Treasury Emergency Rental Assistance 1 Data (as of July 20th, 2021)*
Percent of ERA Allocation Spent in June

Source: US Department of Treasury Emergency Rental Assistance 1 Data (as of July 20th, 2021)
National Trends

633,453 households served

$4,756 spent per household

7,443,880 households are not caught up on rent
Of these, 6,237,399 households make less than $75,000 a year

3,435,995 households are likely to be evicted
Of these, 2,960,763 households make less than $75,000 a year

Source: US Department of Treasury Emergency Rental Assistance 1 Data (as of July 20th, 2021); June Census Pulse Survey
How long to reach households in need?

- We calculate how many days it would take to reach those in need based off the number served per day in June (9,684 households)
- All households in need:
  - 769 days for those not caught up on rent
  - 355 days for those likely to be evicted
- Households with incomes below $75,000
  - 644 days for those not caught up on rent
  - 306 days for those likely to be evicted

Source: US Department of Treasury Emergency Rental Assistance 1 Data (as of July 20th, 2021); June Census Pulse Survey
Today, the Consumer Financial Protection Bureau (CFPB) debuted a new tool that allows renters and landlords to find rental assistance programs in their area.

Go to:

www.consumerfinance.gov/renthelp

The White House is putting out a call to action to spread the word about this new tool and make sure that renters and landlords are able to access the available rental assistance.
An Early Analysis of the California COVID-19 Rental Relief Program

Housing Initiative at Penn

Vincent Reina
Sydney Goldstein
Figure 01. Applications to the California COVID-19 Rental Relief Program as of July 8, 2021.
Figure 02. Program expenditures over time as of July 6, 2021

- Dollars (in millions)

- 04/12 04/16 04/26 05/03 05/10 05/17 05/27 06/01 06/07 06/13 06/21 06/29 07/06

- Assistance per week
- Total Assistance Expended

THE HOUSING INITIATIVE at Penn
<table>
<thead>
<tr>
<th>County</th>
<th>Total Applicants</th>
<th>Amount Requested</th>
<th>Amount Approved</th>
</tr>
</thead>
<tbody>
<tr>
<td>Los Angeles</td>
<td>24,811</td>
<td>$281,554,255</td>
<td>$66,101,695</td>
</tr>
<tr>
<td>Contra Costa</td>
<td>5,047</td>
<td>$55,213,532</td>
<td>$14,521,217</td>
</tr>
<tr>
<td>Orange</td>
<td>4,868</td>
<td>$59,109,259</td>
<td>$8,948,598</td>
</tr>
<tr>
<td>Santa Clara</td>
<td>3,907</td>
<td>$72,636,627</td>
<td>$9,672,505</td>
</tr>
<tr>
<td>San Francisco</td>
<td>3,804</td>
<td>$53,799,026</td>
<td>$10,182,654</td>
</tr>
<tr>
<td>Ventura</td>
<td>2,983</td>
<td>$31,862,427</td>
<td>$8,002,641</td>
</tr>
<tr>
<td>San Mateo</td>
<td>2,450</td>
<td>$32,201,151</td>
<td>$7,297,152</td>
</tr>
<tr>
<td>San Bernardino</td>
<td>1,971</td>
<td>$18,088,608</td>
<td>$2,332,633</td>
</tr>
<tr>
<td>Alameda</td>
<td>1,712</td>
<td>$31,130,617</td>
<td>$2,229,940</td>
</tr>
<tr>
<td>Yolo</td>
<td>766</td>
<td>$5,299,935</td>
<td>$1,147,300</td>
</tr>
</tbody>
</table>
Figure 03. Percent of applicants by race

