



# BEYOND HOUSING STABILITY

*UNDERSTANDING TENANT AND LANDLORD  
EXPERIENCES AND THE IMPACT OF  
EMERGENCY RENTAL ASSISTANCE*

A JOINT REPORT



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## BEYOND HOUSING STABILITY

### UNDERSTANDING TENANT AND LANDLORD EXPERIENCES AND THE IMPACT OF EMERGENCY RENTAL ASSISTANCE

## EXECUTIVE SUMMARY

The COVID-19 pandemic and its economic impact caused millions of people to fall behind on their rent, placing them at risk of eviction and increased exposure to a life-threatening virus. More than 8 million renter households - the great majority of them low-income and disproportionately people of color - were behind on their rent by the end of 2020.<sup>1</sup> In response, the federal government created the Emergency Rental Assistance (ERA) Program, a temporary initiative administered by the U.S. Department of the Treasury (Treasury) and designed to help low-income renters address rent and utility arrears, and appropriated an unprecedented \$46.55 billion in funding. With guidance from Treasury, state and local governments designed and scaled up systems to distribute aid to renters and landlords - a significant undertaking during a global pandemic. As of December 2022, more than 10.7 million ERA payments had been made to households across the country.

The fundamental goal of ERA was to keep people housed. In pursuit of this goal, site-level program administrators were given significant control over how they structured their programs, from outreach to application processing to payment. In setting up their programs, administrators were influenced by their prior experiences with other emergency rental assistance programs, Treasury's shifting guidance and priorities for the ERA program, and their jurisdictions' infrastructural and technological constraints. Program administrators reported that they had never implemented a program in such a short amount of time and under such extreme pressure. High volumes of applications, threats of increased evictions, political attention, and the threat of reallocation led most program administrators to strive to disburse funds quickly, while ensuring their programs adhered to changing regulations and maintained high levels of program integrity.

Safe, stable, and affordable housing has long been recognized as a determinant of health, wellness, and economic mobility. This study examines tenant experiences applying to ERA and assesses the program's success in promoting housing stability, financial security, health, and child well-being during a national emergency, while also seeking to understand what lessons can be gleaned to inform future housing stability programs.

Applicant-level administrative, survey, and focus group data from five primary sites, as well as survey data from five additional sites, were used to evaluate how tenants and landlords experienced the ERA program and to measure tenant outcomes. In particular, this study seeks to (1) reveal the characteristics of those households who applied for ERA through the study sites; (2) shed light on the experiences of tenants who applied for ERA, including their likelihood of receiving assistance; and (3) measure the impact of ERA on short-term tenant outcomes, such as housing stability, financial well-being, physical and mental health, and several child-related outcomes.

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1 Andrew Aurand and Daniel Threet, "[The Road Ahead for Low-Income Renters](#)," July 2021.

## METHODOLOGY

The study uses qualitative and quantitative methods to assess tenant and landlord experiences with ERA. We included 10 sites, with an eye towards geographic diversity and program size. For the five primary sites (Allegheny County, Pennsylvania; City and County of Denver, Colorado; Louisville/Jefferson County, Kentucky; Northern Ponca Housing Authority; and the State of Oregon), we distributed tenant surveys, analyzed administrative data, interviewed program administrators, and conducted landlord and tenant focus groups. We worked with five additional sites (Baltimore County, Maryland; Come Dream Come Build in Cameron County, Texas; Charlotte-Mecklenburg County, North Carolina; the State of Connecticut; and Byrd Barr Place in King County, Washington) to administer tenant surveys. Across all sites, 10,918 survey responses were collected, including 8,430 from respondents who had received ERA funding and 2,488 from respondents who had not received funding by the time they completed the survey.

The study has two important limitations: (1) participating programs may have had greater capacity, interest in research, and desire to share data than other programs, meaning some of the study's findings may not be generalizable to all ERA programs; and (2) the study's overall findings reflect pooled outcomes across all sites, rather than for individual sites, due to sample size concerns for some sites and data-sharing agreement restrictions.

## CHARACTERISTICS OF HOUSEHOLDS APPLYING FOR ERA

Program administrators used various outreach strategies to target different populations in their communities. Programs' outreach techniques included partnering with local community-based organizations in high-need places (like drop-in centers), using targeted social media and mailers to reach those in areas with high eviction risks, and adopting specialized outreach to Spanish-speaking households. Tenants learned about ERA most commonly through online information (35.2%), family members or friends (23.5%), and community organizations (12.8%).

Most ERA applicants faced significant financial hardships. Nearly 90% of survey respondents were behind on rent when they applied for assistance, more than half were behind on their utility payments, and one out of every five respondents had an eviction filing against them. More than half of survey respondents had lost their jobs or had their work hours reduced, while many others had given up work hours to care for a child or family member. Sixty-four percent of survey respondents indicated that a member of their household had tested positive for COVID-19 in the year prior to taking the survey.

## TENANT EXPERIENCES WITH THE ERA PROGRAM

Application processes across ERA programs varied widely, resulting in an array of tenant experiences. Depending on the jurisdiction, a tenant may have had access to a network of community-based organizations aimed at providing outreach and assistance in the application process. The technology used to enable tenants or landlords to submit applications also differed. Some programs designed their own internet-based portals, while others used "off-the-shelf" programs, which in some instances limited administrators' flexibility.

Many ERA programs made use, at least to some extent, of flexibilities allowed by Treasury to reduce tenants’ barriers to assistance. Each of the primary sites examined in this study allowed self-attestation for at least one documentation requirement used to establish eligibility. Two programs used categorical eligibility, and three programs used fact-specific proxy as alternatives to income documentation. Four programs provided direct-to-tenant assistance when landlords refused to participate.

Despite programs’ efforts to reduce barriers and ensure accessibility, tenants and landlords still faced challenges in the application process. More than half (50.8%) of survey respondents reported facing at least one challenge in submitting their application. These challenges included not knowing whom to call for help (22.6%) and encountering applications that were confusing (14.7%), too long (9.8%), and hard to locate (8.1%). In their focus groups, tenants noted the challenges posed by a lack of clear instructions. Survey respondents also faced challenges in engaging their landlords (17.1%), providing required documentation (14.1%), and accessing the application portal because of limited internet access (6.2%).

Not surprisingly, the more challenges applicants faced, the less likely they were to receive assistance, and the longer they tended to wait when they did receive it. Low-barrier and flexible application processes, as well as the availability of application support (such as help understanding the application process, gathering required documents, and uploading documents online), were associated with applicants receiving funding. In particular, our research indicates that:

- Nearly 88% of applicants who faced no challenges during the application process were approved for assistance, while less than 55% of applicants who faced five or more challenges were approved.
- 86% of respondents who received help during the application process were approved for funding, compared to 79.9% of respondents who received no help. Respondents who received no help during the application process were more likely to have been denied assistance or still have pending applications.

Programs participating in the study appear to have approved funds in a manner that did not appear to reproduce historic inequalities. Seventy-seven percent of survey respondents received assistance, but the share was higher among members of certain subgroups, including people with disabilities (79.1% received funding) and those for whom English was a second language (82.8%), as well as Black (78.2%), Asian or Pacific Islander (80.6%), and bi- or multi-racial applicants (80.1%).

