



Wednesday, July 28, 2021

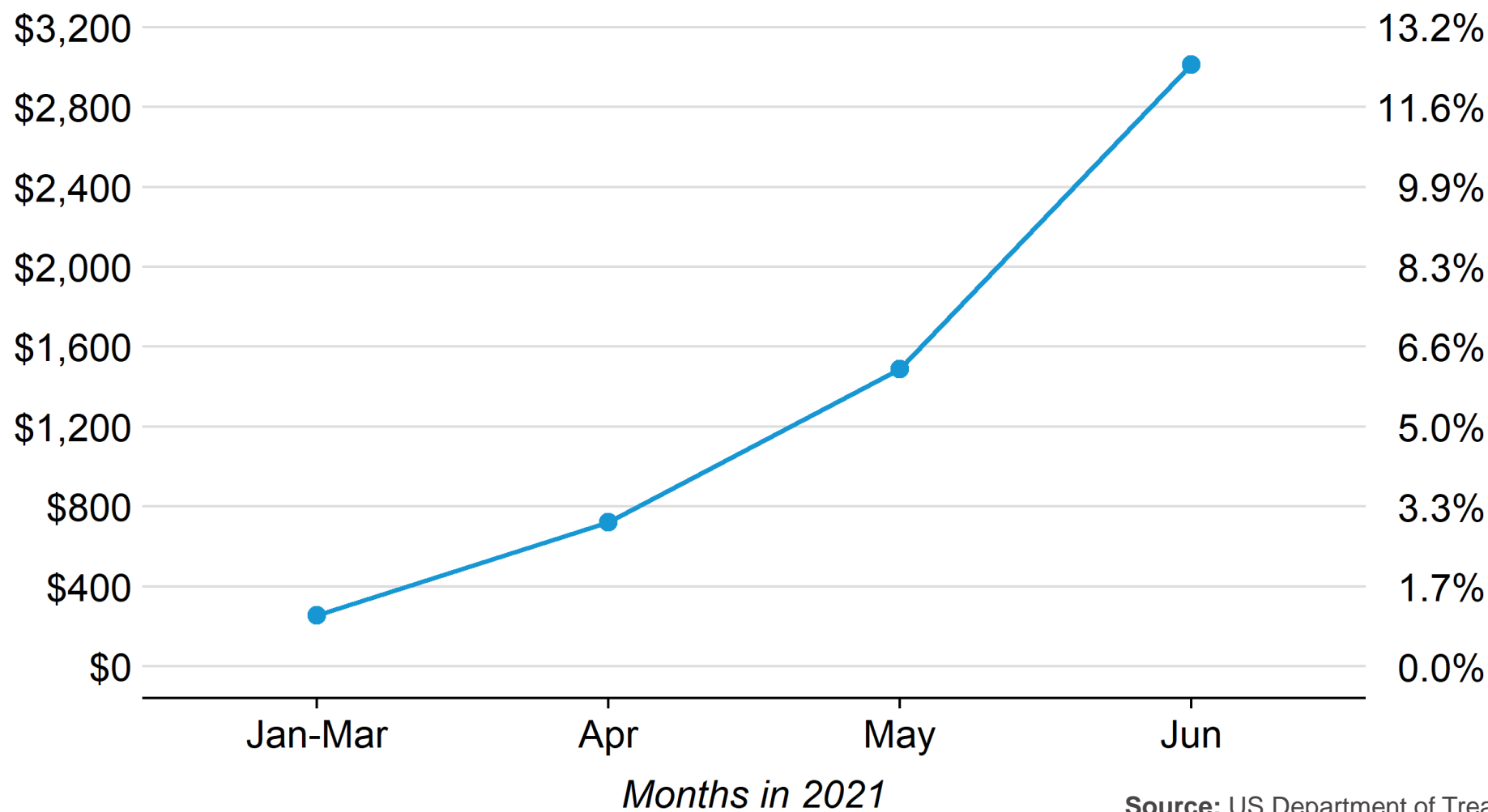
# Renters and Rental Market Crisis Working Group