White

Black or African American

Asian

Other Multi-Racial

Not Reported

Quintile Breaks

20.4%
42.2%
51.7%
65.7%
76.6%

1.9%
3.4%
4.5%
7.4%
12.6%

0.45%
1.29%
1.88%
3.62%
7.20%

2.9%
10.0%
14.6%
17.0%
19.3%

3.9%
9.9%
14.7%
18.0%
22.0%
### Table 09. Average amount borrowed for rent

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Los Angeles</th>
<th>San Bernardino</th>
<th>Santa Clara</th>
</tr>
</thead>
<tbody>
<tr>
<td>White/Caucasian (Non-Latino/a)</td>
<td>$3,505.58</td>
<td>$2,526.94</td>
<td>$5,053.85</td>
</tr>
<tr>
<td>Asian/Pacific Islander (Non-Latino/a)</td>
<td>$5,149.31</td>
<td>$5,415.91</td>
<td>$4,457.52</td>
</tr>
<tr>
<td>Black/African American (Non-Latino/a)</td>
<td>$2,256.37</td>
<td>$2302.19</td>
<td>$2267.38</td>
</tr>
<tr>
<td>Latino/a</td>
<td>$2,564.75</td>
<td>$3,999.67</td>
<td>$3,100.92</td>
</tr>
</tbody>
</table>

### Table 08. Adjustments made to keep life affordable

<table>
<thead>
<tr>
<th>Adjustment</th>
<th>Number Participants</th>
<th>Percent Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cut back on clothing purchases</td>
<td>10,766</td>
<td>68.6%</td>
</tr>
<tr>
<td>Cut back on education expenses</td>
<td>3,623</td>
<td>23.1%</td>
</tr>
<tr>
<td>Cut back on transportation costs</td>
<td>7,847</td>
<td>50.0%</td>
</tr>
<tr>
<td>Cut back on utilities (i.e. electricity, water, garbage, etc)</td>
<td>6,751</td>
<td>43.0%</td>
</tr>
<tr>
<td>Delayed bill payment</td>
<td>12,209</td>
<td>77.8%</td>
</tr>
<tr>
<td>Reduced total food consumption</td>
<td>8,707</td>
<td>55.5%</td>
</tr>
<tr>
<td>Took on more debt (i.e. credit cards, borrowing money, etc)</td>
<td>9,036</td>
<td>57.6%</td>
</tr>
<tr>
<td>Went without medicine or seeing a doctor</td>
<td>5,433</td>
<td>34.6%</td>
</tr>
<tr>
<td>Other</td>
<td>1,410</td>
<td>9.0%</td>
</tr>
<tr>
<td>None of the above</td>
<td>306</td>
<td>1.9%</td>
</tr>
</tbody>
</table>
## Table 11. Program barriers survey participants experienced

<table>
<thead>
<tr>
<th>Program Barriers</th>
<th>All Survey Participants</th>
<th>Los Angeles</th>
<th>San Bernardino</th>
<th>Santa Clara</th>
</tr>
</thead>
<tbody>
<tr>
<td>Could not reach the hotline</td>
<td>7.1%</td>
<td>5.8%</td>
<td>6.9%</td>
<td>7.2%</td>
</tr>
<tr>
<td>Issues with internet access</td>
<td>19.9%</td>
<td>16.4%</td>
<td>19.1%</td>
<td>17.8%</td>
</tr>
<tr>
<td>Language barriers</td>
<td>4.9%</td>
<td>4.5%</td>
<td>2.5%</td>
<td>6.6%</td>
</tr>
<tr>
<td>Not having income documents</td>
<td>14.9%</td>
<td>11.3%</td>
<td>14.0%</td>
<td>17.0%</td>
</tr>
<tr>
<td>Not having proof of loss of income</td>
<td>16.3%</td>
<td>13.1%</td>
<td>16.8%</td>
<td>18.3%</td>
</tr>
<tr>
<td>Proof of tenancy</td>
<td>7.1%</td>
<td>5.4%</td>
<td>5.1%</td>
<td>7.5%</td>
</tr>
<tr>
<td>Was not aware of hotline</td>
<td>20.8%</td>
<td>15.7%</td>
<td>22.8%</td>
<td>22.7%</td>
</tr>
<tr>
<td>Other</td>
<td>11.3%</td>
<td>8.9%</td>
<td>9.5%</td>
<td>11.4%</td>
</tr>
<tr>
<td>None of the above</td>
<td>43.2%</td>
<td>37.1%</td>
<td>45.0%</td>
<td>43.0%</td>
</tr>
</tbody>
</table>
California COVID-19 Rent Relief Program Dashboard

