

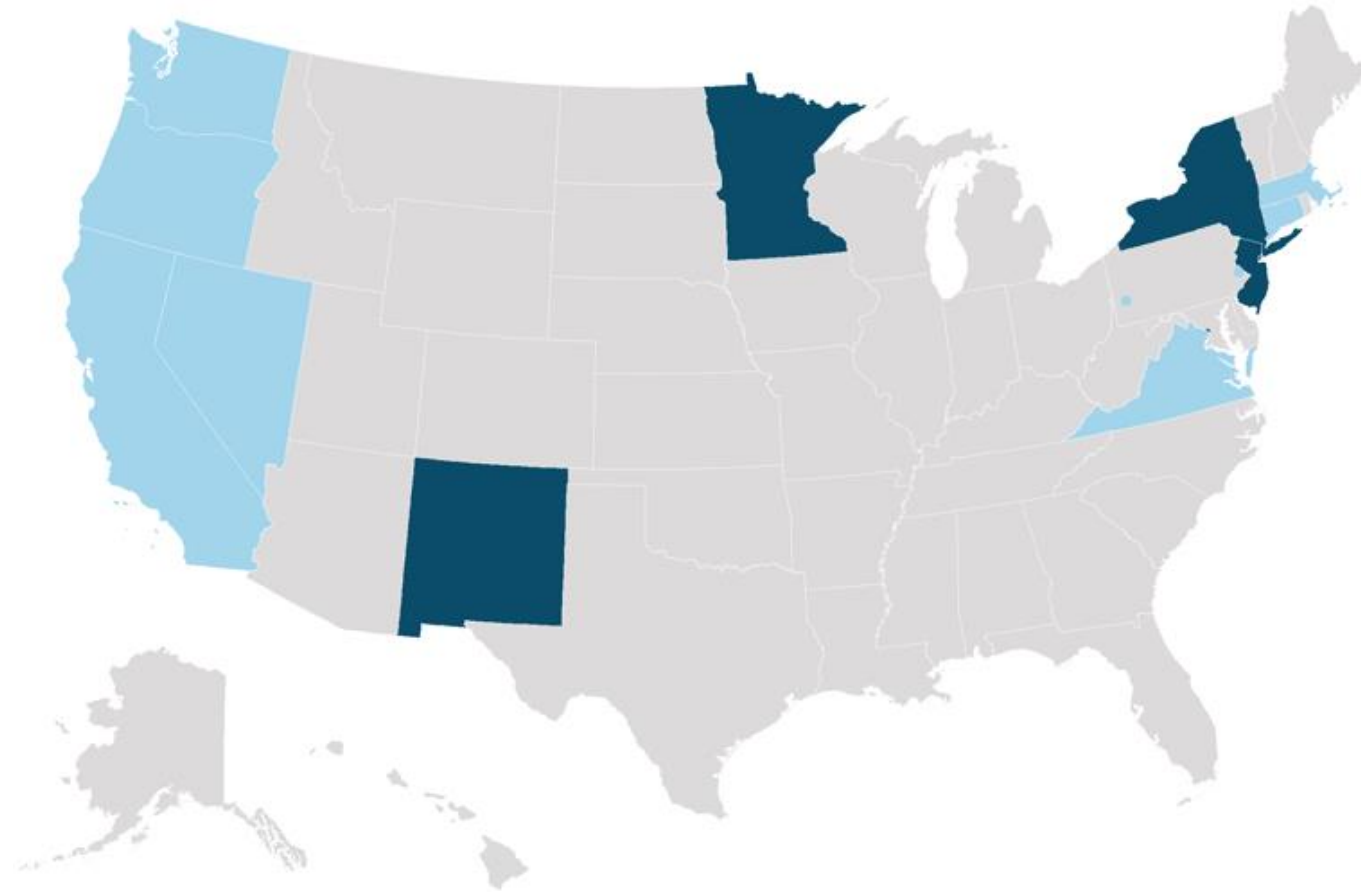


Wednesday, October 20, 2021

Renters and Rental Market Crisis Working Group



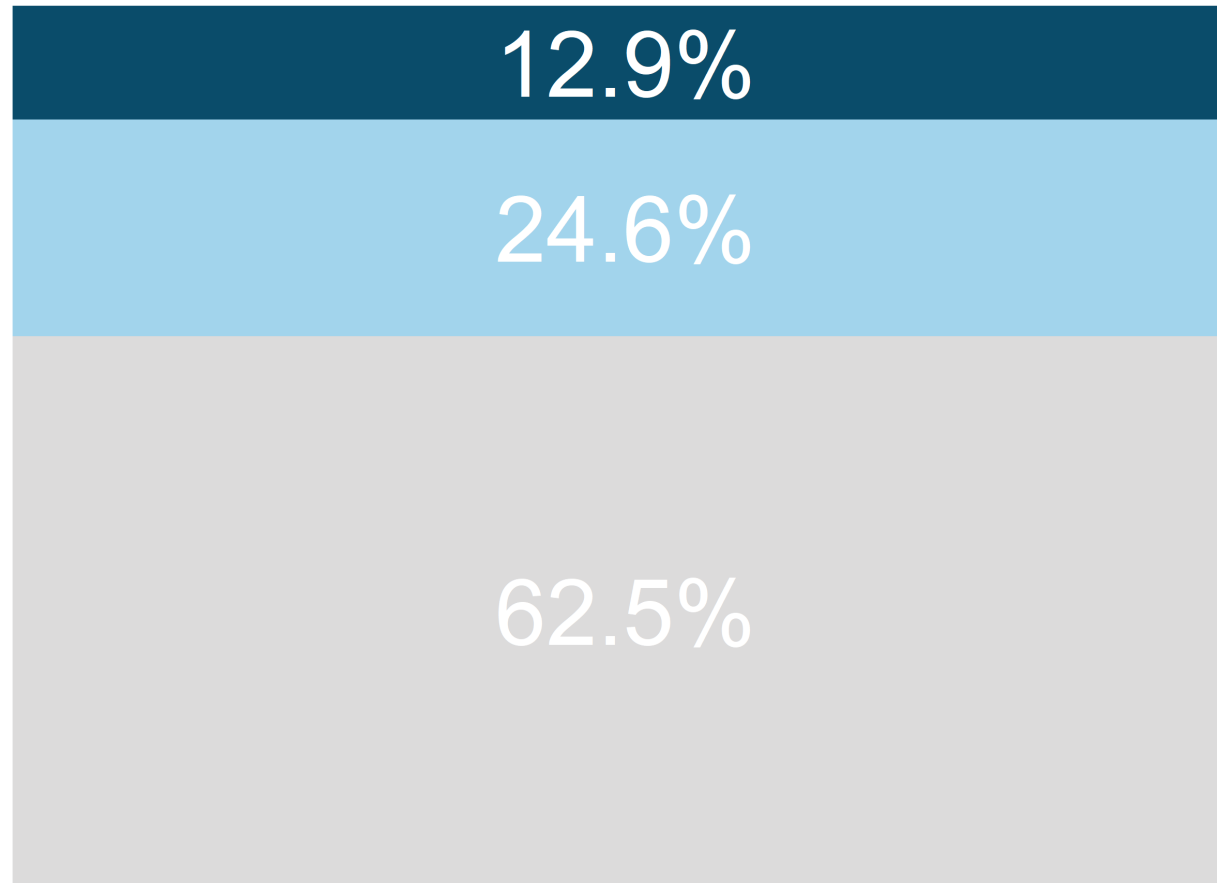
Where Eviction Moratoria Are Still in Place after the End of the Federal Eviction Moratorium



- Some form of moratoria
- Temporary suspension or delay during rental assistance application
- Limited or no protections