# Emergency Rental Assistance 1 Program Data

# Cumulative Emergency Rental Assistance 1 Spending Over Time

*Millions of Dollars*

*Percent of Allocation*

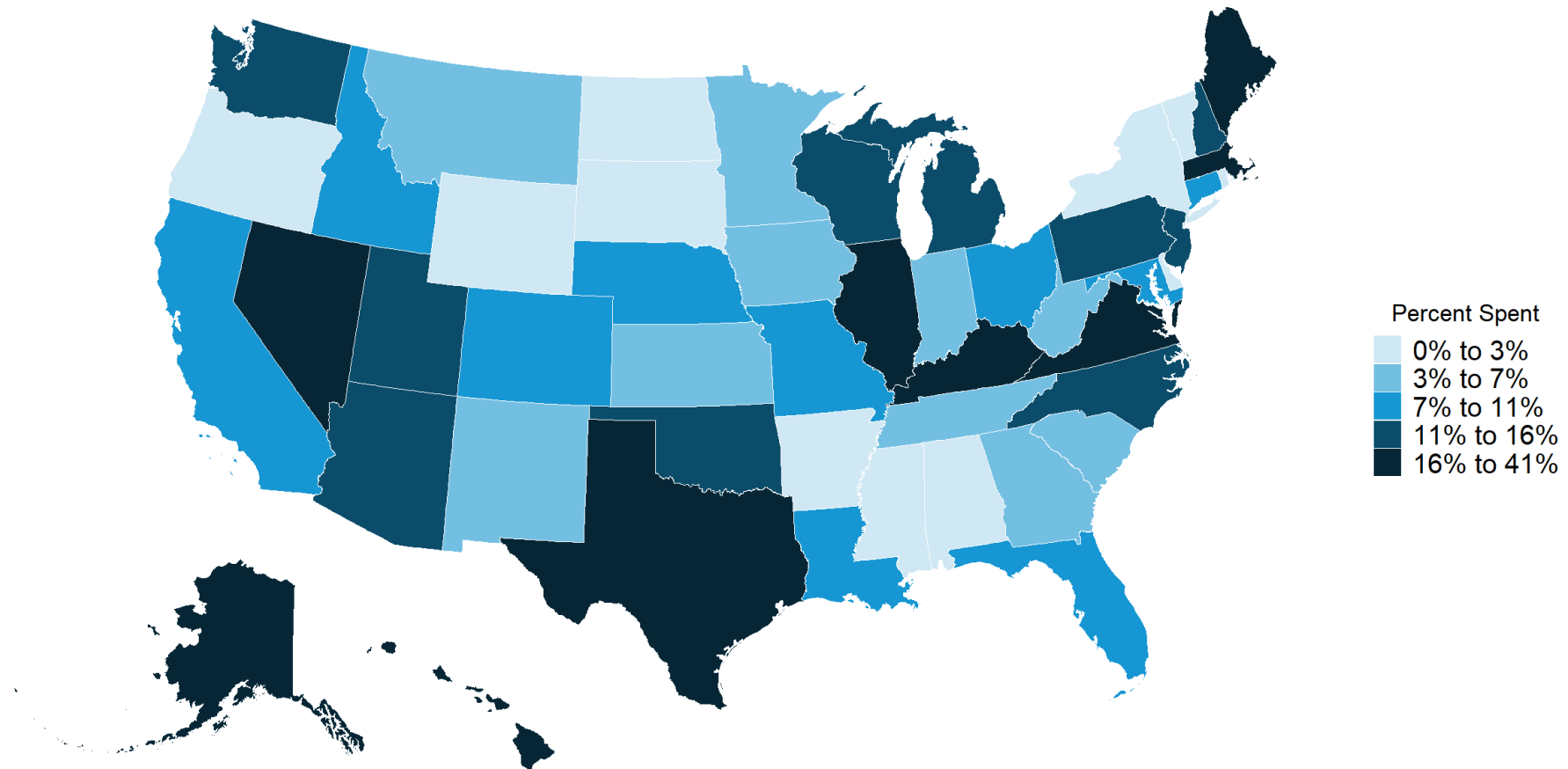


# Percent of ERA Allocation Expended by State

State	Percent Expended
Virginia	41.3%
Texas	33.9%
District of Columbia	27.5%
Massachusetts	27.0%
Alaska	24.8%
Illinois	21.3%
Kentucky	17.8%
Maine	17.5%
Nevada	17.5%
Hawaii	16.9%

**Source:** US Department of Treasury Emergency Rental Assistance 1 Data (as of July 20<sup>th</sup>, 2021)

## Percent of ERA Allocation Spent by State



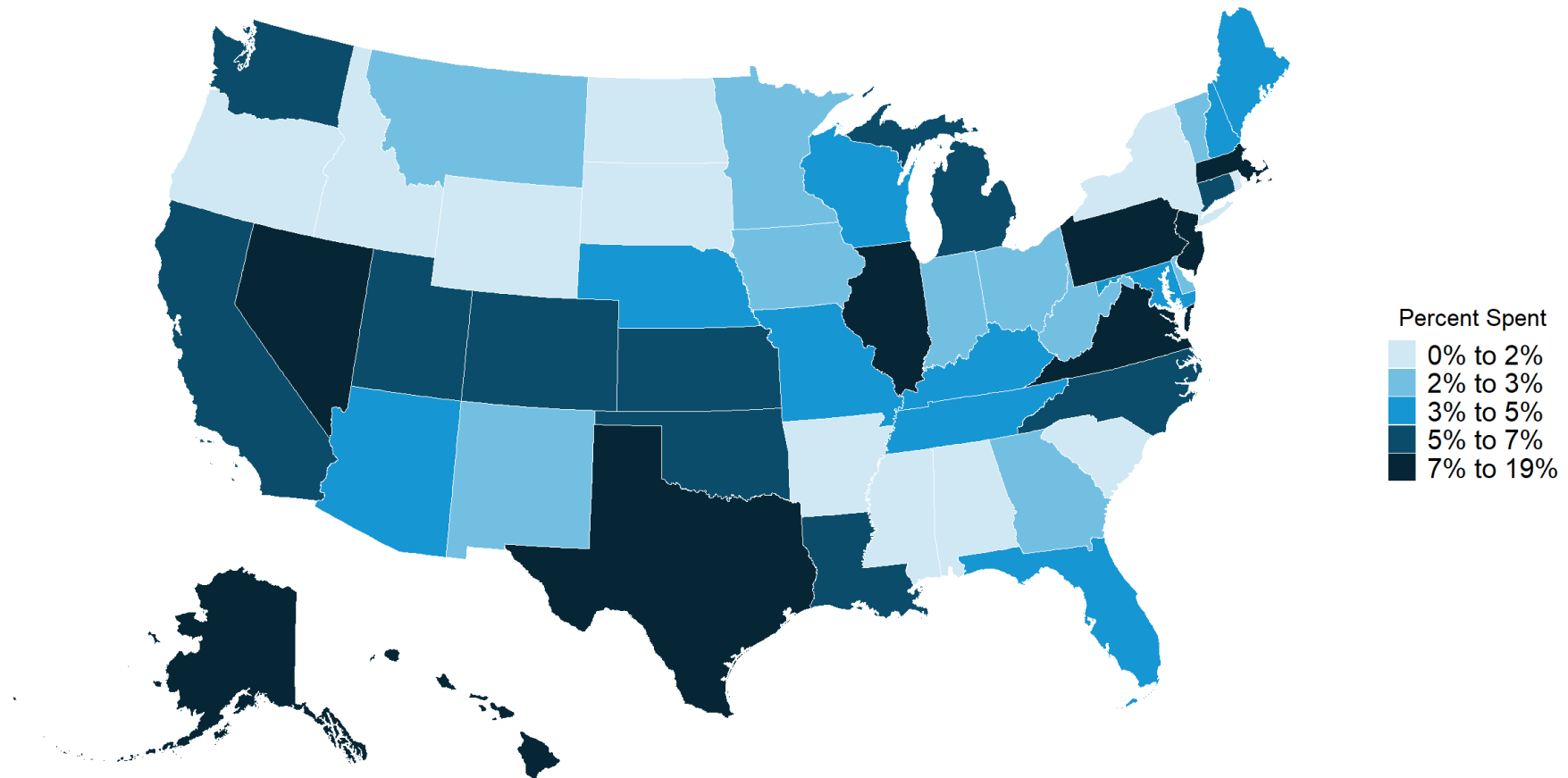
**Source:** US Department of Treasury Emergency Rental Assistance 1 Data (as of July 20<sup>th</sup>, 2021)

# Percent of ERA Allocation Spent in Last Month

State	Percent Expended in Last Month
Texas	19.2%
District of Columbia	15.7%
Illinois	15.5%
Massachusetts	15.4%
Virginia	13.0%
Alaska	9.8%
New Jersey	9.6%
Nevada	8.7%
Hawaii	8.6%
Pennsylvania	7.7%

**Source:** US Department of Treasury Emergency Rental Assistance 1 Data (as of July 20<sup>th</sup>, 2021)

## Percent of ERA Allocation Spent in June



**Source:** US Department of Treasury Emergency Rental Assistance 1 Data (as of July 20<sup>th</sup>, 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



# 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 20<sup>th</sup>, 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](http://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.