## **ERA’S SHORT-TERM IMPACT ON HOUSEHOLDS**

Preliminary survey analysis suggests that those who received ERA funding experienced more positive outcomes than those who did not receive funding when measured by several metrics of housing security, financial well-being, outcomes for children, and general health. We also asked tenant focus group participants to reflect on the effects ERA had or could have had for them. For those who received ERA, the assistance provided rent relief, peace of mind, and an ability to meet other household needs. Some participants, however, faced housing precarity again after their assistance ended. Participants who did not receive assistance suggested that it

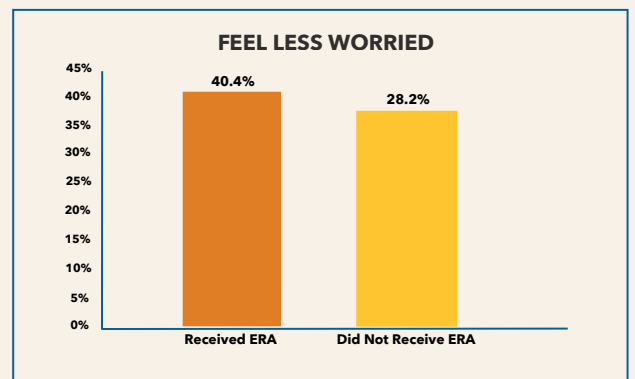
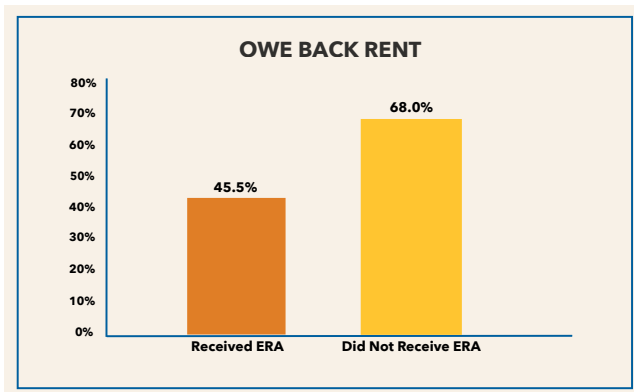
could have stabilized their financial situation and improved their relationship with their landlord, allowing them to avoid having to move or being evicted.

Most participants in landlord focus groups said the program provided critical support at a time when they were struggling to collect rents and meet their own financial obligations, but participants also recognized the need for improvements to program implementation. Many landlords observed that ERA helped some tenants who were truly in need and that the program prevented evictions and tenant turn-over. At the same time, landlords stated that simplified processes, transparency about application status, and responsive administrators would have addressed many of the concerns they had about the program. Most landlords in focus groups said they would participate in a future version of the program.

### Housing Security and Financial Well-Being

Survey respondents who received ERA funding were more likely to be living in their own apartment or home (as opposed to living with family or friends or being unhoused), were less likely to owe back rent, and were less worried about their overall housing status at the time of the survey. Moreover, households that did not receive ERA were more likely to experience homelessness than households that received ERA. While more than half of survey respondents were not financially stable at the time of the survey, either because they had taken on debt or were living on their savings, those who had received ERA were less likely to have taken on debt. Focus group participants who received assistance reported that ERA gave them breathing room to catch up on necessary payments and address other basic household needs.

Of survey respondents who received assistance, 45.5% currently owed back rent, while 68.0% of those who did not receive assistance owed back rent. Slightly more than 40.0% of survey respondents who received ERA reported a decrease in the time they spent worrying about their ability to stay in their home, compared to only 28.2% of those who did not receive ERA.



### Outcomes for Children

Children are impacted in both the short and long term by the financial and housing stability of their household.<sup>2</sup> Children in financially distressed households can often sense stress and may in consequence exhibit feelings of anger, anxiety, sadness, and irritability. Our survey data indicate that children living in households that received funding experienced these stressors less often during the month prior to our survey than children living in households that did not receive funding:

<sup>2</sup> Veronica Gaitan, “[How Housing Affects Children’s Outcomes](#),” January 2019.









Eligibility for ERA1 and ERA2 was determined by three criteria: renter households had to (1) have incomes at or below 80% of the area median income (AMI); (2) demonstrate a risk of experiencing homelessness or housing instability; and (3) have a member who had either qualified for unemployment benefits or experienced a COVID-19-related financial hardship due “directly or indirectly” to COVID-19 (ERA1) or “due to or during the pandemic” (ERA2). Programs were required to prioritize assistance for households with incomes that were less than 50% of AMI or households with at least one member who had not been employed for at least 90 days.

To reduce barriers for tenants, grantees were allowed in February 2021 to begin accepting self-attestations from applicants instead of traditional documentation to show they met eligibility criteria and owed rental arrears. At that time, Treasury also began to permit programs to use categorical eligibility – which allows grantees to establish applicants’ income-eligibility for ERA via a determination-of-eligibility letter from another government program or agency. A few months later, in May 2021, Treasury introduced fact-specific proxy – which enables a program to use other facts, such as the median income of a household’s census tract, to infer the household’s income as an additional method to verify eligibility.<sup>4</sup> The decision to allow these flexibilities was in stark contrast to initial ERA guidance, released in January 2021, which required programs to obtain source documentation of a household’s income, as well as evidence of COVID-19 hardship.

ERA guidance allowed grantees to provide assistance directly to tenants, with some restrictions. Under ERA1, grantees could provide assistance directly to tenants, but only after attempting and failing to obtain landlord participation. ERA2 funds could be provided by grantees directly to tenants without first seeking landlord participation.

Treasury was statutorily required to reallocate ERA funds from grantees with “excess” funds to grantees in need of additional resources beginning in September 2021. Grantees were required to meet a gradually increasing expenditure benchmark to avoid having funds reallocated. The majority of ERA1 funds had to be obligated by September 30, 2022. Reallocated ERA1 funds could be obligated until December 29, 2022. Programs are permitted to use ERA2 funds through September 30, 2025, although it is likely that ERA funds will be exhausted long before 2025. Indeed, by December 2022, approximately 70% of ERA2 funds had been spent on assistance to households, administrative expenses, and housing stability services.<sup>5</sup>

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4 Andrew Aurand, Emma Foley, and Sophie Siebach-Glover, “[Implementing Fact-Specific Proxy in ERA Programs: Key Considerations and Lessons Learned](#),” February 2022.

5 U.S. Department of the Treasury, *ERA1 & ERA2 Quarterly Demographic Data for Q1 2021 through Q4 2022*. Available at: <https://bit.ly/46ENwEv>

# METHODOLOGY

This report uses qualitative and quantitative methods to examine the administration of ERA programs at 10 sites in total. We distributed applicant surveys, utilized administrative data, interviewed program administrators, and conducted landlord and tenant focus groups at five primary sites (Allegheny County, Pennsylvania; City and County of Denver, Colorado; Louisville/Jefferson County, Kentucky; Northern Ponca Housing Authority; and the State of Oregon). For five additional sites (Baltimore County, Maryland; Come Dream Come Build in Cameron County, Texas; Charlotte-Mecklenburg County, North Carolina; the State of Connecticut; and Byrd Barr Place in King County, Washington), we only administered applicant surveys. Our analysis also draws on publicly available data released by Treasury and the U.S. Census Bureau’s American Community Survey, as well as public data made accessible through the Urban Institute’s Emergency Rental Assistance Prioritization tool.