Source: COVID-19 US State Policy team data

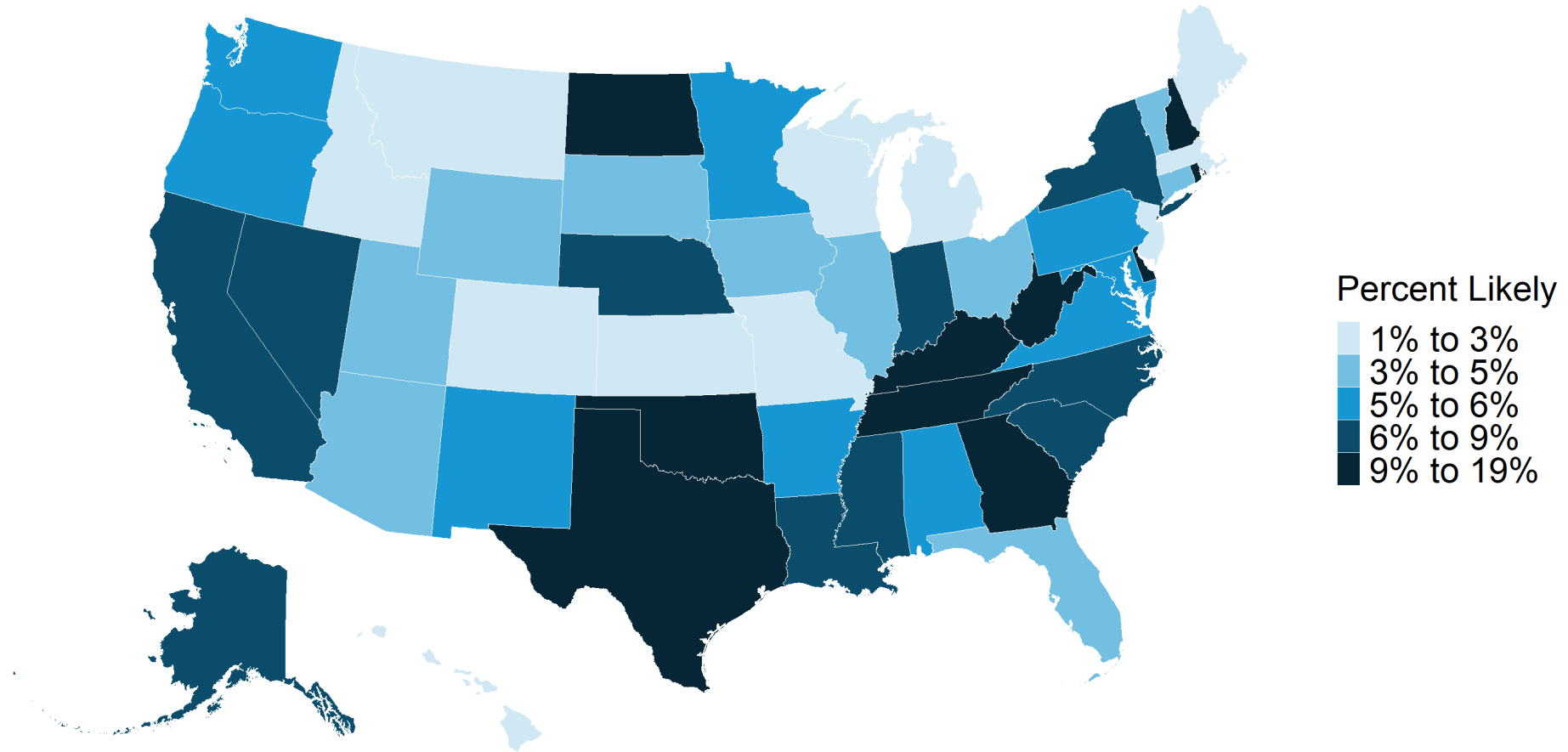
Percent of Renter Households by Type of Moratoria in State/Jurisdiction



- Some form of moratoria
- Temporary suspension or delay during rental assistance application
- Limited or no protections