Research Brief | July 2021

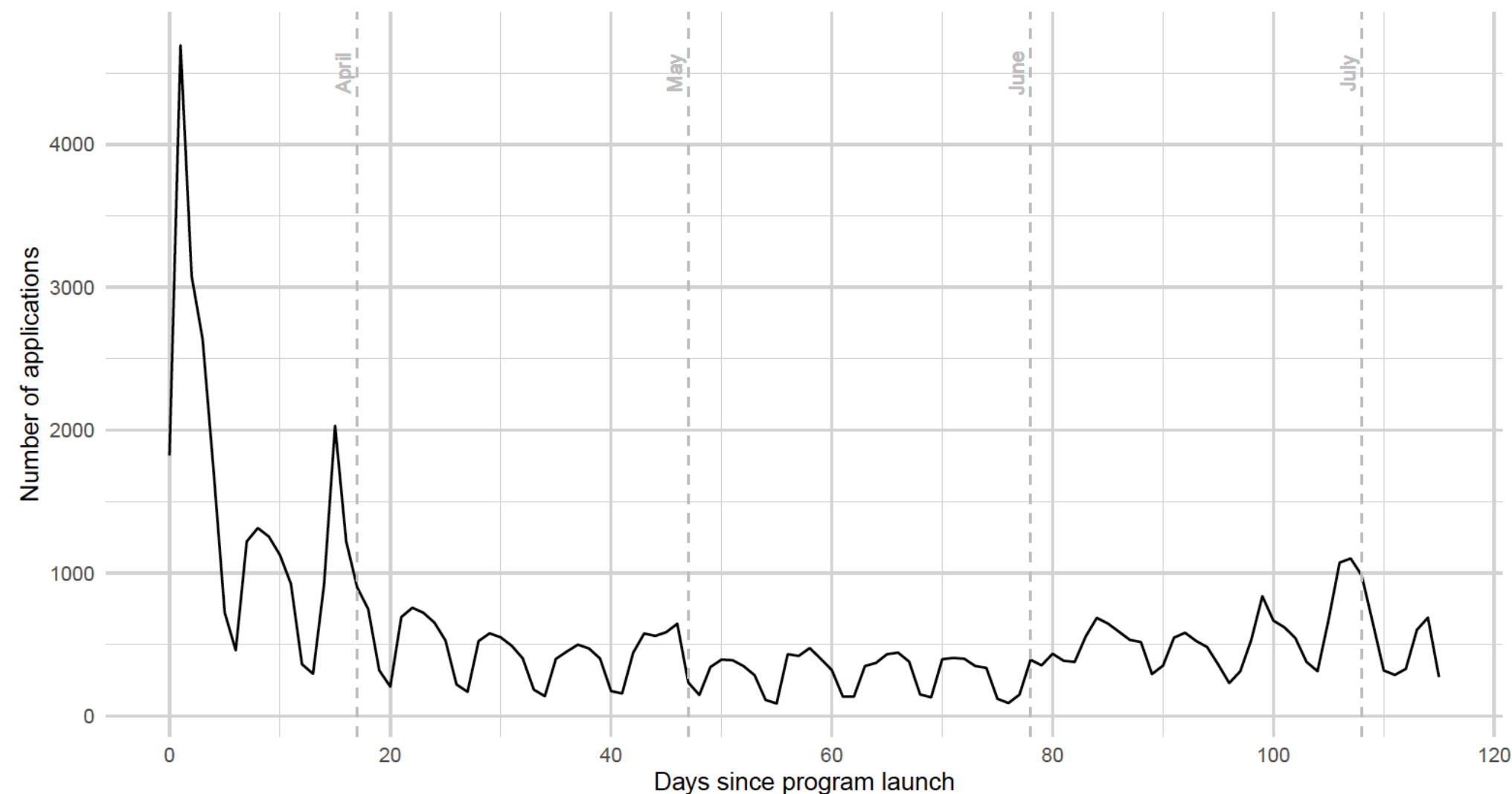
# An Early Analysis of the California COVID-19 Rental Relief Program