Sites were selected with an eye toward including state, local, and tribal programs and ensuring geographic diversity. The willingness of programs to participate was influenced by their capacity and interest in the research. Thus, the programs analyzed in this study are not a random sample but instead are administered by agencies with a vested interest in effective, equitable, and data-driven policy, a fact worth noting due to the latitude provided by Treasury in how ERA funds were administered. Tenants in programs that were not part of this study may have experienced more rigid requirements and less generous funding formulas than tenants in the programs that are discussed in the report. Differences in programs regarding their use of flexibilities granted by Treasury are important to note when considering how to structure programs at the federal, state, or local levels in the future; however, these differences are not investigated fully here.

## DATA SOURCES AND LIMITATIONS

Data utilized in this report include quantitative data collected through administrative datasets and applicant surveys, as well as qualitative data collected through program administrator interviews and landlord and tenant focus groups.

### *Tenant Surveys*

The Housing Initiative at Penn (HIP) and National Low Income Housing Coalition (NLIHC), in consultation with primary site partners, designed and distributed a survey tool<sup>6</sup> to capture the experiences of households that had applied for assistance, regardless of funding status. All tenants who completed the survey were entered in a lottery, and 25 survey respondents from each site were selected to receive a prepaid Visa debit card in the amount of \$100 dollars. Our analysis includes 10,918 surveys collected across 10 sites between October 2022 and February 2023. Of the survey responses collected, 8,430 survey respondents (77%) indicated that they received ERA funding and 2,488 indicated that they did not receive funding by the time they completed the survey. Funding rates varied among sites (Table 1).

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6 The survey tool, consent language, and compensation language were approved by the Internal Review Board at the University of Pennsylvania.





Several of the participating ERA programs were complex and reflected, in fact, multiple program arms, each with their own unique processes. For these programs (Louisville, Denver, and Oregon), we conducted supplemental interviews with staff at partner agencies and organizations to better understand the different pathways and challenges renters encountered when applying for ERA. NLIHC staff conducted interviews between July and November 2022. All interviews were recorded and then transcribed using Otter.ai.

### Focus Groups

Reinvestment Fund (RF) conducted 10 focus groups, two for each of the primary sites, with one focus group comprising tenants and the other landlords. In total, 39 tenants and 34 landlords participated in the focus groups (Table 3). The tenant focus groups included individuals who both did and did not receive assistance, though all individuals included had applied for assistance. The landlord focus groups likewise included both landlords whose tenants had applied for assistance successfully and those whose tenants had applied for assistance without success. Each focus group lasted 60 to 90 minutes.

HIP led outreach efforts for the tenant focus groups among survey respondents from the five sites. To ensure diversity by respondents' ZIP codes and funding status, HIP identified potential participants based on these characteristics and extended an invitation to the focus group in English through Qualtrics. RF recruited owners through local program administrators and trusted intermediaries (e.g., landlord associations). The tenant groups were demographically diverse (in terms of race, ethnicity, age, gender, and use of subsidy), and landlords were diverse in their portfolios (comprising, for example, owners of fewer as well as more than 10 units, and owners with tenants using Housing Choice Vouchers, as well as owners without such tenants). All tenant and landlord focus group participants were compensated for their time in the form of a \$50 gift card.

RF researchers led the focus groups using the Zoom remote meeting platform and transcribed and anonymized the sessions. The focus group questions were designed to collect information on overall experiences with the program as well as the impact of ERA on short-term outcomes. RF identified thematic responses, areas of agreement, and variations, including by geography.

*Table 3: Focus Group Participants by Location*

	Tenants	Landlords
<b>Allegheny County, PA</b>	9	6
<b>City and County of Denver, CO</b>	8	6
<b>Louisville/Jefferson County, KY</b>	5	4
<b>Northern Ponca Housing Authority</b>	7	7
<b>State of Oregon</b>	10	11
<b>Total</b>	39	34





# CREATING ERA PROGRAMS: REFLECTIONS FROM PROGRAM ADMINISTRATORS

In this section, we provide findings from interviews with program administrators across the five primary sites about the structure of their ERA programs. The decisions made by program administrators regarding the structure of their programs were influenced by their goals and priorities, and technological and partnership constraints. Further, as program administrators made clear, these programs were dynamic and evolved over time based on additional guidance from Treasury and administrators' shifting priorities.

Table 4: Program Characteristics

		Allegheny County, PA	Denver, CO	Louisville, KY	Northern Ponca	Oregon
PROGRAM BASICS	Government administrator	Department of Human Services	Department of Housing Stability	Office of Housing & Office of Resilience and Community	Northern Ponca Housing Authority	Office of Housing & Community Services
	Geographic coverage	County-wide	County-wide	County-wide	Tribal area & tribal members nationwide	State-wide
	Treasury allocation	\$166.7 million	\$38.9 million	\$142.1 million	\$4.1 million	\$396.3 million
	Maximum length of assistance	15 months	18 months	18 months	15 months	15 months
PROGRAM STRUCTURE	Application processing method*	AL	AL & CM	AL & CM	CM	AL & CM
	Prioritization beyond Treasury requirement		Risk of imminent eviction	Risk of imminent eviction		Household size, months of rental arrears, The Urban Institute Rental Assistance Priority Index, wildfire impact
	Application software platform	Custom system created with consultants	Third-party, 'off-the-shelf'	Third-party, 'off-the-shelf'	Internal system	Third-party, 'off-the-shelf'
PROGRAM FLEXIBILITIES	Self-attestation	X	X	X	X	X
	Categorical eligibility	X	X			
	Fact-specific proxy	X	X	X		X
	Direct-to-tenant payments	X	X	X		X
PARTNERSHIPS	Outreach	X	X	X	X	X
	Application support	X	X	X		X
	Application processing	X	X			X
	Court-based	X	X	X		

Source: NLIHC COVID-19 Database (2020-2022) & program administrator interviews.

\*Note: AL indicates assembly-line, where application processing is broken down by steps. CM indicates case management, where one person processes all portions of an application.

Table 4 provides an overview of key program characteristics for the five primary sites. To process applications, administrators utilized two general approaches: "assembly line" and "case management." The assembly line approach broke application processing into discrete steps, with different staff or partners engaged at different steps, whereas the case management



## TECHNOLOGICAL AND PARTNERSHIP CONSTRAINTS

Program administrators structured their programs in light of the technological and partnership constraints they faced. Additionally, partnerships with nonprofits, community-based organizations (CBOs), and for-profit companies shifted over the course of the program.

Most programs used a third-party, “off-the-shelf” software system to process applications (see Table 4). Some software systems could link data from other state and local systems to integrate categorical eligibility or conduct outreach to at-risk households. Not all programs utilized a standardized software system; instead, some relied on their own internal systems to manage workflow. For some programs, the software system provided a single source of application information for both staff and applicants. Applicants could track the progress of their applications, and program administrators could see all communications that took place between staff and applicants. Other program administrators found that while their software systems were better than the alternative (e.g., a single spreadsheet), third-party software programs were often inflexible and could not be customized to match how the program processed applications. One administrator noted that “[u]sing a spreadsheet was not ideal. But we then went to Neighborly. And quite frankly, Neighborly was not ideal. It worked exactly the opposite of the way our program worked...We really had to come up with some workarounds with Neighborly after we shelled out a lot of money to make it work.”

