



Pandemic Rental Assistance Funding Strengthened the Renter Safety Net

These New Systems Can be Leveraged for Long-Term Stability

Abby Boshart, Elizabeth Champion, and Susan J. Popkin

February 2022

Millions of renters face the threat of eviction because of the COVID-19 pandemic. In response, the federal government has allocated an unprecedented amount of funding to keep families in their homes. This assistance created hundreds of new emergency rental assistance programs, greatly fortifying the renter safety net and giving renters across the country access to a network of resources to support them through the pandemic recession and financial insecurity. Despite the substantial challenges that local program administrators faced when developing new systems and scaling up existing systems in the face of such significant need, these efforts have helped keep renters housed and offered critical lessons on program and application design as well as outreach and engagement. As these programs begin to exhaust their funding and the newly strengthened renter safety net deteriorates, program leaders are concerned about being forced to return to the conditions before the pandemic, which left more than 20 million renters cost burdened and with little assistance and support. We can leverage the momentum of these newly built programs and staff experiences to promote long-term stability for renters, especially in the face of a worsening housing affordability crisis.

About the Housing Crisis Research Collaborative

The Housing Crisis Research Collaborative aims to address the long-standing inequities in access to safe, stable, and affordable rental housing that have been laid bare by the COVID-19 pandemic. We provide policymakers at all levels of government with the data and analysis they need to design, implement, and evaluate more equitable and effective rental housing and community development responses to the pandemic and the ongoing rental housing affordability crisis. More information is available at <https://housingcrisisresearch.org/>.

Background

Renters have been hit especially hard by the pandemic. At the height of the pandemic, as many as 40 million renters were at risk of eviction and collectively owed as much as \$50 billion in missed rent (Benfer et al. 2020).¹ Black and Hispanic renters faced the greatest threat of eviction, and the pandemic has continued to widen racial disparities in housing stability.²

In response to the crisis, the federal government deployed an unprecedented amount of emergency assistance funding, including flexible dollars and designated rental relief. The Coronavirus Aid, Relief, and Economic Security (CARES) Act was passed in March 2020 and included funding through both the Coronavirus Relief Fund and Community Development Block Grant CARES Act that states and localities could use for rental assistance, among other things. The federal government then created the [Emergency Rental Assistance \(ERA\) program](#) under the US Department of the Treasury and allocated \$46.55 billion to directly help households who are unable to pay rent and utilities. Although previous large-scale emergency rental assistance efforts created to respond to natural disasters were administered through the US Department of Housing and Urban Development through the Disaster Housing Assistance Program (DHAP) or Community Development Block Grant Disaster Recovery, this relief funding was routed through and administered by the Department of the Treasury via the newly created ERA program.³ The Consolidated Appropriations Act was passed in December 2020 and provided \$25 billion in a first round of Emergency Rental Assistance funding, known as ERA1, through the Coronavirus Relief Fund to states, localities, and tribal governments using a per capita formula allocation.⁴ Localities were directed to use the majority of these funds for financial assistance for vulnerable renters, including rental and utility assistance, and to use remaining funding for administrative expenses and other housing stability services. The program mandated that to be eligible, renters must have low incomes, be experiencing financial hardship, and be at risk of homelessness, but programs were given the discretion to impose additional eligibility requirements and targeting.

In March 2021, Congress allocated \$21.55 billion for a second round of Emergency Rental Assistance funding—ERA2— as part of American Rescue Plan Act. The program requirements were amended slightly to allow for more flexibility. Allowable administrative and housing stability expenditures were increased, and the COVID-19 pandemic hardship requirements for renters were loosened. In addition to these guidelines stated in the legislation packages, the Treasury released six sets of guidance for the ERA program funding to aid localities in the development and deployment of their programs. These additional rounds of guidance clarified information on program requirements, flexibility, and permissible expenses; they also outlined differences between ERA1 and ERA2 funding requirements.

Although there is significant need for this relief, around 56 percent, or roughly \$12 billion, of ERA1 funding had been obligated at the time of the interviews conducted for this brief, October 32, 2021.⁵ Distribution rates continue to vary across the country: some programs have exhausted their funding while others have distributed only a small percentage. In response to these varying

distribution rates and to maximize assistance, the Treasury announced plans to withdraw unspent assistance from programs that have obligated less than 65 percent of their ERA1 funding as of September 30, 2021, and reallocate it to communities with faster distribution rates.⁶ Programs with slow distribution were also given the option to submit improvement plans detailing how they will speed disbursement.⁷ Slow relief delivery became a particular concern in August 2021, when the Centers for Disease Control and Prevention's federal eviction moratorium for all renters ended, and a new order was subsequently struck down by the Supreme Court.⁸ Renters were protected in some capacity since an eviction moratorium was passed as part of the CARES Act, and these protections were extended to all renters through an order from the Centers for Disease Control and Prevention beginning in September 2020. Evictions continued under the moratorium in localities across the country, and many feared that the end of national protections would lead to a wave of mass evictions across the country. We have not yet seen data that shows that this wave materialized, potentially in part because of the ERA, but in August 2021, more than 3.5 million renters reported they were at risk of eviction in the next few months, and more than 2 million of them lived in localities without pandemic eviction protections.⁹

At the start of our research, we intended to explore factors that may have contributed to the wide range of delivery rates, including whether concerns of fraud slowed program performance. After our discussions with staff from ERA programs across the country, however, it is clear that regardless of obligation speed, localities have done significant work setting up these programs and have learned important lessons about eviction diversion and stabilizing renters. In our interviews, we heard how staff stood up innovative programs that lowered application barriers, incorporated various stakeholders, and leveraged community relationships for outreach. We also interviewed leaders from public housing authorities to learn about the challenges they faced in helping their tenants to obtain assistance and avoid eviction. Despite the significant barriers that staff have faced over the past year, this newfound expertise will be critical to maintaining newfound renter stability and informing future eviction diversion work. This brief seeks to highlight lessons for future renter stability programs and the value of using the current systems for future eviction prevention efforts.

Factors Impacting Relief Delivery Speed

To better understand the nuances of how programs responded to the significant barriers they have faced over the past year, we interviewed 10 individuals from eight different ERA program and public housing authorities. In some cases, these programs could lean on previous experience distributing CARES Act rent relief to quickly stand up programs to distribute these new funds. In other cases, programs were developed from scratch with little time or experience to inform their approach. Program expenditure rates varied for several reasons, and although some programs received funding amounts much larger than the need of their community, other programs quickly expended funds and are already in need of more because high need in their communities. Programs also had to balance both getting funds out quickly with monitoring potentially fraudulent applications, and this had the potential to slow distribution.

Out of the programs we interviewed, those with the highest rates of expenditure were the Virginia Rent Relief Program (VRRP), Houston-Harris County's Emergency Rental Assistance Program, and UniteCT, staff from which pointed to previous program experience, strong partnerships, and low program barriers as contributing to their success quickly distributing relief. Of the programs we spoke with that had lower distribution amounts, such as Wisconsin Emergency Rental Relief, or WERA, and the Maine Emergency Rental Assistance Program, we heard about their local context, challenges, lessons, and opportunities to streamline relief distribution. Program case studies are included in the appendix.