**Housing Initiative at Penn**

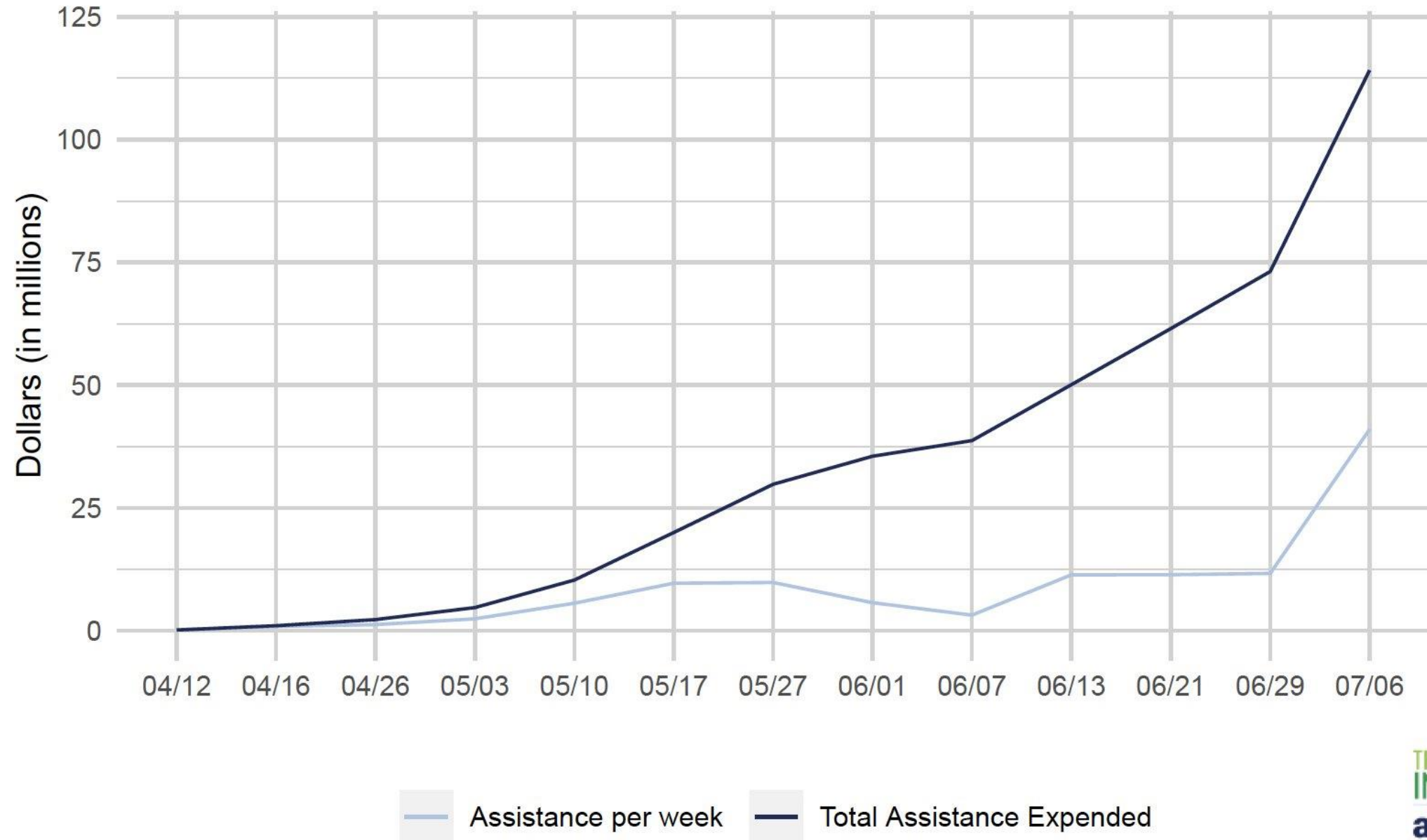
Vincent Reina

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

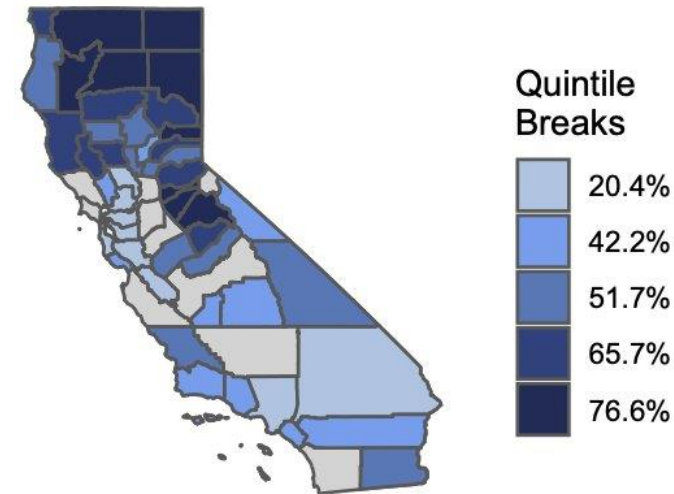


**Table 03.** Amount of assistance allocated to ten counties with greatest number of applicants

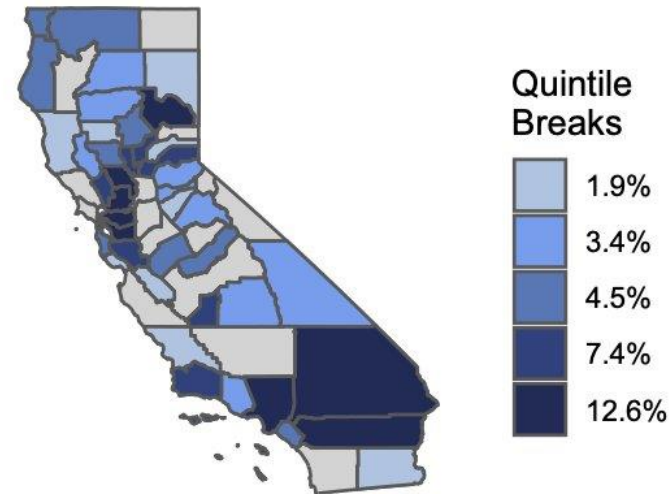
County	Total Applicants	Amount Requested	Amount Approved
Los Angeles	24,811	\$281,554,265	\$66,101,695
Contra Costa	5,047	\$55,213,532	\$14,521,217
Orange	4,868	\$59,109,259	\$8,948,598
Santa Clara	3,907	\$72,636,627	\$9,672,505
San Francisco	3,804	\$53,799,026	\$10,182,654
Ventura	2,983	\$31,862,427	\$8,002,641
San Mateo	2,450	\$32,201,151	\$7,297,152
San Bernardino	1,971	\$18,088,608	\$2,332,633
Alameda	1,712	\$31,130,617	\$2,229,940
Yolo	766	\$5,299,935	\$1,147,300