All primary sites utilized formal and informal partnerships with nonprofits, CBOs, and for-profit companies to operate their programs, although the structure of the partnerships and their roles varied across programs. The manner in which government agencies were required to contract with partners constrained or expanded the ways ERA programs were able to work with outside organizations. For example, Allegheny County collaborated with a network of nonprofits to implement its emergency rental assistance program, which was funded through an initial allocation that pre-dated ERA1 and ERA2 from the “Coronavirus Aid, Relief, and Economic Security Act” (CARES Act). However, the government agency’s contracting process proved to be cumbersome, slowing the process with multiple partners. Based on that experience, the local government contracted directly with a single nonprofit to implement the more recent Treasury ERA program, and that nonprofit in turn contracted with a network of smaller nonprofits.

Contract structures with partners differed across programs. Some programs paid partners for performance (e.g., number of clients assisted, completed applications, and applications funded), while others offered fixed payments to administer their program regardless of eventual outcomes. When payments were made also mattered – for example, whether partners were paid in advance, after the service was completed, or a combination of the two. Program administrators in Allegheny County felt it was crucial to pay small CBOs a stipend up front for helping applicants apply to the ERA program, given their limited financial capacity. Similarly, Denver provided a cash advance to all five contracted partners but also allowed partners to seek reimbursement after services were rendered.

In some cases, the role of partners shifted during the program. Of the program administrators interviewed, those in Oregon experienced the most dramatic shift regarding the role of partners. Initially, a network of Community Action Agencies (CAAs) was responsible for applicant intake, application processing, and handling potentially fraudulent applications. In December



# CHARACTERISTICS AND NEEDS OF APPLICANT HOUSEHOLDS

In this section, we draw on administrative, survey, and focus group data to examine the demographic characteristics of households that applied for ERA and the circumstances that led them to seek assistance. Many survey respondents (64.0%) indicated that a member of their household had tested positive for COVID-19 in the year prior to taking the survey (which

may have occurred either before or after they initially applied for ERA assistance), while 13.4% indicated that a member of their household had been hospitalized due to COVID-19 during this period.

*Table 5: Survey Respondents' Financial and Housing Situations at Application*

Rental Situation at Application	Percent of Respondents
Behind on rent	87.1%
Behind on utilities	53.6%
Landlord filed an eviction case	21.7%
Withholding rent because of a problem with my unit	2.9%
Living Situation at Application	
Living in a house or apartment	94.6%
With friends or family without paying rent	1.3%
Respondents Experienced Financial Hardship Because...	
Their households were struggling to pay for necessities	46.6%
They had lost their job	37.0%
Their work hours were reduced	29.8%
They had to quit their job or reduce the number of hours they were working in order to care for a child or family member	18.8%
Someone else in their household had lost their job or had hours reduced	15.5%
Frequency of Worry about Ability to Remain in Home at Application	
Everyday	67.5%
Most days	17.0%
About half the days	4.4%
A few days	6.6%
Never	4.6%
In the Two Years Prior to the Pandemic, Respondents...	
Made a late utility payment	51.5%
Made a late rental payment	46.9%
Lived with friends or family and did not pay rent	13.3%
Experienced eviction	13.0%
Lived in a shelter	7.3%
Lived in a car, unsheltered on the street, under a bridge, etc.	5.7%
Spent an extended period in a healthcare facility	4.1%

In general, survey respondents were facing high levels of financial and housing instability when they applied for ERA (Table 5). A large majority of respondents reported being behind on rent (87.1%), and one out of five respondents indicated that their landlord had filed an eviction against them. Most survey respondents reported having lost employment or reduced work hours when they applied for assistance: over a third reported having lost a job (37.0%), and over a quarter reported having had their hours reduced (29.8%). Almost one in five (18.8%) respondents reported having to reduce their work hours to fulfill caregiving responsibilities. Such financial stress tended to translate into a high level of anxiety about housing. While the vast majority of survey respondents (94.6%) were renting a house or apartment when they applied for assistance, most worried about their ability to stay in their current housing every day (67.5%) or on most days (17.0%).

A significant number of survey respondents were struggling financially even before the pandemic. Approximately half of survey respondents had made a late rental (46.9%) or utility (51.5%) payment, 13.0% had experienced an eviction, 7.3% had lived in a shelter, and 5.7% had been unsheltered sometime in the two years prior to the pandemic.

### Demographic Characteristics and Geographic Priority

Our survey’s demographic data help illuminate the characteristics of ERA applicants in the participating programs (Table 6). Across programs, 80.0% of respondents were female, while 43.4% identified as Black or African American, 45.7% as white, and 18.6% as Hispanic. More than three out of four respondents reported living in a multiple-person household, with 51.5% of respondent households having three or more people and 60.9% including children.

To understand whether applicants to the ERA programs run by our study sites represented low-income communities in need, we compared application rates to the Urban Institute’s ERA Prioritization Index by ZIP code in our primary sites (Table 7). On average, a higher share of renter households in the highest-need ZIP codes applied for ERA compared to the share of renters in the lowest-need ZIP codes.

Received assistance prior to taking survey	77.2%
Asian or Pacific Islander	2.5%
Bi- or Multi-Racial	5.4%
Black/African American	43.4%
Indigenous, Native American, or Alaska Native	2.9%
White/Caucasian	45.7%
Hispanic	18.6%
Disabled	46.6%
Female	80.0%
Male	18.8%
Non-Binary	1.2%
Children in household	60.9%
Household size: 1 person	22.7%
Household size: 2 people	25.8%
Household size: 3 people	22.0%
Household size: 4 or more people	29.5%

Site	Proportion of Renter Households in High Priority ZIP Codes that Applied for Assistance, (Absolute Count)	Proportion of Renter Households in Low Priority ZIP Codes that Applied for Assistance, (Absolute Count)
Allegheny County, PA	23.6% (20,864)	12.3% (6,439)
City and County of Denver, CO	2.2% (894)	0.8% (231)
Louisville/Jefferson County, KY	14.5% (6,806)	7.5% (1,461)
State of Oregon	16.3% (50,414)	12.7% (26,629)

While generally larger numbers of renter households in high need areas applied for ERA, there are nevertheless high-need ZIP codes in which relatively few households applied for ERA. Most notably, this finding is observable in some rural areas where need was relatively high but the application rate was relatively low, pointing towards systemic barriers for applicants in rural areas. Maps illustrating these trends are included in Appendix B.

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# TENANT EXPERIENCES OF ERA PROGRAMS

Household and programmatic factors impacted tenant experiences of ERA programs and contributed to or hindered the ability of tenants to learn about, apply for, and receive funding. Despite efforts to ensure accessibility, some tenants and landlords faced challenges in the application process, including confusing applications, burdensome documentation requirements, and a lack of support or communication from ERA programs. Unsurprisingly, the more challenges an applicant faced, the less likely they were to receive aid. Ready support from ERA program staff, including help with understanding the application process and gathering and uploading documentation, resulted in a higher likelihood of an applicant receiving aid.

In this section, we explore how tenants moved through ERA programs and the impact of ERA on the landlord-tenant relationship and the likelihood that tenants received ERA based on demographic and other characteristics.

## *Learning about ERA*

Programs used a variety of approaches to reach households and inform them about ERA. Some programs relied heavily on radio ads and online portals, while other programs conducted targeted outreach in partnership with local nonprofits and community-based organizations. Word of mouth also played a key role in informing tenants about ERA. To learn which methods households relied upon most, we included questions about how tenants learned about the rent relief program in both our survey and focus groups.