We also interviewed staff from three public housing agencies: the Chicago Housing Authority, the District of Columbia Housing Authority, and the Bangor Housing Authority in Maine. These agencies are large landlords, and although their tenants' rents are partially subsidized, their tenants were also affected by the job loss and increased costs associated with the COVID-19 pandemic. These increased costs include medical expenses or food expenses from children being home for more meals during the day. Tenants are generally required to recertify their household income annually, but from the start of the pandemic, housing agency staff encouraged residents to instead recertify if their income changed. But one staff member from a housing agency told us that often, a rent adjustment alone is not enough to help renters who have increased expenses but no change in their household income.

Housing agencies are typically able to write off revenue losses associated with nonpayment of rent (although it is not encouraged and will affect their ratings), but they were not able to do so for pandemic-related losses. They also received funding under the CARES Act to help with staffing challenges and keeping their residents safe but were unable to use that funding to cover missed rent. Further, when emergency rental assistance programs were being launched around the country, it was initially unclear if housing agencies or their residents could apply for emergency rental assistance. Once the guidelines were clarified that housing agencies could in fact apply for assistance on behalf of their residents (after income recertification where applicable), housing agencies then had to figure out the best way to help their residents apply for assistance from their local ERA programs.

Lessons for Improving Renter Stability

In our discussions with 12 staff members from eight ERA programs and housing authorities across the country, we heard important lessons for programs looking to speed their assistance delivery and for future renter stability programs, including how to integrate public housing authorities into the assistance distribution process. Program staff around the country became well versed in these programs and even utilized peer networks across states to share what they've learned. These lessons will be key to promoting stability going forward and can be applied to other renter support programs.

Low Application Barriers Can Expand Program Reach and Speed Relief Delivery

At the start of 2021, programs initially varied widely in their documentation requirements, but the majority that we spoke with later allowed self-attestation and other alternative eligibility options to

align with Treasury guidance. Although some administrators said that the multiple rounds of guidance were burdensome because they had to continually review new releases and make changes to their programs, many also appreciated the benefits of lowering barriers for applicants.

Administrators mentioned how these loosened documentation requirements or use of fact-specific proxies allowed relief to reach more families and communities that are typically left out of assistance. One program administrator from Maine said, “What we tried to do was get to a place where there'd be fewer number of people that would actually have to supply income documentation because that seemed to be a real barrier for folks... It definitely did open it up to other folks that are now eligible, and we have seen an increase in traffic.”

Amending documentation requirements can also have the added benefit of speeding assistance because it can reduce the time that program staff must spend reviewing applications. Respondents discussed the significant amount of time that program staff were spending on reaching out to applicants and tracking down documentation and the delay those tasks caused to processing time and relief delivery. Burdensome requirements also led to delays and strained resources for housing agencies. Not all programs allowed agencies to use categorical eligibility or other fact-specific proxies for their tenants, which forced staff from housing agencies to spend significant time on applications, pulling them away from other critical services. None of the agency staff that we spoke with said they had received any funding or additional resources from ERA programs or other sources to help offset the additional work. These burdens may have been avoided if the ERA program had been better designed to work within existing housing levers.

Programs that had low barriers and accepted self-attestation for documentation had the added benefit of not needing to constantly update their program as new Treasury guidance was released. Staff at programs with eligibility requirements, documentation requirements, or program policies that differed significantly from updated Treasury guidance discussed the time and resources they spent reviewing and discussing guidance, updating application resources and materials, and communicating updates to partners. One program administrator from Connecticut said, “in the first three months of our program coming together there were two significant updates from Treasury that provided guidance that significantly impacted the launch of the process. Both updates were more beneficial to tenants being served but meant going back to thousands of funded cases to implement the revised guidelines.”

Updated guidance meant that UniteCT reprocessed applications that were already paid. “Changing guidance meant that we had to go back to over 2,400 cases that were funded to reconcile those cases to the updated program guidelines. It was difficult to work on new deals coming into the system while having to go backwards at the same time all while policies and procedures were evolving,” a staff member said. Staff also mentioned that they went back to applicants who have previously been denied to see if they could qualify under the new guidance. According to staff, all of this led to delays in getting funding out. In contrast, programs that did not need to update requirements were able to provide continuity for their applicants, which is especially important for applicants who needed to apply more than once.

In general, programs were very open to reducing barriers for applicants in order to both expand reach and speed assistance. Staff from multiple programs said that they placed more value on having a low-barrier program, and although they had critical fraud and compliance review steps, they were more focused on helping as many people as quickly as possible, and lowering requirements was an effective way of achieving this goal. They also pointed to the importance of quality control and fraud-prevention efforts within their processes so that they could confidently lower these barriers without worrying about wasting resources.

There's certain risks when you're moving as fast as we are, there's going to be some mistakes. Maybe we didn't always get every guideline perfect right out of the gates. Those are things we can go back and fix later. An eviction is not something that we're ever going to be able to go back and fix for that household.

—Staff member from Virginia

Experience Was Crucial to Successful Programs

Program administrators had a variety of experience with rental assistance and renter stability programs before ERA. Many had previously worked with local pandemic rental relief programs that were funded through the CARES Act, others ran the Housing Choice Voucher Program through the state housing finance agency, and others worked with other social service agencies. Previous experience, especially with a CARES Act program, was a strong indicator of a higher allocation rate, particularly at the beginning of the program. Program administrators who had been involved with administering their local CARES Act program said that they received critical feedback from both tenant and landlord groups about the previous requirements that allowed them to streamline guidelines for the ERA program. “Back at the beginning of the of the project, we had had the opportunity to just think about how to stand it up. We’d had a rental assistance program funded by CARES [Act] last year. There had been some positive elements of it and some negative. Houston-Harris County has a very active housing stability task force that provided a lot of feedback and the apartment association provided feedback,” said an administrator from Houston-Harris County.

One program administrator from Virginia said that their personal experience was critical for program design. When asked about the decisionmaking process around application requirements and why their program decided to focus on reducing barriers to assistance, this program administrator pointed to their own experience of growing up in a family that met many barriers when attempting to access assistance. They said that experience was critical to their understanding of the burden that these programs put on low-income families and led them to direct the program to reduce these barriers as much as possible.

I was also raised in a family that accessed many of the programs that I've spent my career defending or trying to strengthen. It was probably the fact that I was raised by a mother who was constantly forced to prove she was poor over and over and over again to shore up our safety net.

—Staff member from Virginia

Programs Can Leverage Data to Reach Those in Need

Data and technology were a key component of the high-performing ERA programs. Programs were able to leverage data to track assistance delivery in real time, target outreach to vulnerable renters, and identify bottlenecks in the application review cycle. Programs partnered with technology firms to target outreach, track applications, and monitor their programs. Staff used data to determine which households and communities were at the highest risk of eviction and to make sure those families were applying for assistance. A program administrator in Houston-Harris County said, “we're able to predict relative need by census tract and compare that to assistance given. Where we see we're underfunding relative to need, we can ask navigating agencies to specifically target those areas for outreach activities and schedule additional in-person application assistance events.”