**Figure 03.** Percent of applicants by race

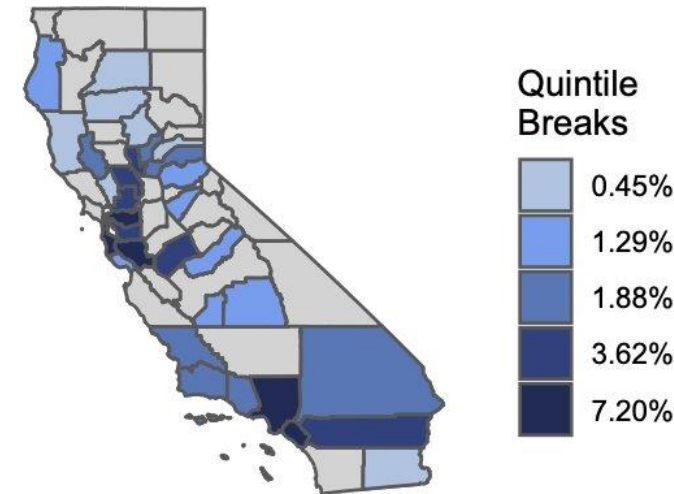
White



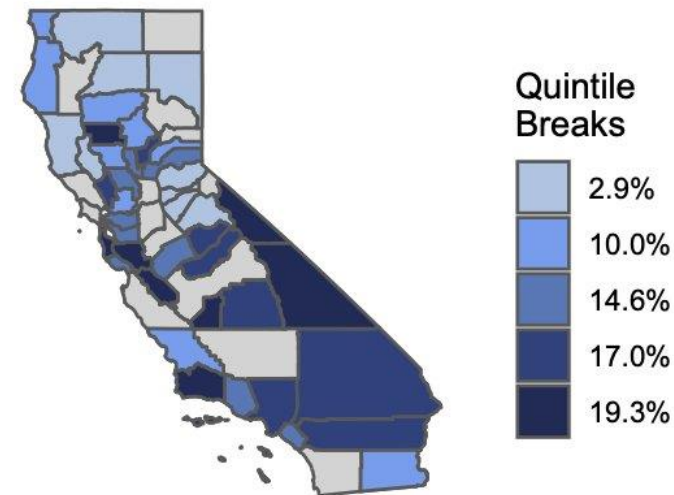
Black or African American



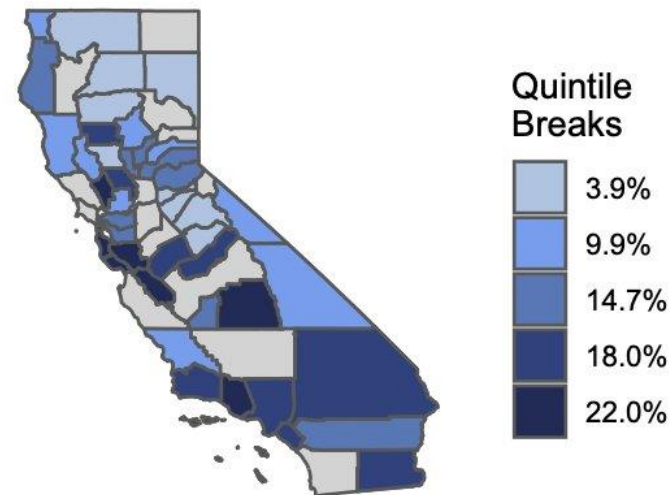
Asian




Other Multi-Racial



Not Reported



**Table 09.** Average amount borrowed for rent



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

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



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

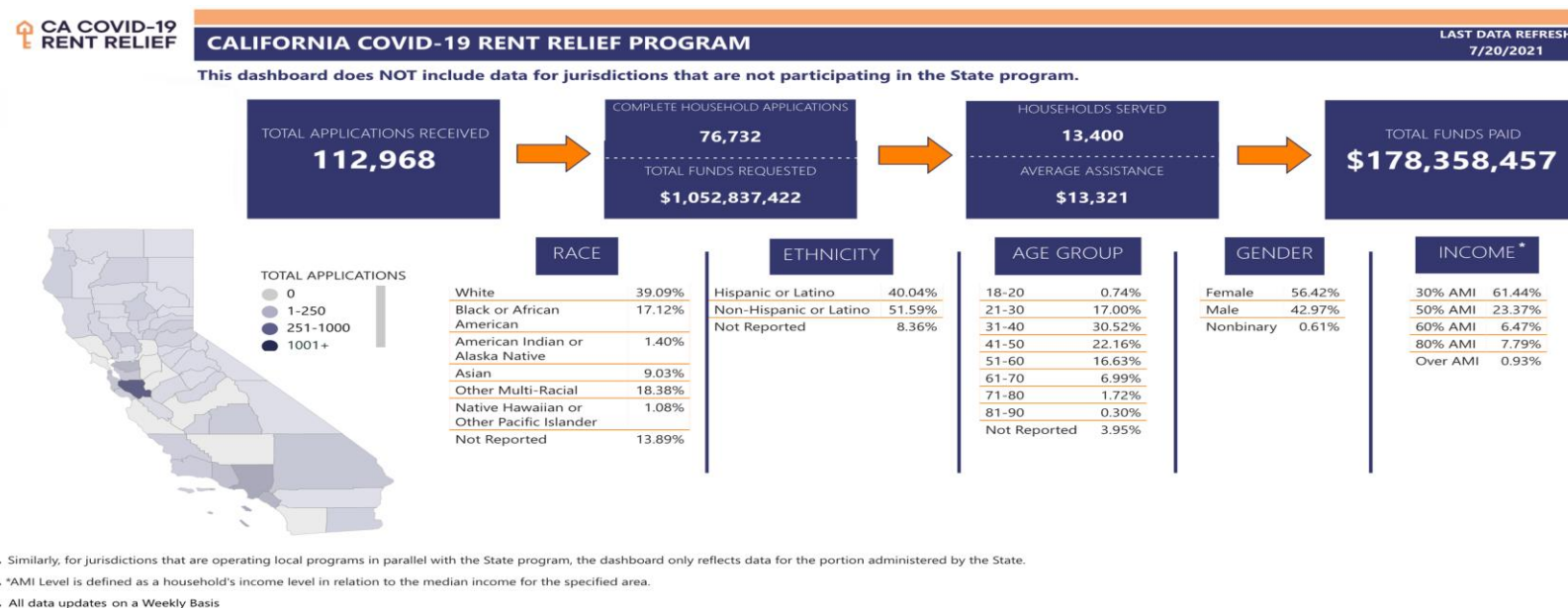


**Table 11.** Program barriers survey participants experienced

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

# 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

- *State of CA report:* [https://www.housinginitiative.org/uploads/1/3/2/9/132946414/hip\\_carr\\_7.9\\_final.pdf](https://www.housinginitiative.org/uploads/1/3/2/9/132946414/hip_carr_7.9_final.pdf)
- *LA owner brief:* [https://www.housinginitiative.org/uploads/1/3/2/9/132946414/hip\\_la\\_owner\\_brief\\_final.pdf](https://www.housinginitiative.org/uploads/1/3/2/9/132946414/hip_la_owner_brief_final.pdf)
- *LA Tenant brief:* [https://www.housinginitiative.org/uploads/1/3/2/9/132946414/hip\\_la\\_tenant\\_brief\\_final.pdf](https://www.housinginitiative.org/uploads/1/3/2/9/132946414/hip_la_tenant_brief_final.pdf)
  