According to survey respondents, the most common way households learned about ERA was online (35.2%). Other common methods included learning about ERA from a family or friend (23.5%) or through a community organization (12.8%). Survey respondents also frequently added that they heard about ERA through their landlord (or property manager) or news media.<sup>9</sup> Tenant focus group participants also mentioned learning about ERA from case workers, the local housing authority, and from calling 311 or another local government customer service number. Interestingly, most landlords in the focus groups said they heard about ERA from their tenants. In addition to tenants, landlords also heard about ERA from media coverage, landlord associations, and other organizations with which they worked.

## *Applying for ERA*

The processes for applying for and receiving ERA funds varied across sites. Some programs relied heavily on internet-based portals through which applicants could apply and submit documentation, while others worked in partnership with a variety of existing organizations, allowing for multiple avenues through which tenants and landlords could submit applications for funding. Many programs used a combination of the two methods to assist different tenant populations. ERA application processes were often complex, with some administrators managing various entry points for applicants and orchestrating outreach across large networks of organi-

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<sup>9</sup> “Landlord” was not included as a survey option. However, it was the most frequent text entry by respondents who indicated learning about ERA from a source other than those listed on the survey.







self-attestation as an alternative form of documentation for at least one requirement. Nevertheless, providing the required documentation was a challenge for nearly one of every seven respondents (14.1%) who applied for ERA. Respondents who had trouble providing documentation most often struggled with supplying proof of tenancy (42.0%), proof of lost income (40.1%) and other income documentation (33.3%), and proof of COVID-19-related expenses (31.9%) (Table 9).

*Table 9: Specific Documentation Challenges*

	<b>Percent with Specific Challenge (Of Those Reporting Any Documentation Challenges)</b>	<b>Count</b>
Birth certificate	9.5%	146
COVID-19-related expenses	31.9%	491
Income documentation	33.3%	513
Lost income	40.1%	617
Proof of tenancy	42.0%	647
Social security card	8.4%	130

Beyond simply locating necessary documentation, applicants also needed to upload this documentation. Many ERA programs relied on online portals and were “digital first” in their design, creating a barrier for tenants without reliable internet access and those with limited digital literacy. Tenants in focus groups noted similar problems, including difficulties gathering necessary paperwork and uploading it to the online application. Many tenants, especially those outside of the Oregon and Northern Ponca systems, said they lacked support or clear instructions.

Tenants suggested linking the ERA application to other social service databases through Social Security numbers so that some application fields would pre-populate with basic information, streamlining the application process and imposing less of a burden on those with disabilities or those who were not comfortable with or skilled using computers. Such responses suggest a perceived utility in linking data systems across government agencies, an implementation change that while logistically difficult for administrators could have a profound impact on the ways in which government programs are experienced. Similarly, categorical eligibility, in which an applicant is eligible for assistance if they are already approved for a different benefit from the same or a different agency, could more easily be implemented with linked databases and reduce the application burden for some tenants.

### *Waiting for Funding*

Survey, administrative, and focus group data all suggest a significant lag time between the submission of applications by tenants, the review of applications by programs, and the disbursement of funding to tenants. Nearly four in 10 survey respondents (39.9%) reported waiting more than eight weeks to find out whether they would receive funding. Many focus group participants reported little communication from their program between when they applied and when they were approved. Indeed, many participants reported that they did not know whether they were approved until payment arrived. Such waiting periods were stressful for renters. Several focus group participants, meanwhile, reported that payments were sent to the wrong address. In this regard, Northern Ponca was a unique exception: applicants to the small tribal program reported that navigating the application process was surprisingly easy and that funds often appeared within a matter of days.

### Assistance with the Application Process

Providing application assistance was an eligible use of ERA funds. Still, more than half of survey respondents did not receive any type of help during the application process (Table 10). As mentioned above, tenants often faced difficulty tracking down answers to their questions during the application process and learning the status of their application once submitted. According to participants in focus groups, if staff from a program administering ERA contacted a tenant, it was usually to let the tenant know their application was incomplete. For many tenants, however, a general lack of clarity continued after their application had been submitted. In focus groups, tenants suggested that programs provide notification of some kind when applications were processed. Focus group participants also suggested that a readily available FAQ with answers to common questions (e.g., how long it would take to receive ERA, how many months assistance would cover, and whether funds could be used to pay late fees) would have been helpful during the application process.

Assistance Type	Percentage	Count
Help explaining the program to landlord	12.5%	1,358
Help finding the application	9.1%	985
Help gathering required documents	19.0%	2,061
Help understanding the application process	20.9%	2,274
Help uploading documents to the online application	19.1%	2,077
None	54.0%	5,874
Other	5.0%	541

Our survey results suggest that providing help and guidance to tenants during the application process improved the likelihood that they would receive assistance. Indeed, 86.1% of respondents who received help during the application process either received funding or were approved for funding and were waiting to receive it compared to 79.9% of respondents who received no help. Moreover, respondents who did not receive help were more likely to have been denied assistance compared to those who received help (9.5% vs. 5.5%) (Table 11). Applicants who did not receive help were also slightly more likely to have an application still under review compared to those who received help (10.6% vs. 8.5%).

Assistance Status	Received Help with Application	Did Not Receive Help with Application
I have not received assistance but received a notice that I have been approved	6.4% (321)	4.8% (281)
I received a notice that I was denied assistance	5.5% (275)	9.5% (560)
My application is still pending or under review	8.5% (419)	10.6% (622)
Yes, I have received assistance	79.7% (4019)	75.1% (4411)

Chi-square test significant,  $p < .05$ .

Some forms of application support were more important to a respondent’s chance of receiving assistance than others. Survey respondents who received help understanding the application process, help gathering required documents, and help uploading documents online had significantly higher approval rates for ERA funds than respondents who did not receive such help (Table 12). Landlord education about the ERA program seemed to make a smaller difference to approval rates than other forms of help during the application process, even though landlords’ lack of participation was the second most-cited challenge mentioned by survey respondents and those who cited this challenge exhibited some of the lowest approval rates among respondents (Table 8).

Table 12: ERA Approval Rates by Type of Help during Application Process

Type of Help	Received Help	Did Not Receive Help
Help understanding application process*	89.1%	81.0%
Help gathering required documents*	89.8%	81.1%
Help uploading documents*	87.6%	81.6%
Help explaining program to landlord*	85.6%	82.3%

\*Difference between respondents with and without help is statistically significant, chi-square test, p < .05.

Not all demographic subgroups received funding at the same rate; however, funds appear to have been largely distributed in a manner that did not reproduce historic inequalities. While 77.2% of survey respondents overall received funding, the share was higher for members of certain subgroups, including people with disabilities (79.1% received funding), people for whom English is a second language (82.8%), and Black applicants (78.2%), Asian or Pacific Islander applicants (80.6%), or bi- or multi- racial applicants (80.1%). Households with children were slightly less likely to receive funding than households overall.