The CA COVID-19 Rent Relief program provides greatly needed rent relief to California landlords and renters who have faced financial hardships due to the COVID-19 pandemic. The program dashboard below gives a snapshot view of the program’s progress to date. The dashboard shows the total number of applications received; number of complete household applications and corresponding funds requested; number of households served; average assistance paid to each household served; and total funds paid. It also breaks down the applications by race, ethnicity, age group, gender and Area Median Income (AMI) level.
Other work


• National analysis of 2020 programs with the National Low Income Housing Coalition and the Furman Center: https://www.housinginitiative.org/uploads/1/3/2/9/132946414/hip_nlihc_furman_brief_final.pdf
• Case studies of national programs with the National Low Income Housing Coalition and the Furman Center: https://nlihc.org/sites/default/files/ERA-Programs-Case-Study.pdf
• Report on advancing racial equity in rent relief (with the National Low Income Housing Coalition and the Furman Center): https://furmancenter.org/files/Advancing_Racial_Equity_in_Emergency_Rental_Assistance_Programs_-_Final.pdf
Renters and Rental Market Crisis Working Group

Cindy Chetti, Senior Vice President, Government Affairs
Caitlin Sugrue Walter, Vice President, Research

July 28, 2021
NMHC Committed to Supporting Residents Impacted by COVID-19

At the onset of COVID-19, NMHC recommended apartment firms consider adopting the following principles to help America’s renters stay stably housed:

• Halt evictions for 90 days for those impacted by COVID-19
• Avoid rent increases for 90 days
• Create payment plans and waive late fees
• Identify governmental and community resources for residents
• Communicate to residents that helping them retain their housing is an industry priority
• Develop a response plan for potential COVID-19 exposure
NMHC Issued Principles to Assist COVID-19 Recovery Efforts during Eviction Moratorium Transition

As the eviction moratorium expires, NMHC has issued a new set of principles:

- Encourage residents to seek rental assistance
- Offer solutions to help residents avoid eviction
- Provide notice of at least 30 days to residents before filing an eviction for non-payment
- Work with jurisdictions to break down artificial barriers
- Identify governmental and community resources to broadly help residents
- Communicate with residents
Emergency Rental Assistance Programs

From the beginning we have worked with the Administration to identify ways to improve the execution and timeliness of the Rental Assistance Program.

Real Estate Industry Recommendations:

• Provide flexibility
• Allow for safe harbors
• Ensure broad distribution of funds
• Widely communicate availability of assistance
• Enable funds to be utilized without extraneous requirements
Industry Recommendations Going Forward

- Initiate targeted outreach similar to stimulus check outreach and/or develop a targeted campaign to reach those in need.
- Allow landlords to communicate sensitive information directly to an administering agency.
- Provide a process whereby owner documentation can be used to obtain rent payments for non-responsive residents.
- Establish recertification criteria allowing those who have received assistance to recertify continuing need.
- Remind administering entities that ERAP statute allows participation up to 80 percent of AMI.
- Upgrade/Streamline Technology
Emergency Rental Assistance
NMHC Member Outreach to Residents

**COVID Related Outreach**
- Payment plans
- Deferments and extended or flexible lease periods
- Forgiving rent
- Rental assistance funds

**ERAP Outreach**
- Assist residents to secure rental assistance
- Outreach to every resident
- Letters, emails and door to door interaction
- Added dedicated staff
NMHC Pulse Survey on Rental Assistance and Eviction Mitigation

- Conducted July 19-26, 2021
- 74 Respondents
  - Sent to NMHC owners and managers
  - Owners and managers of professionally managed apartment units
  - One response per company
What type of rental payment options/assistance did you provide your residents during COVID?