Programs also gathered information about the usability of their applications and online portals and their areas of bottleneck in relief delivery. Our respondents told us that they used this information to adapt their programs to best serve applicants and speed relief delivery. This information enabled them to see critical information about applicant behavior, and they used that to determine which areas of their application were confusing or difficult and then made small changes in word choice or navigation that greatly improved the applicant experience. One program administrator said, “we're a bunch of data nerds over here, so we're constantly looking at data to make sure we're reaching the most vulnerable.”

Systemic Approaches Strengthen Stability

Many program respondents that we spoke with described the need to bolster partnerships and collaboration to foster systemic change to strengthen housing stability in the near and long term. As described by program administrators, one of the benefits of needing to stand up these programs so quickly was getting all the relevant stakeholders together at the beginning to iron out how the program would operate, determine who it would involve, and set program goals. Many staff hoped that their program would change the way their states approached housing stability moving forward and spoke about the new partnerships they had forged during this time.

Systematic approaches to increasing impact surfaced most prominently in the locations where the programs were physically administered and through partnerships, but government leadership also played a role. Many programs had to decide rapidly where their ERA program would live and who the right partners were. Multiple programs chose to locate their assistance centers in places that could also provide wraparound services. For example, some programs chose to partner with their Community Action Agencies, who had experience providing services, like job training and weatherization, and supported antipoverty programming more broadly. Staff saw these partners as critical because “oftentimes [these issues] predate the pandemic.” Another program partnered with [HUD housing counseling agencies](#) because they had experience and relationships in at-risk communities. Other staff used relationships across departments to leverage governmental resources, like technology and transportation. These types of partners could foster long-term stability for the renters that access the program through them.

Legal services and court systems were also an important partner to strengthen the larger renter safety net. One program employed a navigator to conduct outreach to families with pending eviction cases and had case managers sitting, both physically and virtually, in the local court. These efforts were critical because staff noted a wide variety in how court administrators interacted with the rental assistance program and ruled on cases with pending assistance. The program also faced the additional barrier of not being the designated assistance program for their local court system. The state program was chosen instead, which raised concerns because it initially had lower distribution rates. At the time of our interviews, program staff discussed how they continued to engage with the courts, and in October 2021, this program was officially designated as the court-sponsored program for their locality.

Program staff across the board mentioned that support from government leaders and strong communication between program partners were critical components for success. In one locality, the governor articulated early on that rental assistance should be coupled with supportive services to the extent appropriate. Staff also noted that strong buy-in from their state governments facilitated ease of rental assistance distribution and creative strategies, and they noted that these programs really strengthened interdepartmental collaboration. One program partnered with the state’s Department of Agriculture, Department of Corrections, and Department of Children and Families to spread the word about their rental assistance program and take a 360-degree view of assistance, saying, “what’s hopeful I guess is I think people are really starting to think about, you know, how do we take this experience and move it forward?” As program administrators look ahead, many hope to maintain strong synergies between other departments, legal services, and supportive services for renters.

Although we heard many examples of systems that were strengthened during the pandemic, staff also pointed to an oversight in the design of the program at the federal level. The ERA program was not administered through levers that traditionally provide rental or emergency housing assistance and may have overlooked working within those preexisting systems. This decision to bypass these systems that had experience quickly and effectively delivering emergency assistance in crises may have impeded delivery efforts and slowed relief. These experienced groups, like housing agencies, also

faced new barriers when working with these programs that they likely would have not faced if given the opportunity to distribute this funding themselves. All three housing agencies that we spoke with noted this problem and were forced to devote significant resources to the program. It was initially unclear if housing agency residents were even able to participate in ERA programs, and even after clarification, housing agencies still faced significant barriers to accessing this assistance.

Although some programs allowed housing agencies to submit one batch application for all their residents, others were still required to repeatedly complete individualized applications. Housing agencies were also not allowed to write off the rental arrears through this program as they have been able to in the past. Staff also said that residents were at times provided direct payments from ERA programs rather than payments to the housing agency, despite the agency's request and cooperation.

Effective Outreach Meets Communities Where They Are

Outreach is a critical pillar of ERA programs, but programs faced the challenge of reaching all community members, especially those who are typically left out of assistance. Program awareness was a barrier for many programs. In June 2021, a survey of more than 2,000 tenants and landlords found that more than half of renters and 40 percent of landlords were unaware of assistance.¹⁰ Programs were able to overcome this by collaborating with community partners and unexpected cohorts.

When asked about sources of success, many programs pointed to the inclusion of community-navigating organizations into both their outreach and program administration efforts. These organizations were often smaller community-based nonprofits that had experience offering other types of services and had established relationships within the communities. One program manager said, "the big game changer in this program is the nine navigating agencies because these are community organizations that are based in our most vulnerable communities here... they really have a connection with those communities and are trusted by those communities." Outreach was a major role for these organizations, and programs often provided them with funding and other resources but allowed the community organizations to develop and deploy their own strategies. They employed a variety of outreach methods, including in-person and drive through application clinics and door-to-door canvassing. They also partnered with other community services to hold joint events, and one community held a joint vaccination and rental assistance clinic. These organizations also targeted outreach to areas with residents at high risk of eviction or large barriers to accessing technology and were especially helpful in bridging technology gaps.

Program administrators and their staff also spoke about the unexpected partnerships they had with local media and how that contributed to program awareness in their communities. The local media covered many of these programs closely, and this proved to be a surprising but impactful partnership. One program manager said, "I've never seen this much media coverage as I've seen associated with this program, so the media is always updating the public on where we are and reminding them of this assistance." Another staff member noted they often saw an influx in applications after media coverage or an announcement from their program.

They're out there getting the word out and then helping them with their applications because, you know, even though we removed a lot of barriers from the application process, there still are people in our community that may not be able to access the application due to technology challenges. Data literacy challenges are a risk due to the overwhelming nature of having to complete an application. So, I think that they've been really instrumental in reaching out to vulnerable communities.

—Staff member from Houston-Harris County.

Landlords Are a Key Partner in Improving Renter Stability

Property owners were a key group to engage for ERA programs, but staff did not always target outreach or messaging to them. Staff that worked closely with these groups saw critical benefits that highlight the importance of engaging landlords. One community created a landlord database during their CARES Act program and were able to continue its use in their ERA program. The database included over 21,000 properties and 11,000 landlords who already had a relationship with the program, reducing potential hesitancy among this group. This database also reduced the amount of time that programs spent tracking down landlords and their information because it was easily accessible. The program staff also said that landlords helped inform their tenants about available relief and ensured they were applying. Administrators continued outreach to landlords and said, “I think you know we do our due diligence and, if a landlord isn't enrolled, taking the time to talk to the landlord, educate them about their program, that benefits at the program and really encourage them to enroll.” Another program administered their landlord applications through the state housing finance agency, which already had relationships with many of the larger landlords and was a trusted organization among that community.