- *Philadelphia owner brief with the Reinvestment Fund:* [https://www.housinginitiative.org/uploads/1/3/2/9/132946414/hip\\_rf\\_brief\\_final.pdf](https://www.housinginitiative.org/uploads/1/3/2/9/132946414/hip_rf_brief_final.pdf)
- *Philadelphia owner brief:* [https://www.housinginitiative.org/uploads/1/3/2/9/132946414/phl\\_ownerbrief\\_final.pdf](https://www.housinginitiative.org/uploads/1/3/2/9/132946414/phl_ownerbrief_final.pdf)
  
- *2021 Emergency Rental Assistance Report with the National Low Income Housing Coalition and the Furman Center:* [https://www.housinginitiative.org/uploads/1/3/2/9/132946414/final\\_spring\\_2021\\_era\\_survey.pdf](https://www.housinginitiative.org/uploads/1/3/2/9/132946414/final_spring_2021_era_survey.pdf)
- *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](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](https://furmancenter.org/files/Advancing_Racial_Equity_in_Emergency_Rental_Assistance_Programs_-_Final.pdf)



NATIONAL  
**MULTIFAMILY**  
**HOUSING**  
COUNCIL

## 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

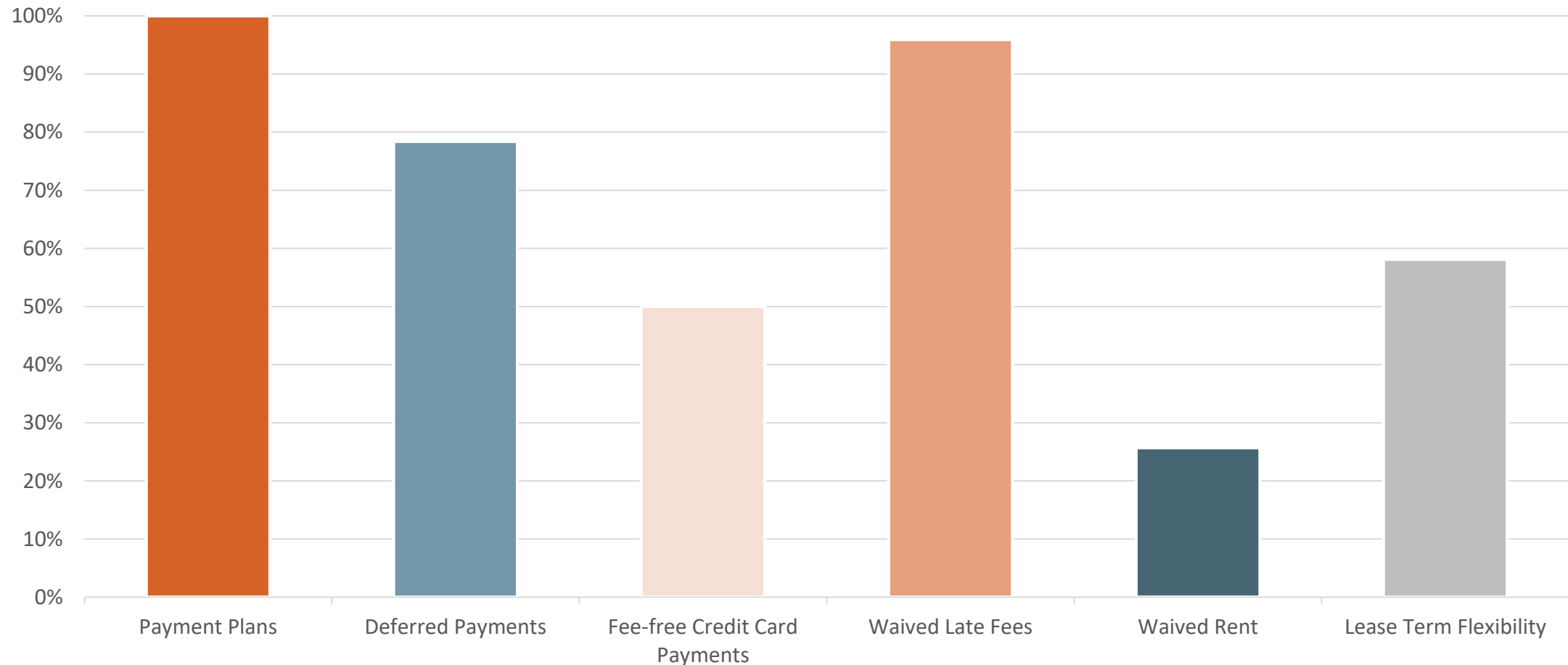
# NMHC Pulse Survey on Rental Assistance and Eviction Mitigation