- Payment Plans: 100%
- Deferred Payments: 80%
- Fee-free Credit Card Payments: 50%
- Waived Late Fees: 90%
- Waived Rent: 20%
- Lease Term Flexibility: 60%

Source: NMHC Pulse Survey on Rental Assistance and Eviction Mitigation
Most respondents notifying their residents of rental assistance available, many through personalized contact.

Source: NMHC Pulse Survey on Rental Assistance and Eviction Mitigation
Getting Small Landlords Assistance While Protecting Tenants from Eviction

Maya Brennan
Twitter: @mayabrennan
mbrennan@dccouncil.us
What types of buildings do DC renters live in?

- 60% Apartment Buildings
- 21% Condo/Co-op Building
- 13% Single-Family Home
- 6% Part of Rowhouse

Source: DC Policy Center report, 2020
DC’s New Past Due Rent Notice

Ease for Small Landlords:

• Apply for emergency rent assistance
• Fill in the blanks
• Attach rent ledger
• No additional notice required before filing

Clear for Tenants:

• Never says to move out
• Specifies what they can do to avoid a filing – APPLY!
• Provides an accounting of the rent due and phone numbers for assistance
Addressing Small Landlord Concerns re: Emergency Rent Assistance

• Cost and time of complying with rental license requirement
  ✓Waived if extenuating circumstances
  ✓Fees dropped effective Oct 2021

• Application asks for information on tenant they may not have
  ❑Future application change?
  ✓Can use paper form to bypass

• Confusion re if they are waiving any legal rights re: eviction or collection
  ✓DC law already allows tenants to pay & stay even after an eviction judgment
  ✓Already banned late fees and other collection costs during pandemic
Questions?

Maya Brennan
mbrennan@dccouncil.us
## DC Eviction Moratorium Phaseout Channels

Property Owners to Emergency Rent Assistance

<table>
<thead>
<tr>
<th>Allowed Eviction Causes</th>
<th>During COVID Emergency</th>
<th>Phase-Out</th>
</tr>
</thead>
</table>
| Nonpayment of Rent                      | x                      | New process through March 2022:  
  - Owner apply for emergency rent $  
  - Send “Notice of Past Due Rent”  
  - Filing OK 10/12 if:  
    - tenant was denied $,  
    - tenant did not apply for $ within 60 days of notice, OR  
    - tenant defaults on payment plan |
| Breach of Lease; Known Illegal Act on Premises  
  Can give 30 day notice, file, and evict for public safety reasons only (e.g. firearms, violence) | All 30 Day Notices OK on 9/26/21  
  All Filings Allowed 1/1/22 | Adds severe property damage to current moratorium exception                                                                 |
| All Other Eviction Reasons               | x                      | 90-180 Day Notices Allowed 9/26/21  
  Filing Allowed 1/1/22                   |
D.C. Eviction Moratorium Phase-Out Timeline

5 phases of ending the eviction moratorium:
1. Carve-out plus rent notices
2. All notices resume.
3. Non-payment w/ protection
4. Filings other than non-payment
5. Non-payment w/o protection

Green: Prior law.
Blue: Phase-out bill.

1. Notices of past due rent.
2. Notice, Filing, Writs for:
   - public safety (+immed. neighbors)
   - wanton significant damage

All rules return to normal unless other action.
All filings allowed.
Non-payment filings resume.
Non-payment hearings resume.
Non-payment evictions resume.
All filing types allowed.
All hearing types allowed.
All eviction types allowed.
Hearings on cases w/o emergency protection.
Evictions on cases w/o emergency protection.

1. The notice moratorium will expire 8/4 unless extended.
2. Nonpayment filing prohibited and cases must be dismissed if rental assistance application is submitted within 60 days of past due rent notice and is still pending, approved but awaiting payment, or under appeal.