Engaging and building relationships with landlords had significant program impact beyond initial awareness and speeding of funding delivery, especially related to renter protections. One program staffer mentioned that it has been a challenge to ensure that landlords adhere to the eviction protections included in the rental assistance programs, such as prohibiting eviction for missed rent during the months that the landlord had received assistance for. Another respondent said that they could disqualify a landlord who did not comply from future relief, but doing so could hurt their other tenants in need of assistance. Finally, one program administrator said that landlord enrollment in the program typically provided the added benefit of eviction protections because most landlords were adhering to these requirements, whereas direct-to-tenant payments did not include that type of agreement with the property owner. They said that “we're very interested in the landlord enrolling because it provides additional protections to the tenant around eviction.”

Leveraging the Strengthened Renter Safety Net for Long-Term Stability

Renters faced significant hardship during the pandemic, but many were already in a precarious situation before 2020. The preexisting rental and affordability crisis made renters, especially renters of color, more susceptible to the impacts of the pandemic, and once the emergency rental assistance supports expire, these same households will again be cost burdened and may face even more risk as affordability worsens. Renters' credit scores have increased over the past 18 months, but their stability was highly dependent on federal relief payments such as stimulus checks and unemployment assistance, leaving them vulnerable as these supports have expired.¹¹ Housing affordability and availability has worsened during the pandemic, further squeezing at-risk renters. Home prices skyrocketed as families took advantage of low interest rates, while construction shortages continued. This situation put further pressure on the rental market which, combined with an influx of people returning to cities, pushed rental prices up more than 17 percent from their 2020 levels.¹² Without continued support, renters could quickly lose any gains they made during the pandemic and be more at risk for a future crisis.

Federal ERA dollars have fostered the creation of hundreds of new programs around the country, generating a dramatically expanded renter safety net equipped with new partnerships, staff, and resources to meet the growing need. Program staff have learned important lessons about serving their unique renter communities, how to work with broader social services, and how to fit new programs into existing housing support structures. Pandemic rental assistance funding has developed unprecedented and strong support systems, and although these systems were intended to be temporary, the lessons and resources from this experience could be leveraged to address long-term renter stability. Program staff emphasized the importance of continuing renter support and using the work and resources that have been dedicated to these programs.

This was a crisis before the pandemic. Unless we fundamentally change our entire view of what housing is in this country, we're going to probably have that challenge moving forward.—WERA program administrator

Despite many administrators' interest in extending these rental assistance programs or similar work, no program staff were aware of explicit funding for their program beyond ERA at the time of these interviews. There are other options, however, for localities interested in continuing these programs. ERA2 funding has more flexibility to be used for other housing stability services and does not expire until September 30, 2025.¹³ Localities can also utilize [State and Local Fiscal Recovery Funds](#)

or other budgetary excess to continue funding these critical programs.¹⁴ Moreover, as federal lawmakers consider the Build Back Better agenda, which includes \$150 billion for public housing, Housing Choice Vouchers, and the national Housing Trust Fund, policy leaders can think about how this funding should operate in conjunction with this strengthened safety net.¹⁵ It is important to consider how another round of unprecedented funding can capitalize on increased staffing, strategic partnerships, resources, flexibilities, innovations and experience from ERA programs, even if that money will flow through more traditional housing funding mechanisms.

Appendix: Program Case Studies and Participants

ERA Program Case Studies

VIRGINIA RENT RELIEF PROGRAM

VRRP was one of the earliest established statewide rental assistance programs in the nation, sitting under the purview of the Virginia Department of Housing and Community Development. Established in June 2020 using pandemic relief funds that Governor Ralph Northam allocated for eviction prevention, it provides financial assistance for rent payments past due beginning April 1, 2020. At the outset of the program, VRRP was able to organize almost all localities to create a cohesive, statewide rent relief application process. VRRP is the largest of three programs in the state distributing the state's \$524.6 million in ERA1 funding and \$158.5 million in ERA2 funding. As of September 30, 2021, VRRP had obligated or paid out approximately \$427.6 million, or 90.5 percent, of the state's ER1 funding.¹⁶ Relative to other states, this is a rapid rate of expenditure, and as seen in figure A.1, VRRP performed consistently throughout 2021. We interviewed a VRRP program administrator to understand the attributes that facilitated the program's rapid relief distribution. Key program elements that surfaced were (1) designing the program as intentionally low barrier for applicants (2) maintaining funding continuity and support from leadership and (3) constantly monitoring the program and its adaptations.

The program administrator spoke about their commitment to designing an intentionally low-barrier program that is informed by research and lived experience. The centralized application is helpful for landlords who may operate properties in more than one locality and provided a "one-stop shop" for renters for information regarding eviction prevention and rent relief, which reduced program navigation barriers. In another effort to lower program barriers, VRRP led the way on categorical eligibility, meaning that if a household participates in public benefits programs such as Temporary Assistance for Needy Families or the Special Supplemental Nutrition Program for Women, Infants, and Children (better known as WIC), they are automatically income-eligible for VRRP and only need to provide a benefit letter as income documentation. VRRP was also one of the first programs in the country to institute a fact-specific proxy in lieu of requiring proof of income documentation. If a household lives in a specific set of zip codes with a certain average income, VRRP does not require income documentation, which further reduces the burden on applicants. This decision allowed them to expedite a significant number of applications. One recent adjustment allows for trusted third parties to

assist tenants and landlords with completing their applications and to receive updates on the application status. To address any concerns around fraud, VRRP created a checklist of flags that will trigger a more extensive quality control check from a dedicated staff member.

Another key element for quick distribution was continuity of funding and support from state leadership. VRRP has been providing continuous service since June 29, 2020. Having support from government leadership for the creation of a rent-relief program before ERA funds became available made it so that the program could operate without interruption and maintain momentum and flexibility. VRRP cut their first ERA1 check in early February 2021 because they were able to briefly bridge a funding gap with state Housing Trust Fund dollars, allowing them to maintain momentum. This is reflected in figure A.1, showing that they distributed more than 12 percent of funding before March 30, 2021; many other programs delivered a fraction of that. Finally, constant data and program monitoring allowed VRRP to quickly identify and address bottlenecks in the application process, including factors as small as word choice. For example, through speaking with application reviewers, they found that a section of their applications was confusing applicants and were able to make a small adjustment to the language to lower barriers for renters.

HOUSTON-HARRIS COUNTY EMERGENCY RENTAL ASSISTANCE PROGRAM

The [Houston-Harris County Emergency Rental Assistance Program](#) is administered by two agencies (Baker-Ripley and Catholic Charities of the Archdiocese of Galveston-Houston) but works within a collaborative of five entities: Harris County, the City of Houston, Baker-Ripley, Catholic Charities, and the Alliance (a local organization focusing on eviction diversion). The program is available to renters within Harris County or the City of Houston.