---

- 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

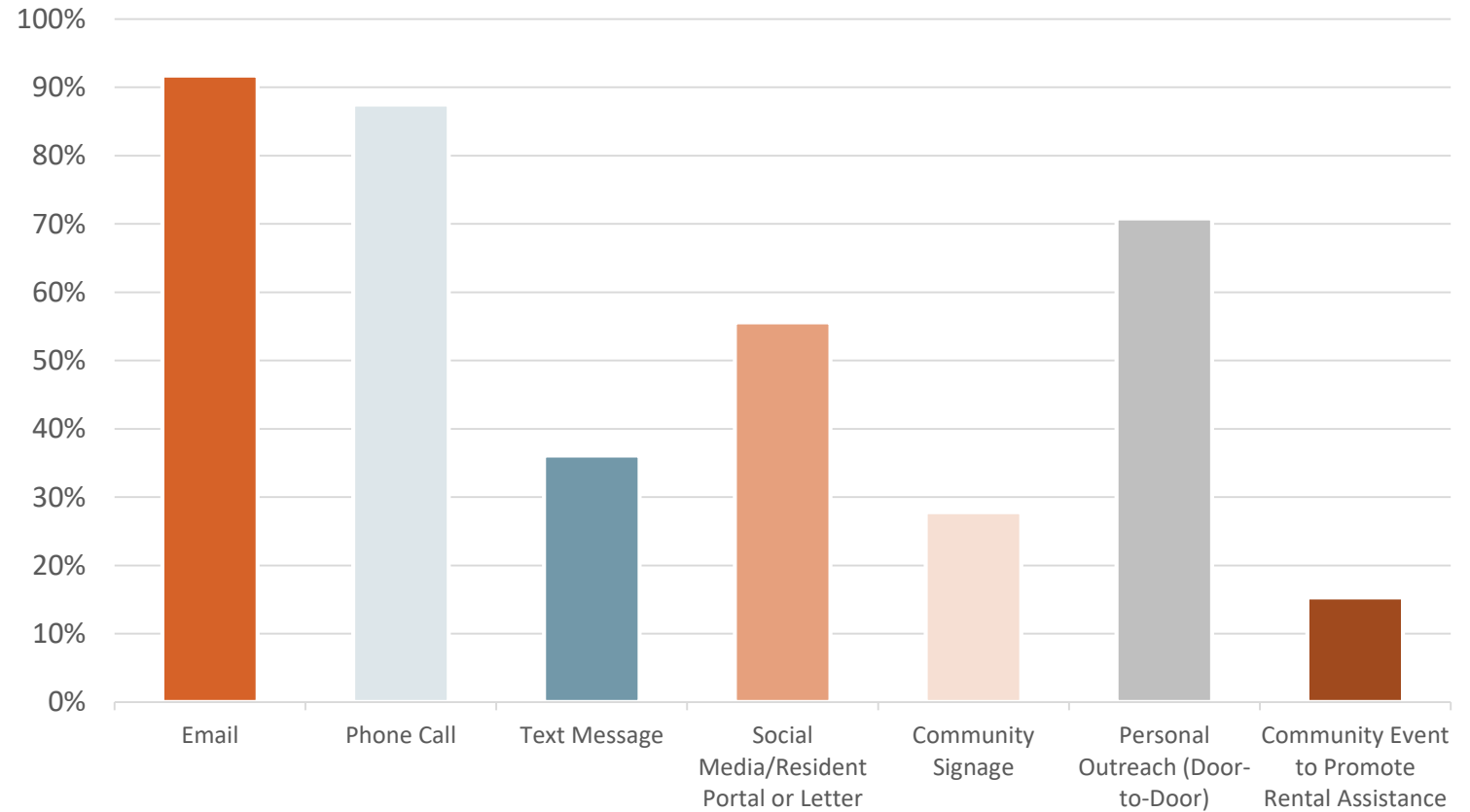
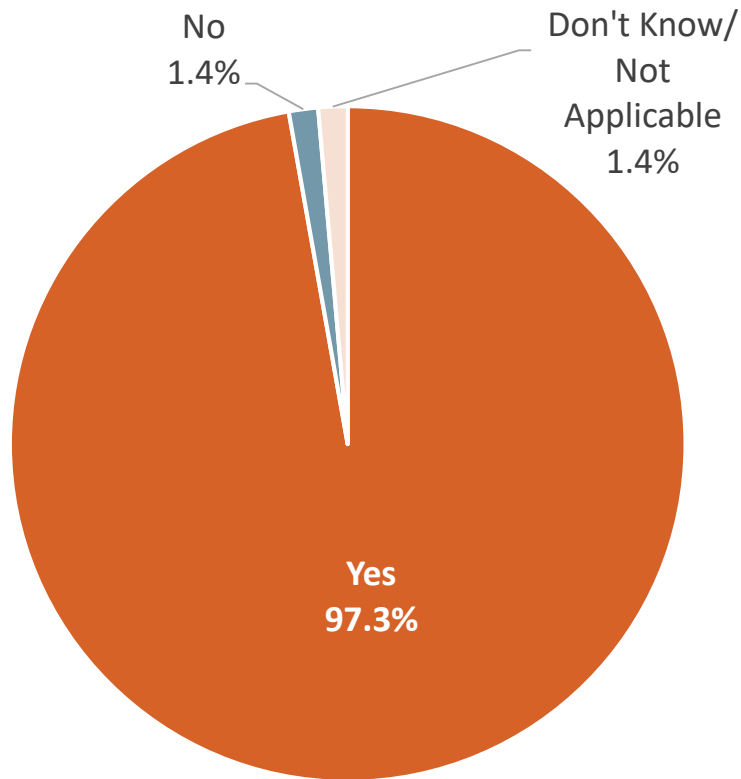
# What type of rental payment options/assistance did you provide your residents during COVID?