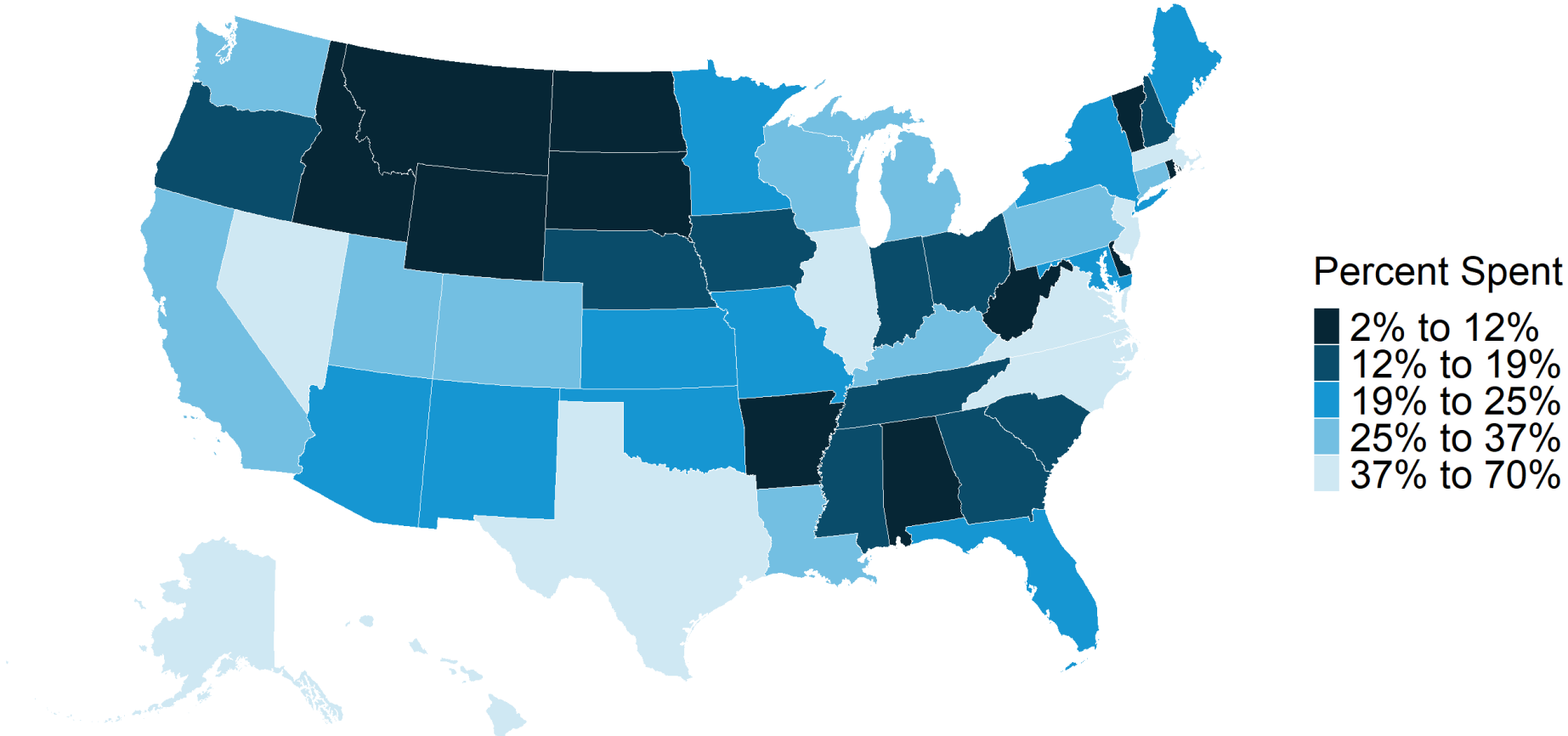
Source: COVID-19 US State Policy team data and 2019 American Community Survey

Percent of Renters Who Believe It Is Likely They Will Be Evicted in the Next Two Months by State



Source: Week 39 of the Census Bureau's Household Pulse Survey (September 29th to October 11th)

Percent of ERA Allocation Spent by State



Source: US Department of Treasury Emergency Rental Assistance 1 Data (as of August 31st, 2021)

Percent of ERA Allocation Spent by State (Top 10)

State	Percent Spent
District of Columbia	70%
Virginia	62%
New Jersey	54%
Texas	54%
Alaska	49%
North Carolina	48%
Illinois	48%
Hawaii	42%
Massachusetts	41%
Nevada	38%

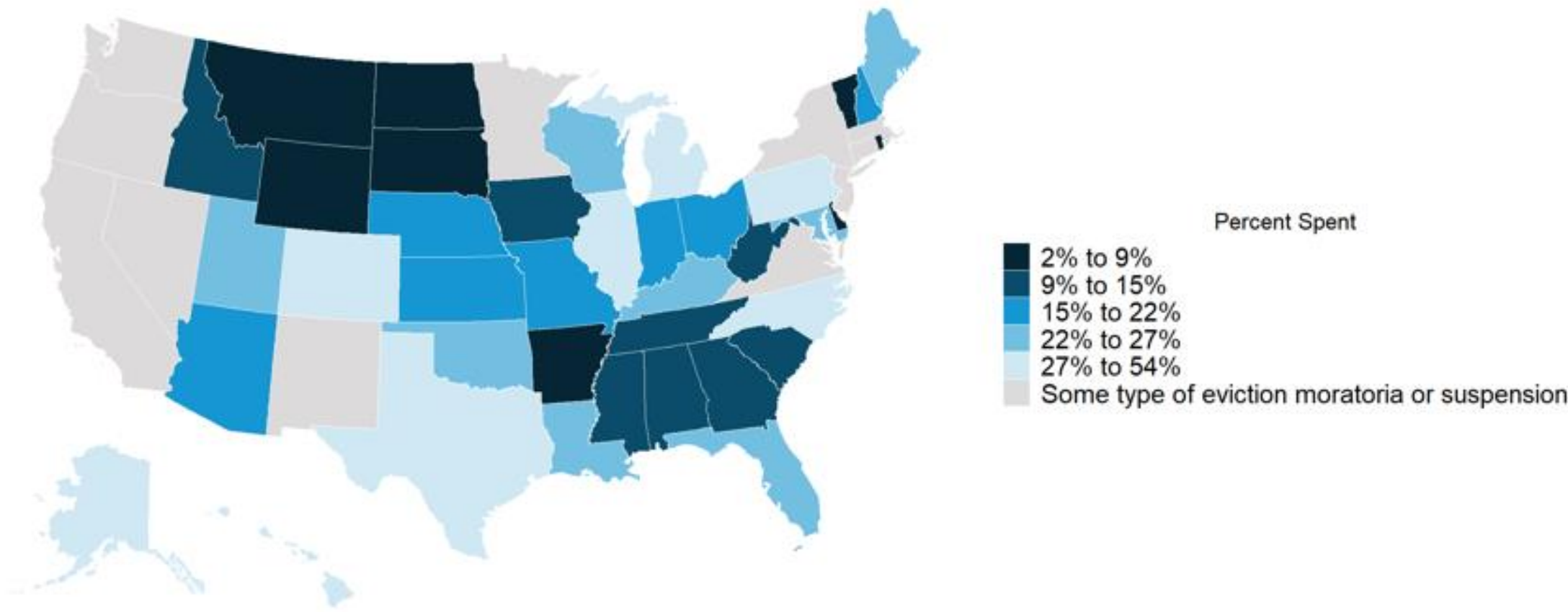
Source: US Department of Treasury Emergency Rental Assistance 1 Data (as of August 31st, 2021)