The program received \$143.9 million in ERA1 funding, and as of October 31, 2021, has obligated or paid \$137.9 million in ERA1 funding and has already started expending ERA2 funding.¹⁷ Program administrators from the Houston-Harris County ERA program cited many drivers of their rapid relief distribution, including strong partnerships with the major regional players, past experience administering and adapting a CARES Act program, targeting outreach to residents who may be in need of assistance using census data, and a sophisticated landlord database. As seen in figure A.1, Houston-Harris County was also able to allocate more than 10 percent of their funding before March 31, 2021, and further sped delivery rates to exhaust 100 percent of their ERA1 funding by the end of August 2021.

The City of Houston and Harris County each had their own programs in 2020 that were funded by CARES Act rental assistance but made the decision to come together for a joint ERA program. They brought unique perspectives and experiences from their individual programs and created strong partnerships to quickly deliver assistance. The program also leveraged partnerships with nine “navigating agencies,” which are community-based organizations located throughout the greater Houston area that have been “instrumental in reaching out to vulnerable communities.” These agencies work on the front lines of outreach, help people apply for assistance, work through the documentation requirements, and follow up with clients to make sure the applications are completed. The program has a team of “eligibility specialists” who reach out to clients by phone, text, or email to

talk to them about their eligibility and documentation requirements. The collaborative also worked with a nonprofit technology partner, Connective, to build out the technology platform for their program and identify what census tracts are overrepresented and underrepresented in the application process. Through this process, they contact the navigating agencies and ask them to target underrepresented areas in the data to increase enrollment from people in those communities in need of assistance. One of the most innovative program components was integrating a landlord database, enrolling landlords through individual outreach and association emails. This component allows tenants to go on the portal and immediately identify whether their landlord is enrolled to know if they need to apply for direct assistance; the database also provides further protections for tenants around eviction while the tenant is enrolled in the program. The Houston program staff said that they perform active monitoring for fraud. In Harris County, program administrators shared that they conduct an active analysis of all payments that go out to renters and landlords. They mentioned identifying some fraud cases through this process, but they shared “that’s the trade off with making your application, you know, easy with self-attestation,” and hope that the identification of these cases “is indicative of the fact that we have effective controls in place.”

Houston-Harris County’s program was exceptional in that it was able to reach extremely vulnerable residents, specifically undocumented renters. However, staff said they were unable to offer direct cash assistance to them if their landlord was not enrolled in the program because of the framework of eligibility restrictions for federal public benefits outlined by the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (Harrington 2020). Administrators also explained that there was some initial confusion among undocumented families about their eligibility, but program staff conducted outreach to overcome this initial hurdle.

UNITECT

UniteCT is Connecticut’s emergency rental assistance distribution program and is administered by the Connecticut Department of Housing.¹⁸ Usually, funds for rental housing programs are distributed by the Department of Housing (for example, Community Development Block Grant funds). However, because of the scale of ERA1 funding for the State of Connecticut, the department did not have enough infrastructure to support the pipeline of funds. UniteCT was built from scratch, with heavy advising from Department of Housing staff and input from the state’s network of housing collaboratives and housing and legal aid providers. The new program brought on new staff and integrated software systems to handle the volume of applications. UniteCT has 16 resource centers across the State of Connecticut that are also federal housing counseling agencies. For the part of the state that did not have an existing agency, they partnered with Community Action Agencies. These “boots on the ground” helped communities submit applications and alleviated technology and language barriers.

UniteCT received \$235.9 million in ERA1 funding and as of October 31, 2021, has obligated or paid \$122.2 million, or more than 57 percent that allocation.¹⁹ Technology and creative outreach strategies have been key for UniteCT’s success in quickly distributing this rental assistance, but the program was challenged by shifting Treasury guidance. One particularly creative strategy UniteCT

leveraged was converting a United Way bus into an ERA “technology bus,” which staff drove into different communities to assist with ERA applications. This bus is outfitted with laptops and iPads, and community members are notified of when the bus will be in their area through different marketing materials. They can make an appointment to have a volunteer on the bus assist them with their application or check on the status of an existing application. UniteCT partners sought to make these events even more impactful by inviting social service providers, vaccine clinics, utility companies, and fuel banks.²⁰

Staff at UniteCT say they found the changing Treasury guidance challenging not only because it forced changes to policies and procedures but also because of staffing and contracting difficulties. One respondent noted, “the guidance update[s] have been really detrimental. We go backwards significantly, every time that there’s updates to the guidance.” As UniteCT was crafting their program, staff frequently had to stop to review new releases of Treasury guidance, making it difficult to build and maintain momentum. Shifting guidelines delayed Connecticut’s program launch because UniteCT staff wanted to ensure they were following the guidance and needed to re-underwrite nearly 2,400 applications a few months into distribution. UniteCT staff feel that although the guidance was intended to be helpful, it was written for the “average” state and did not account for the specific nuances well-functioning state programs. These earlier slowdowns caused by the updating guidance are reflected in figure A.1, but starting in June 2021, relief delivery picked up speed and the program has now obligated a large share of its funding. Staff also shared they feel confident they are intercepting fraud with their current practices.

WISCONSIN EMERGENCY RENTAL RELIEF

WERA is administered by the Department of Administration in partnership with the Wisconsin Community Action Program Association (WISCAP). WISCAP is a network of 16 Community Action Agencies (CAAs) around the state, covering 69 out of the 72 counties in Wisconsin. Currently, 14 agencies around Wisconsin are partnering directly with the state to process applications and distributing WERA funds. WISCAP was selected as a partner for a variety of reasons, including their statewide reach, the role of CAAs as a hub for supportive services ranging from job training to child care, and their previous experience distributing emergency rental assistance. From June through November 2020, WISCAP’s network of agencies partnered with the state to distribute over \$28 million in rental assistance through the Wisconsin Rental Assistance Program, allocated from the CARES Act.²¹

As of October 31, 2021, Wisconsin has obligated or paid \$77 million of their \$322.2 million in ERA1 allocation (or 26.5 percent of total ERA1 funding).²² WISCAP noted that one of the primary drivers of its relief delivery numbers and application surges has been related to expanded program awareness. For example, they recently wrapped up a sophisticated marketing and outreach campaign targeted at people making between 50 and 80 percent of the area median income, because they hypothesized that this demographic was less familiar with public assistance programs, their local CAP agency, and their eligibility for a program like ERA. WISCAP partnered with the US Postal Service to send postcards to different target areas based on census tract household incomes. They have also

translated outreach materials into five different languages based on census tract demographics, an effort they believe has led to “a pretty significant increase in the number of applications, especially in certain areas where the promotion has been more aggressive.” They have noticed that after these outreach efforts, the number of households receiving assistance has increased overall and has increased among higher income brackets (households earning 30 to 50 percent of the area median income and 50 to 80 percent of the area median income), which they believe accounts for the increase in application numbers overall. They also approached their program holistically, looping in “nontraditional” departments and offices such as the Department of Corrections, the Department of Children and Families, and the Department of Agriculture to help with outreach and dissemination. WISCAP shared that they have intercepted fraudulent applications, but they don’t believe these are necessarily related to loosening their program requirements; rather, they are “run-of-the mill” for this type of program. Program staff believe the state is more concerned about an audit at a later date that will examine compliance rather than fraud.