Table 13: Funding Rate for Various Groups

	Type of Help	Percent Funded	Total Counts
<b>Survey Respondent Characteristics</b>	Overall	77.2%	10,918
	Has disability	79.1%	4,659
	First language other than English	82.8%*	634
	Hispanic	80.1%*	1,775
	White/Caucasian	76.3%*	4,296
	Indigenous and/or Native American or Alaska Native	78.0%	277
	Asian or Pacific Islander	80.6%	232
	Black/African American	78.2%	4,080
	Bi- or Multi-Racial	80.1%	508
	Over 60 years old	81.0%*	605
	Children in household	76.6%*	6,480
<b>Housing Instability during Two Weeks Prior to Submitting an Application</b>	Experienced homelessness	51.8%*	593
	Worry about staying in housing most days or everyday	78.7%	8,613

\*Difference between respondents with and without help is statistically significant, chi-square test, p < .05.

Outcomes varied across individual programs. For instance, Native American applicants who applied to the Northern Ponca tribal program received funding at a very high rate (93.0%); however, at non-tribal sites, Native American respondents were less likely to receive funding in comparison to other racial groups. Similarly, people with disabilities and those without disabilities had similar funding rates, but program-level data varied. In one program, for instance, respondents without disabilities were significantly more likely to receive funding than those with disabilities

(84.2% vs. 78.8%), while in another program the rate of funding was 81.3% for those with disabilities and only 55.9% for those without disabilities. These differences point towards cross-site variations in program implementation and the distribution of funds.

Survey data indicate that applicants who were living in a rental home at the time of application were more likely to receive funding than those who were not. People experiencing homelessness who were living in a shelter, a hotel or motel, on the streets, in a car, or with friends or family when they applied for assistance were approved at a much lower rate (51.8%) than applicants living in rental units (78.7%). Applicants who were homeless may have faced numerous challenges in meeting application requirements. Alternatively, programs may have prioritized applicants with eviction notices but who were still residing in a rental unit rather than those who had already been evicted.













# REFLECTIONS ON ERA FROM LANDLORDS IN FOCUS GROUPS

**M**ost landlords said that the ERA program provided critical support at a time when they were struggling to collect rents and meet their own financial obligations. Many also explained that it had helped tenants who were truly in need and prevented evictions and turn-over. In the words of one landlord, “I would see the effects COVID had with people losing their jobs, people contracting COVID, being off work for so long, schools being out. I saw those people be able to take advantage of the program, and it really helped them get back on their feet...I did see it work well with a lot of our tenants.”

Despite these perceived positive impacts, a general sense of dissatisfaction with the program dominated the landlord focus group conversations. Some landlords described the rollout of ERA as “messy” and “a bit chaotic.” Across the board, landlords noted the same top complaint as tenants: a lack of satisfactory communication and timely updates from ERA programs. This issue was at the core of negative responses by some landlords to a question about their willingness to participate in future rental assistance programs. Some landlords were reluctant to participate in a future program due to perceived abuse of the program by tenants. However, most landlords said they would participate in a future version of the program even if they thought there could be improvements.

## *Applying for ERA*

Most landlords said that they heard about ERA from their tenants. Other landlords explained that they learned about the program from media coverage, landlord associations, or other organizations with which they worked. Opinions varied concerning the ease of the application process. Several landlords – particularly those whose tenants handled most of the application themselves – said the process was easy. However, most landlords found the application process challenging in some way. For some, the paperwork required was a significant burden, and many encountered technical difficulties or reported that their tenants struggled with the application portal technology. Landlords who participated in multiple ERA programs were able to compare their experiences. For example, several agreed that Northern Ponca’s program was easier to navigate than their respective state programs, and one said that Oregon’s program was easier to navigate than several local programs. Four landlords reported that the ERA process improved slightly as time went on, particularly in regard to response and application processing times.

Paperwork burdens were usually mentioned by property owners or managers with numerous units. Such landlords reported that there was “no benefit from scale” when applying for ERA for multiple tenants. For example, landlords were unable to save basic business and contact information in on-line portals to use for more than one application and instead had to re-fill every field each time. One landlord suggested that “[i]f you have more than one unit, you shouldn’t have to input your info every time. Money should first be put into the software and making it robust. It would’ve been a more efficient process.” Landlords also mentioned the difficulty of submitting full ledgers for each tenant and not being able to submit one standard lease for all tenants. Like tenants, some landlords found the application and documentation requirements to be unclear.

Technological issues with online applications, such as not being able to upload documents or being asked to upload the same documents multiple times, were cited as a common challenge. Several landlords mentioned that older tenants who were not technologically savvy were at a disadvantage when applying for assistance compared to younger tenants. Some tenants had a hard time tracking the phone numbers or email addresses they had used for two-factor identification. Many landlords reported that they spent significant amounts of time helping their tenants fill out the application. Other landlords who spent a great deal of time on applications were frustrated to find out that tenants could have received funds even if they (the landlord) had refused to participate.

ERA's intersection with the eviction moratorium was also a problem for some. Several landlords reported that some tenants did not bother to apply for ERA funding because the moratorium protected them from eviction. One landlord noted that the ERA application period closed before the eviction moratorium ended, and tenants who had not been motivated to apply during the moratorium could not apply once it was over. In at least one case, a tenant faced imminent eviction, and the landlord was unable to collect back rent, which situation benefitted neither party.

When asked for suggestions about how to improve the process, many landlords cited a need for less paperwork and more resources to assist tenants directly with the application process, particularly regarding the use of technology. Many landlords thought ERA programs could have been better staffed, with one observing that it came down to "staffing staffing staffing. When they decide to launch a program, they need to have the infrastructure in place first." Another suggested that "[t]he frontline staff who are taking these applications need to be better trained." Some suggested a need for more logistical assistance from community organizations and case workers for tenants engaged in other benefit programs. Other landlords suggested using in-person application processes for tenants who are unable to use technology due to a disability or lack of skills.

### *Receiving Funds*

The most common frustration cited by landlords was the lack of communication from ERA administrators after an application was submitted. Landlords said that they were left "in the dark," often for months, waiting to find out if and when they could expect payment from the program. Many landlords said they had to rely on their tenants for updates because landlords could not access status updates online or by phone (one reported being told that this was due to the need to protect tenant privacy) and programs did not send updates by email or any other method. In what was a typical response, one landlord explained that they "had to rely on [the tenant] communicating any type of information. I didn't have a log on to go online to look to see if they had actually completed the application. I had no way of verifying what step they were in. You could call in and leave a message, but you wouldn't get a phone call back for months."

Many landlords said their tenants were also often unable to get information about their application status. For example, one explained that "[y]our tenant only knows so much . . . You don't know if it's all fallen apart, if you're ever going to get paid, or what's happening, if (the application) dropped through the cracks or is sitting on someone's desk... Even the tenant wasn't sure what was going to happen in the end." Some said they received conflicting information from

different ERA staffers. Many landlords also had difficulty keeping up with changes to ERA rules, changes to applications, navigating different processes for various ERA programs, and being given different information by different ERA caseworkers.

Many landlords pointed to the length of time between application submission and receipt of funds as a challenge, with some experiencing wait times of more than six months. One landlord said that “[f]or so long, the backlog was crazy. It took so long just to get a notification that an application had been accepted.” Many stated that by the time assistance arrived, some tenants were even further behind on rent. For owners of multiple units, these challenges were multiplied many times over: they had no idea how many of their tenants would be approved, how much assistance they would receive, or when the money would arrive. Several landlords said it was not clear why some tenant applications were approved and others denied. One landlord reported that if they or their tenant missed a call from their program, then their application was sent “to the back of the line.”