---



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

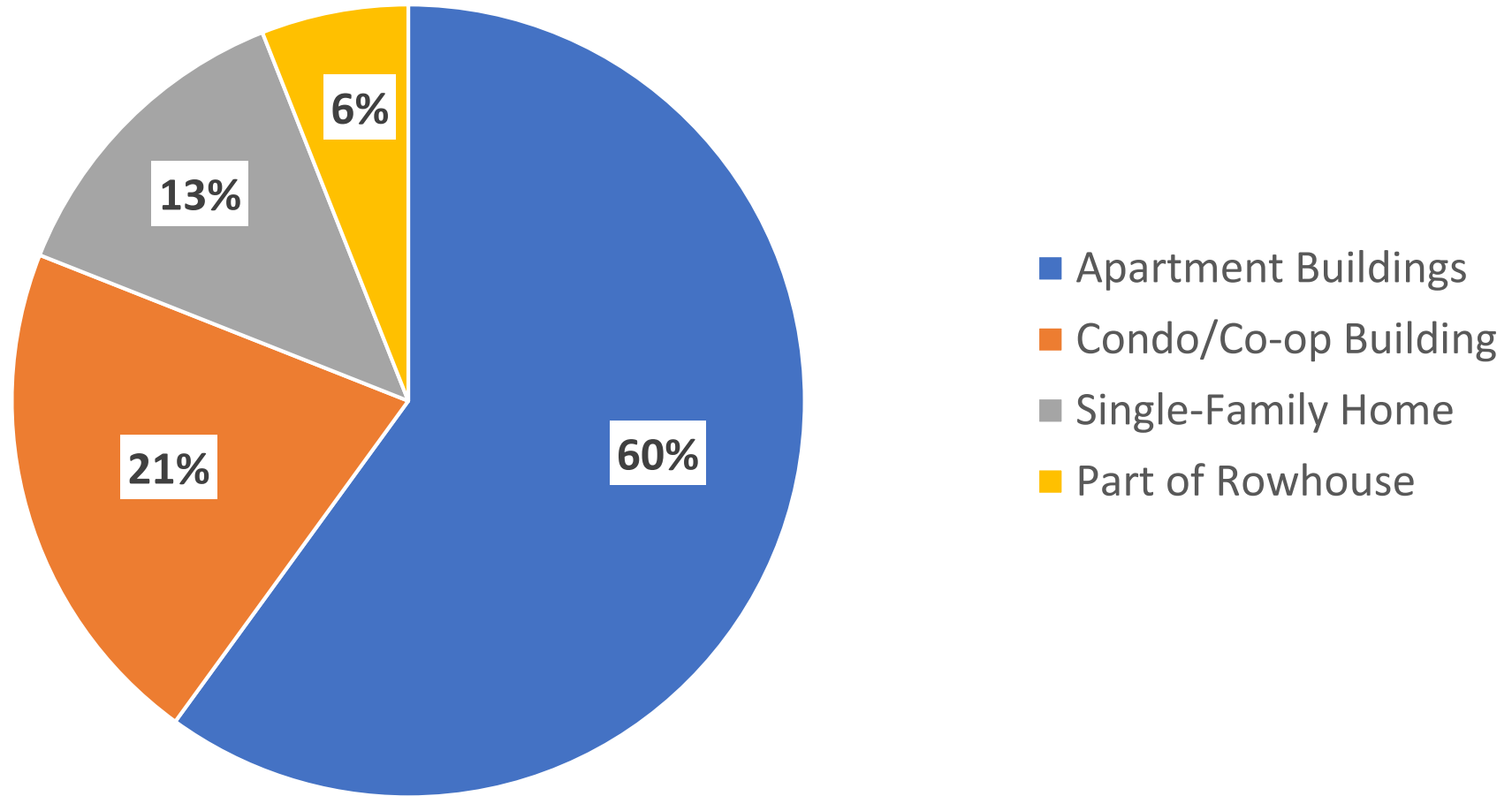
# Getting Small Landlords Assistance While Protecting Tenants from Eviction

Maya Brennan

Twitter: @mayabrennan

mbrennan@dccouncil.us

# What types of buildings do DC renters live in?



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

HOUSING PROVIDER NAME

ADDRESS

PHONE

EMAIL

### NOTICE OF PAST DUE RENT

Tenant's Name: \_\_\_\_\_ Date: \_\_\_\_\_

Tenant's Address: \_\_\_\_\_

Dear Tenant:

This is a notice of past due rent. The total amount of rent owed is **AMOUNT DUE**. A ledger showing the dates of rent charges and payments for the period of delinquency is attached. **You have the right to remain in the rental unit** if the total balance of unpaid rent is paid in full or if you are current on a rent payment plan.

**HOUSING PROVIDER** has initiated an application to STAY DC for emergency rental assistance on your behalf for any rent due after April 1, 2020. Only you or your authorized representative can complete the tenant portion of the application. If the ledger shows amounts due prior to April 2020, you should also seek assistance from other District emergency rental assistance programs, such as the Emergency Rental Assistance Program (ERAP).

You have 60 days, or until **DATE**, to submit your portion of any application(s) for emergency rental assistance. To apply for STAY DC, go to [stay.dc.gov](http://stay.dc.gov) or call 833-4-STAYDC (833-478-2932). The STAY DC call center can also connect you to application help and refer you to ERAP and other District emergency rental assistance programs.

**You may qualify for assistance if your household's annual income is equal to or less than the amounts shown below:**

People in Household	Maximum Income	People in Household	Maximum Income
1	\$57,650	5	\$88,900
2	\$65,850	6	\$95,500
3	\$74,100	7	\$102,100
4	\$82,300	8	\$108,650

**HOUSING PROVIDER** has the right to file a case in court seeking your eviction, without further notice, if any of the following occur.

(A) You fail to submit an emergency rental assistance application within 60 days;

(B) You are denied emergency rental assistance for all or part of the past due amount and you have not established a rent payment plan with us within 14 days of the denial; or

(C) You miss payments under a rent payment plan totaling at least \$600 or two months of rent, whichever is greater.

If **HOUSING PROVIDER** files in court, your next notice will be a summons to appear in court. You have the right to defend yourself in court. Only a court can order your eviction. For further help or to seek free legal services, contact the D.C. Office of the Tenant Advocate at 202-719-6560 or the Landlord Tenant Legal Assistance Network at 202-780-2575.

# 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](mailto:mbrennan@dccouncil.us)

# DC Eviction Moratorium Phaseout Channels

## Property Owners to Emergency Rent Assistance

Allowed Eviction Causes	During COVID Emergency	Phase-Out
Nonpayment of Rent	x	<p>New process through March 2022:</p> <ul style="list-style-type: none"> <li>• Owner apply for emergency rent \$</li> <li>• Send “Notice of Past Due Rent”</li> <li>• Filing OK 10/12 if: <ul style="list-style-type: none"> <li>○ tenant was denied \$,</li> <li>○ tenant did not apply for \$ within 60 days of notice, OR</li> <li>○ tenant defaults on payment plan</li> </ul> </li> </ul>
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)	<p>Adds severe property damage to current moratorium exception</p> <p>All 30 Day Notices OK on 9/26/21</p> <p>All Filings Allowed 1/1/22</p>
All Other Eviction Reasons	x	<p>90-180 Day Notices Allowed 9/26/21</p> <p>Filing Allowed 1/1/22</p>

# D.C. Eviction Moratorium Phase-Out Timeline