MAINE EMERGENCY RENTAL ASSISTANCE PROGRAM

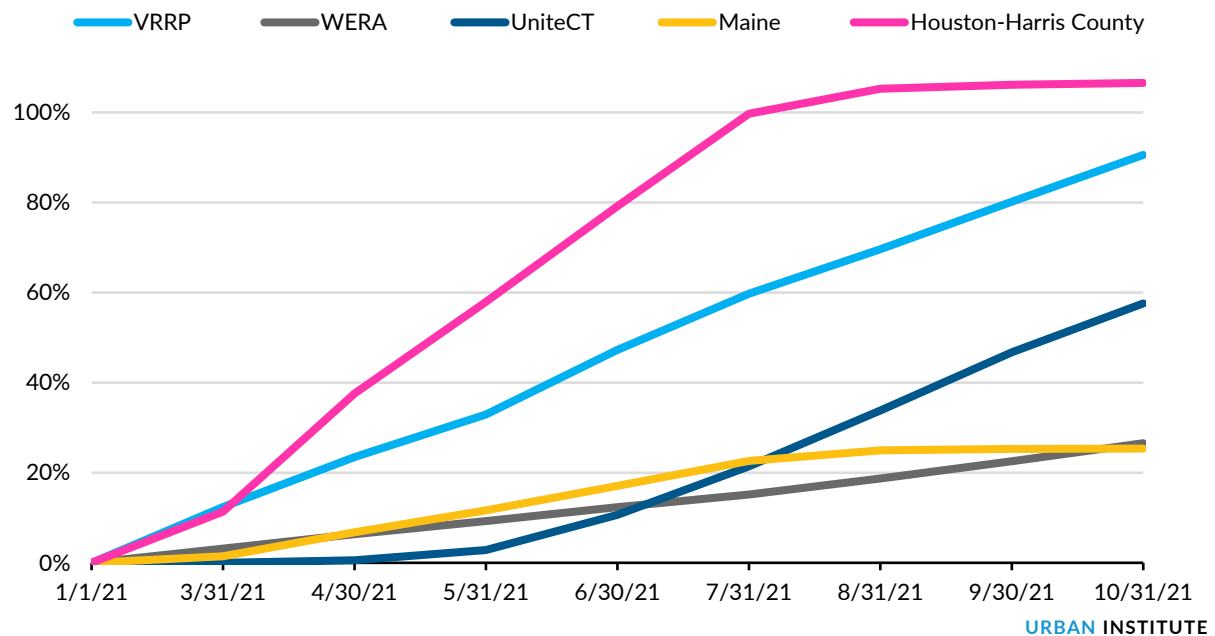
Maine’s [Emergency Rental Assistance Program](#) is run by [Maine Housing](#), the state housing finance agency, and administered through the Housing Choice Voucher department. Maine Housing and its staff previously administered the State’s CARES Act rent-relief dollars in 2020. For the CARES program, they contracted with 10 CAAs throughout the state to distribute funds. They also had experience assisting with calculating rent and processing required documentation and are an agency familiar with rental programs.

The program received \$200 million in ERA1 funding, and as of October 31, 2021, the program had obligated or paid \$45.7 million or 25.3 percent of its ERA1 funding.²³ A program administrator remarked that the state probably received more funding than it needed because of the “small-state minimum,” which ensured that all states would receive at least \$200 million in funding regardless of the size of the renter population or estimated need. Currently, the program still partners with the same 10 CAAs to distribute this assistance. Maine faced challenges adapting to the various program constraints, addressing communications bottlenecks, and hiring full-time staff, but worked to overcome them. The ERA program was initially placed within a different agency department, but it was then given to staff in the Housing Choice Voucher program who ran both programs concurrently. This eased some of the initial challenges because staff had rental assistance experience, and Maine Housing was able to bring on additional staff to address increased workloads. Within their agency, they added an ERA specialist position to answer and address constituent calls and help people navigate the program. However, they mostly rely on the CAAs that have hired staff specifically to work with the ERA program and conduct community outreach. The agency also added a fraud investigator position in response to the ERA program. This investigator is sent applications with red flags from the agencies “all the time, you know, even if they’re not really sure, but it just seems a little weird or funny,” said one staff member. When the agency was looking to adopt self-attestation, the fraud investigator was critical to helping program staff understand how they could lower application barriers while still protecting the program from abuse. Staff shared that having a fraud investigator on staff helped them ease some of the restrictions “knowing that we had someone who could look into

things.” Maine Housing leadership said they had always thought of adding this kind of position, but ultimately they decided to add the position because “the visibility and the amount of money kind of increased our interest in adding that to our staff.”

Communicating and disseminating program changes was also a challenge for Maine Housing, because “your goal of making the changes is that maybe more people could qualify...even people who might have been denied for certain reasons, [and now] we are going back to reach back out to those denials who might now fall under the new guidelines.” Program administrators described one of the challenges as the lag period for training and hiring new staff, which sometimes causes application processing delays. Further, every time Treasury released another round of guidance, they had to pull from different areas of the agency, ranging from the executive team to their legal and fraud teams, to decide whether they were going to follow it. Thinking long term, Maine Housing is looking to their ERA specialist to take charge of housing stability as part of the ERA funding. Finally, Maine Housing noted the major barrier continuing to face Maine and the rest of the country: the critical shortage of affordable housing.

FIGURE A.1
ERA 1 Program Funding Expenditure



Source: US Department of the Treasury ERA report November 29, 2021.

Note: Calculated as total expenditure divided by 90 percent of the ERA1 allocation amount to align with Treasury calculations.

Public Housing Agencies Case Studies

THE CHICAGO HOUSING AUTHORITY

The COVID-19 pandemic had a large financial impact on residents of the [Chicago Housing Authority](#) (CHA). The program administrator we spoke to estimated that rent arrears for their residents during

pandemic came to somewhere around \$7.9 million dollars. Many people lost their jobs and requested interim adjustments, but these adjustments were not enough to fully account for the outstanding arrears. When ERA funding came online, CHA was first told their residents were ineligible and then worked to negotiate a creative solution where the agency was able to submit “batch applications” to the Illinois Department of Housing on behalf of their tenants who are in arrears of \$500 or more. CHA provides all the documentation and puts the application package together to minimize the burden on renters, because they have all the documentation in the tenant’s file. CHA staff let tenants know that they are requesting assistance on their behalf, notify them of their arrears, and solicit signatures on application packages. CHA had conversations with other housing authorities, including New York City’s Housing Authority, to gauge best practices for tenants, and CHA adopted many of these practices into their approach.