Landlords also cited difficulties with the process of receiving payment from tenants who received ERA or with crediting the correct tenants. Checks sent to landlords did not always include a tenant’s full name but rather sometimes had only an ERA account number associated with the tenant’s account. Some landlords reported that funds were sent to incorrect bank accounts or addresses. Several landlords stated that they believed a tenant had received ERA funds only to move elsewhere and not pass the money on to the landlord, or that a tenant had remained in a unit but chosen not to use the ERA money to pay back rent.

### *Impact on Tenure and Landlord and Tenant Relationships*

Landlords were divided about whether ERA funding reduced turnover. Some said that it did, with one landlord stating that “turnover came to almost a stop at the time” and another that “it saved several of our tenants from being evicted.” Other landlords reported no change in turnover rates. Several landlords thought that ERA reduced turnover in the short run, but many believed the eviction moratorium was a bigger factor in keeping people in their units when they could not or did not pay rent. Some said they had to evict tenants who had applied for but did not receive ERA, as well as some who received ERA, because the tenants could not regain their financial footing despite the assistance. Some pointed out that the earliest version of ERA in their jurisdiction required the landlord to start the eviction process or show that the tenant was already behind, which was a problem logistically and seemed unfair to tenants who were stretching to stay current on rent but needed additional help.

Many landlords thought their relationship with their tenants who applied for ERA had changed at least in part due to the ERA program. In some cases, landlords said that ERA changed relationships for the better, because it made their tenants realize that they were understanding and wanted to help, while for others, it opened the property owner’s eyes to the hardships of their tenants. However, many more landlords responded that their relationship with tenants who applied for ERA was strained and resulted in a loss of trust between them. As one landlord explained, the souring of the relationship had occurred not through any fault of the tenant. Rather, long wait times and a lack of transparency from programs raised tensions and sometimes made the landlord feel like they were getting the worse end of the deal because their tenant could live rent free while the landlord had to handle ongoing expenses.









# APPENDICES

## APPENDIX A: SITE DESCRIPTIONS

### *Program: Allegheny County Emergency Rental Assistance Program*

The Allegheny County Emergency Rental Assistance program was administered by the Department of Human Services (DHS) and three local nonprofits: ACTION-Housing, YWCA, and the Urban League. Administrators broke the application process down into five steps: initial eligibility and document check, tenant outreach for missing documentation, final eligibility review, landlord outreach for documentation, and payment processing. Each nonprofit administrator processed all applications in their assigned step(s), much like an assembly line. ACTION-Housing managed the initial and final eligibility review as well as payment processing, YWCA managed tenant outreach, and the Urban League managed landlord outreach.

The ERA application was only available online, so to bridge the digital divide, administrators established drop-in centers with basic technology access. Tenants could also call a hotline to complete the application over the phone. DHS contracted with an additional 27 community-based organizations throughout the county to provide tenants with application assistance (e.g., gather necessary documentation and answer questions about the application process).

Beyond Treasury's requirements, Allegheny County did not have additional prioritization criteria within the application process but did prioritize outreach to those at imminent risk of eviction. DHS stationed staff members at court buildings to help eviction-involved tenants apply for ERA. Through a partnership with RentHelpPGH, DHS accessed eviction filings to call and email tenants about ERA.

DHS adopted self-attestation as an alternative to documentation for COVID-19-related hardship, housing instability, and income. Program administrators also made payments directly to tenants if landlords were unwilling to participate. Starting in mid-2021, DHS allowed categorical eligibility as an alternative for income documentation. To implement categorical eligibility, program administrators searched the state's public welfare database, COMPASS, to determine whether applicants were receiving SNAP, TANF, or Medicaid, which was sufficient documentation to satisfy income-eligibility for ERA.

In the fall of 2021, Allegheny County administrators saw an increase in application fraud leading them to hire a team of compliance specialists to conduct additional documentation review. Administrators noted that this slowed the disbursement of funds.

In March 2022, Allegheny County closed the public application portal and transitioned to a more targeted eviction prevention program with the remaining funds. Through the targeted program, tenants could only apply through a DHS staff member if they were at imminent risk of eviction.

### ***Program: City and County of Denver Emergency Rental Assistance Program***

The City and County of Denver Emergency Rental Assistance Program was administered by the Department of Housing Stability (HOST) in partnership with five local nonprofits. Due to capacity challenges, HOST opted to share an online application portal with the state-level ERA program, which opened in the spring of 2021. The portal randomly assigned applications to the state and local administrators for processing, except in special instances (e.g., applicants at risk of imminent eviction were assigned to a nonprofit specializing in fast processing).

Local nonprofits reviewed, approved, and disbursed payments to applicants assigned to them. HOST required that each agency have a separate reviewer and approver for each application, but nonprofits had autonomy over how they structured the approval process internally. Some nonprofits opted to process applications through an assembly-line system, where staff members focused on one step in the application, while others took a case management approach according to which one staff person followed one application from beginning to end.

Beyond Treasury's requirements, administrators in Denver prioritized households that were at imminent risk of eviction. These applicants were flagged and primarily processed by the Community Economic Defense Project (CEDP), which specialized in fast processing.

HOST targeted ZIP codes with the highest incidence of evictions for online social media outreach. It also targeted outreach to households with limited English proficiency, specifically Spanish-speaking and Asian households.

Denver leveraged all the flexibilities allowed by Treasury, including self-attestation, as an alternative to documentation for COVID-19-related hardship and income, as well as categorical eligibility as an alternative for income documentation. In the fall of 2021, the city incorporated fact-specific proxy as an additional alternative for income documentation, which administrators noted increased processing speed significantly.

In December 2022, Denver closed its application portal to new first-time applications. The program temporarily reopened in June 2023 and closed permanently in August 2023.

### ***Program: Louisville/Jefferson County Emergency Rental Assistance Program***

The Louisville/Jefferson County Kentucky ERA program was jointly administered by the Office of Housing and the Office of Resilience & Community Services (RCS). The Office of Housing administered and processed the applications for two different branches of the program: the Court Eviction Diversion Program (CEDP) and the Community Service Partnership Program (CSP). RCS administered and processed applications for the Eviction Prevention for Households Program.

CEDP had a particular focus on tenants who were at imminent risk of eviction. To process applications, the Office of Housing employed an assembly-line structure with individual staff focusing on a particular section of the application. A core component of the CEDP program was the partnership between the Office of Housing and the court system. Judges were essential in distributing ERA information to tenants in eviction court and would delay proceedings while tenants were in the application process.

To increase the ways tenants could apply for ERA, the Office of Housing leveraged the CSP – a coalition made up of community health workers and the Association of Community Ministries. CSP held in-person rental assistance clinics and provided application intake support. All applications submitted were processed by the Office of Housing using the same assembly-line structure as applications submitted through the CEDP program.

Both CEDP and CSP implemented all the flexibilities allowed by Treasury, including self-attestation as an alternative form of documentation for COVID-19 and housing instability; categorical eligibility and fact-specific proxy as an alternative for income documentation; and payments could be made directly to the tenant if landlords did not participate.

To administer the Eviction Prevention for Households program, RCS leveraged a network of social service agencies located throughout the Louisville Metro Area called Neighborhood Place. The RCS program allowed tenants to submit their applications at various drop boxes or online. Because applications were submitted both in-person and online, the order of processing was determined by when tenants registered for an appointment. Tenants did not need to attend this appointment; it was merely used as RCS's application queuing system. RCS processed applications using a case management approach. RCS did not have additional prioritization categories beyond those required by Treasury. RCS utilized self-attestation as an alternative form of documentation for establishing COVID-19 hardship.