Percent of ERA Allocation Spent by State (Bottom 10)

State	Percent Spent
Puerto Rico	0%
American Samoa	0%
U.S. Virgin Islands	0%
Wyoming	2%
South Dakota	2%
North Dakota	3%
Northern Mariana Islands	4%
Delaware	7%
Rhode Island	8%
Arkansas	9%

Source: US Department of Treasury Emergency Rental Assistance 1 Data (as of August 31st, 2021) 7

States With Little Protection and Slow ERA Rollout



Source: US Department of Treasury Emergency Rental Assistance 1 Data (as of August 31st, 2021) and COVID-19 US State Policy team data

NEIGHBORWORKS AMERICA

HOUSING STABILITY COUNSELING PROGRAM

America Rescue Plan – Housing Stability Counseling Program

- NW released its NOFA with \$88.5 million dollars available and received application request over \$348 million;
- 131 Grantees were awarded to provide counseling services
 - (HUD-Approved Intermediaries, State Housing Finance Agencies and NW Networks);
- All 50 states including District of Columbia, Puerto Rico and Guam will be served with homeowners and renters proposed to receive no-cost housing counseling;
- HSCP will target low-income and minority people and neighborhoods;
- 1275 counties in the U.S. were defined as areas of greatest need due to rates of high-cost burden or social vulnerability (CDC Vulnerability Index).

NEIGHBORWORKS AMERICA

HOUSING STABILITY COUNSELING PROGRAM

HSCP COUNSELING

- HSCP will promote collaboration and maximize a its grantees ability to serve households and their communities through counseling and resources in hopes of offsetting the financial impact that the pandemic has had on a family's ability to stay stably housed:
- Connect Grantees to available emergency rental and homeownership assistance funds by maintaining a national list of active emergency rental/homeowners' assistance programs by state posted on its website.
- Providing monthly Webinars on national assistance programs and policy, in collaboration with industry partners that include but are not limited to; U.S. Department of Treasury, HUD Office of Housing Counseling, Consumer Financial Protection Bureau and the National Council of State Housing Agencies.
- Peer to Peer utilizing the HSCP online platform, to promote collaboration and sharing of information of local assistance programs, best practices, successes and challenges.

NEIGHBORWORKS AMERICA RENTERS IN CRISIS

RENTAL COUNSELING

- Infrastructure for rental counseling still in development; HUD certified counselors.
- Counseling renters in crisis versus renters for sustainable housing;
- Current barriers to rental assistance;

NEIGHBORWORKS AMERICA

LESSONS LEARNED

WHAT WE KNOW

- When someone is in crisis, be a financial or health crisis or BOTH----it is unreasonable to think that they can figure out what government resources are out there, what it takes to qualify for those resources --- this is a role that local housing counseling providers play everyday;
- Clear and consistent communication is critical;
- Scam activity is ever-present;
- Coordinating efforts between nonprofits, servicers and government to share data and strategies must be maintained during crisis and good practice in general.