Although this assistance will address some of the arrears, CHA recognizes that in many cases it will not be enough to address all tenants’ arrearages. In these cases, CHA will work with the tenant to get them on an affordable repayment plan staying within program requirements. To improve the system of emergency rental assistance in the future, CHA emphasized the need for transparency and clarity around program requirements and eligibility, saying, “when this first came out, the first thing residents were doing was asking could they qualify for these programs and the answer to that? No, because you’re receiving subsidy, so you did not qualify for the program. So, I think if residents have been told on the front end that they qualified and they may have applied on their own.”

THE DISTRICT OF COLUMBIA HOUSING AUTHORITY

DC Housing Authority, or DCHA, was able to prepopulate tenant applications with information like the lease and copies of a tenant’s ID where applicable, so that when tenants filled out the application for StayDC (DC’s rental assistance program), much of the necessary information was prepopulated. According to the program administrator, DCHA “pulled staff from within” to help fill out the landlord portion of the ERA applications and leveraged partnerships with StayDC and some community partners to conduct outreach to tenants to get them to complete their portion of the application. DCHA estimated that 2,000 tenants had rent arrears and needed to apply for assistance, and the agency completed housing provider applications for all of them. DCHA’s program administrator told us that sometimes tenants fill out ERA applications without contacting the housing authority, so they try to do their best with tracking applicants and applications. For properties that had a higher number of residents who had rent arrears (50 or more) DCHA partnered with StayDC to host a pop-up application event on site, where staff could walk through the application with residents together. Although some problems with rent arrears predated the pandemic, DCHA is trying to ensure its tenants have access to wraparound services to see them through the pandemic and beyond. Two areas for program improvement that DCHA recommended are (1) making the payments direct deposit payments to the housing authority (as opposed to the current system of issuing checks) and (2) tapping into existing databases to streamline income verification.

BANGOR HOUSING

Staff at the [Bangor Housing Authority](#) in Maine reported some of the greatest challenges when working with their state's rental assistance program. At one point, around 200 of their residents were at risk for eviction, and the agency currently has only two staff members to assist with ERA applications across all their properties. The program administrator we spoke to said that burdensome requirements that were inconsistent with the state guidelines and that changing policies and staff turnover have made it difficult to navigate the program.

The agency works with [Penquis](#), a CAA that Maine Housing designated to run the local online ERA application portal, application review, and funding delivery efforts for the Bangor area. Penquis provides a variety of social services in the community, and the housing agency has experience working with them to help their residents access these services. Despite the state agency's efforts to ease documentation requirements, the Bangor Housing Authority said that they were still being required to produce significant documentation, including income verification, birth certificates for children living in the unit, and even divorce decrees that specified child support amounts. The requirements and procedures from the local CAA were also often inconsistent and confusing, and staff said they had asked for clarification and reasoning but had not been given a satisfactory response. Although agency staff were told the housing agency could only receive relief payments one month at a time and must reapply each month, residents were able to receive direct payments for up to three months at a time. In addition to the inconsistent guidance, these direct-to-tenant payments also complicated the process for staff because they made it harder to track relief status and payments. Respondents also said that there has been significant staff turnover at Penquis, which has led to delays in the program because it takes time to train new staff. The impacts of the burdens have been significant, and the two dedicated staff at the Bangor Housing Authority have been spending the first two weeks of every month working on applications for their residents, pulling them away from their other work.

Interviewees and Their Organizations

The following organizations and staff members were interviewed for this brief.

- **Bangor Housing Authority:** Melissa Rhodes, Director of Property Management
- **Catholic Charities of the Archdiocese of Galveston-Houston:** Shannon Strother, Vice President of Programs
- **Chicago Housing Authority:** Eric Garrett, Chief Property Officer
- **Connecticut Department of Housing:** Dawn Parker, Director
- **DC Housing Authority:** Hammere Gebreyes, Director of Strategic Planning
- **Harris County Office of County Administration:** Leah Barton, Managing Director of Strategic Initiatives

- **Maine Housing:** Barbara Brann, Housing Choice Voucher Inspection Services Manager and Emergency Rental Assistance Manager and Allison Gallagher, Director of the Housing Choice Voucher Program
- **Virginia Department of Housing and Community Development:** Senta Gorrie, Associate Director of Eviction Prevention
- **Wisconsin Community Action Program Association:** Brad Paul, Executive Director

Notes

- ¹ Laurie Goodman, Kathryn Reynolds, and Jung Hyun Choi, “Many People are Behind on Rent. How Much Do They Owe?” *Urban Wire* (blog), February 24, 2021, <https://www.urban.org/urban-wire/many-people-are-behind-rent-how-much-do-they-owe>. Emily Benfer, David Bloom Robinson, Stacy Butler, Lavar Edmonds, Sam Gilman, Katherine Lucas McKay, Lisa Owens, Neil Steinkamp, Diane Yentel and Zach Neumann, “The COVID-19 Eviction Crisis: an Estimated 30-40 Million People in America Are at Risk,” Aspen Institute, August 7, 2020, <https://www.aspeninstitute.org/blog-posts/the-covid-19-eviction-crisis-an-estimated-30-40-million-people-in-america-are-at-risk/>.
- ² Sophia Wedeen, “Black and Hispanic Renters Face Greatest Threat of Eviction in Pandemic,” *Housing Perspectives* (blog), Joint Center for Housing Studies of Harvard University, January 11, 2021, <https://www.jchs.harvard.edu/blog/black-and-hispanic-renters-face-greatest-threat-eviction-pandemic>.
- ³ “The Evolving Use of Disaster Housing Assistance and the Roles of the Disaster Housing Assistance Program (DHAP) and the Individuals and Households Program (IHP),” Congressional Research Service, April 9, 2019, <https://crsreports.congress.gov/product/pdf/IN/IN11094>. “Fact Sheet: Community Development Block Grant Disaster Recovery (CDBG-DR),” US Department of Housing and Urban Development, <https://files.hudexchange.info/resources/documents/CDBG-DR-Fact-Sheet.pdf>.
- ⁴ “Pandemic Relief: The Emergency Rental Assistance Program,” Congressional Research Service, October 21, 2021, <https://crsreports.congress.gov/product/pdf/R/R46688>.
- ⁵ “Emergency Rental Assistance Program Surpasses 2.5 Million Payments to Renters and Landlords,” US Department of the Treasury, November 29, 2021, <https://home.treasury.gov/news/press-releases/jy0506>.
- ⁶ “How Emergency Rental Assistance Reallocation Works,” US Department of the Treasury, October 4, 2021, <https://home.treasury.gov/system/files/136/ERA1-ReallocationSummary-October-2021.pdf>.
- ⁷ “Program Improvement Plan,” US Department of the Treasury, accessed January 7, 2021, <https://home.treasury.gov/system/files/136/1505-0266-Program-Improvement-Plan.pdf>.
- ⁸ Barbara Sprunt, “The Biden Administration Issues A New Eviction Moratorium After A Federal Ban Lapsed,” *NPR*, August 3, 2021, <https://www.npr.org/2021/08/03/1024345276/the-biden-administration-plans-a-new-eviction-moratorium-after-a-federal-ban-lap>.
- ⁹ Rachel Siegel and Jonathan O’Connell, “The Feared Eviction ‘Tsunami’ Has Not Yet Happened. Experts Are Conflicted on Why,” *Washington Post*, September 28, 2021, <https://www.washingtonpost.com/business/2021/09/28/eviction-cliff-moratorium-rental-assistance/>. “Week 39 Household Pulse Survey: September 29 – October 11,” US Census Bureau, October 20, 2021, <https://www.census.gov/data/tables/2021/demo/hhp/hhp39.html>. Christopher Davis and Monique King-Viehland, “With Limited State and Local Protections, the End of the Federal Eviction Moratorium Puts Millions of Renters at Risk,” *Urban Wire* (blog), August 30, 2021, <https://www.urban.org/urban-wire/limited-state-and-local-protections-end-federal-eviction-moratorium-puts-millions-renters-risk>.
- ¹⁰ Jung Hyun Choi, Daniel Pang, Laurie Goodman, “With Just a Month Left of the Eviction Moratorium, Many Mom-and-Pop Landlords and Tenants Are Still Unaware of Federal Rental Assistance,” *Urban Wire* (blog), June

30, 2021, <https://www.urban.org/urban-wire/just-month-left-eviction-moratorium-many-mom-and-pop-landlords-and-tenants-are-still-unaware-federal-rental-assistance>.

- ¹¹ “Financial Conditions for Renters before and during the COVID-19 Pandemic,” Consumer Financial Protection Bureau, September 2021, https://files.consumerfinance.gov/f/documents/cfpb_financial-conditions-for-renters_report_2021-09.pdf.
- ¹² Ben Winck, “Everywhere You Look America's Housing Crisis Is Getting Worse,” *Business Insider*, August 3, 2021, <https://www.businessinsider.com/america-housing-crisis-getting-worse-home-prices-apartment-rental-market-2021-8>.
- ¹³ “Allocations and Payments,” US Department of the Treasury, <https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/emergency-rental-assistance-program/allocations-and-payments>.
- ¹⁴ Raymond Scheppach, “Yes, U.S. States Did Get More Money From Washington Than They Needed for COVID-19 Relief,” *US News*, July 8, 2021, <https://www.usnews.com/news/best-states/articles/2021-07-08/states-received-more-federal-money-than-needed-for-covid-19>.
- ¹⁵ “White House Releases “Build Back Better Act” Framework with Historic Investments in Affordable Housing,” National Low Income Housing Coalition, November 1, 2021, <https://nlihc.org/resource/white-house-releases-build-back-better-act-framework-historic-investments-affordable>.
- ¹⁶ “Emergency Rental Assistance Program Surpasses 2.5 Million Payments to Renters and Landlords,” US Department of the Treasury, November 29, 2021, <https://home.treasury.gov/news/press-releases/jy0506>.
- ¹⁷ “Emergency Rental Assistance Program Surpasses 2.5 Million Payments to Renters and Landlords,” US Department of the Treasury, November 29, 2021, <https://home.treasury.gov/news/press-releases/jy0506>.
- ¹⁸ Connecticut State Department of Housing, <https://portal.ct.gov/DOH/DOH/Programs/UniteCT>.
- ¹⁹ More than 510,000 Households Received Emergency Rental Assistance in September, Totaling Nearly \$2.8 Billion in Payments,” US Department of the Treasury, October 25, 2021, <https://home.treasury.gov/news/press-releases/jy0429>.
- ²⁰ Connecticut State Department of Housing, <https://portal.ct.gov/DOH/DOH/Programs/UniteCT>.
- ²¹ “Wisconsin Emergency Rental Assistance (WERA,)” WISCAP, <https://www.wiscap.org/wera>.
- ²² More than 510,000 Households Received Emergency Rental Assistance in September, Totaling Nearly \$2.8 Billion in Payments,” US Department of the Treasury, October 25, 2021, <https://home.treasury.gov/news/press-releases/jy0429>.
- ²³ More than 510,000 Households Received Emergency Rental Assistance in September, Totaling Nearly \$2.8 Billion in Payments,” US Department of the Treasury, October 25, 2021, <https://home.treasury.gov/news/press-releases/jy0429>.

Reference

Harrington, Ben. 2020. “PRWORA’s Restrictions on Noncitizen Eligibility for Federal Public Benefits: Legal Issues.” Report R46510. Washington, DC: Congressional Research Service.

About the Authors

Abby Boshart is a policy coordinator in the Metropolitan Housing and Communities Policy Center at the Urban Institute, where her work focuses on housing assistance, eviction, and homelessness. She holds a BA in political science and communication studies from Virginia Tech.

Elizabeth Champion is a research analyst in the Metropolitan Housing and Communities Policy Center. Her research interests include housing finance, housing affordability, and the economic development of rural and urban communities. She holds a BA in economics with a minor in international relations from Boston University.

Susan J. Popkin is director of the Urban Institute's Housing Opportunities and Services Together Initiative and an Institute fellow in the Metropolitan Housing and Communities Policy Center. A nationally recognized expert on public and assisted housing policy, Popkin directs a research program that uses community engagement and community-based participatory approaches to explore new strategies for improving outcomes for families, and she conducts evaluations of complex community-based interventions.

Acknowledgments

The Housing Crisis Research Collaborative is supported by the Wells Fargo Foundation and JPMorgan Chase & Co. and managed by the Urban Institute. We are grateful to them for allowing the collaborative to advance its goals.

The views expressed are those of the authors and should not be attributed to the Urban Institute, its trustees, or its funders. Funders do not determine research findings or the insights and recommendations of Urban experts. Further information on the Urban Institute's funding principles is available at urban.org/fundingprinciples.

We are grateful to the following organizations whose staff members spoke with us for this project: Bangor Housing Authority, Catholic Charities of the Archdiocese of Galveston-Houston: Shannon Strother, Chicago Housing Authority, Connecticut Department of Housing, DC Housing Authority: Hammere Gebreyes, Harris County Office of County Administration, Maine Housing, Virginia Department of Housing and Community Development, and Wisconsin Community Action Program Association: Brad Paul. Thank you also to our reviewers: Monique King-Viehlund from the Urban Institute; Katherine M. O'Regan at New York University's Wagner Graduate School of Public Service; and Sunia Zaterman and Janelle Beverly from the Council of Large Public Housing Authorities.



500 L'Enfant Plaza SW
Washington, DC 20024

www.urban.org

ABOUT THE URBAN INSTITUTE

The nonprofit Urban Institute is a leading research organization dedicated to developing evidence-based insights that improve people's lives and strengthen communities. For 50 years, Urban has been the trusted source for rigorous analysis of complex social and economic issues; strategic advice to policymakers, philanthropists, and practitioners; and new, promising ideas that expand opportunities for all. Our work inspires effective decisions that advance fairness and enhance the well-being of people and places.

Copyright © February 2022. Urban Institute. Permission is granted for reproduction of this file, with attribution to the Urban Institute.