Prior to the pandemic, Louisville had established an eviction working group – an informal coalition of community-based organizations, RCS, and the Office of Housing – led by the Coalition for the Homeless. Members of the working group led outreach efforts for ERA during the pandemic by door knocking and sending flyers and postcards to tenants. They also developed a flier promoting the use of ERA, which was included in eviction summons.

Louisville temporarily closed its application portal to new applicants in late 2022. The program reopened to a targeted population in 2023 using reallocated funds.

### *Program: Oregon Emergency Rental Assistance Program*

The state-wide Oregon ERA program – administered by the Office of Housing and Community Services (OHCS) – had two distinct phases. In the first phase, OHCS contracted with 17 Community Action Agencies (CAAs), which were responsible for engaging tenants and landlords in the application process (e.g., following-up on missing documentation), approving applications, and making payments. CAAs were assigned applications through a central portal and followed a uniform set of policies and procedures established by the Office of Housing and Community Services. CAAs tended to process applications through a case management approach.

In August 2021, state administrators pivoted all application processing and payments to a third-party financial management company. CAAs' responsibilities narrowed to assisting tenants and landlords in the application process. CAAs activities included following up with tenants and landlords on missing documentation, mediating between tenants and the third-party processor to determine application status, and, in some cases, filing appeals.

The Office of Housing and Community Services, in addition to CAAs, conducted significant outreach to tenants with incomplete applications, including hiring over 20 staff members to

call applicants with missing information.

Initially, Oregon prioritized applications based on household size, number of months of rental arrears, the Urban Institutes' Rental Assistance Priority Index (a census tract-level risk assessment tool), and wildfire impact. Each application received a prioritization score and was ordered in the application queue based on that score. In the summer of 2021, the program shifted to prioritize applicants first on the basis of date of application and then by the established prioritization matrix.

Oregon utilized self-attestation as an alternative form of documentation for COVID-19 hardship, housing instability, and income. In September 2021, Oregon introduced fact-specific proxy as an alternative form of documentation for income.

Administrators coordinated with other community service providers, like the Oregon Food Bank, to distribute ERA flyers and make referrals. Information for ERA was also provided to tenants by the Oregon Health Authority, school districts, and libraries. The Office of Housing and Community Services provided CAAs with a communications toolkit for social and print media. The Oregon Human Development Corporation (OHDC), the state's only culturally specific CAA, focused social media and radio marketing to farmworkers and Spanish-speaking communities.

Oregon closed its application portal to new applicants in the fall of 2022.

#### *Program: Northern Ponca Tribal Program*

Northern Ponca, the only tribal program included in the study, served a 15-county area throughout Nebraska, Iowa, and South Dakota, including large urban areas like Omaha (Nebraska) and Sioux City (Iowa). It did not administer the program with any formal partners. Northern Ponca chose to provide emergency rental assistance to anybody within its service area and Northern Ponca tribal members living off tribal lands. Northern Ponca began accepting applications in April 2021 and had disbursed most of its funding by the fall of the same year. Northern Ponca requested funds through reallocation in December 2021 and reopened its program in May 2022. The number of applications quickly exceeded the amount of available funding, and the program was closed again in June 2022.

Initially, the Northern Ponca ERA program only allowed paper applications. When Northern Ponca received reallocated funds, it was able to move to an online application system. Northern Ponca Housing Authority utilized self-attestation to document financial hardship due to COVID-19 and allowed self-attestation as an alternative form of documentation for income.

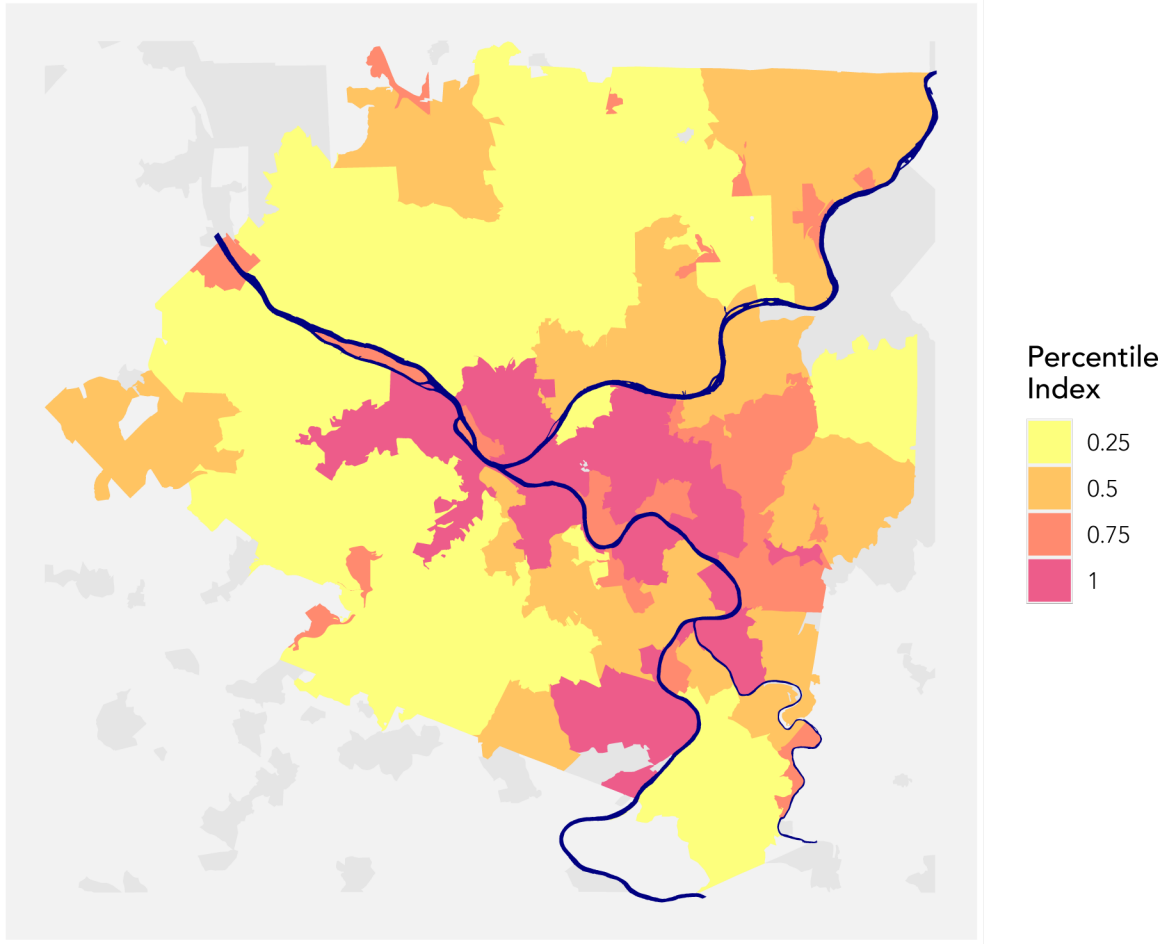
Administrators utilized social media and word-of-mouth to advertise the program. They also leveraged outreach workers at the five office sites - one in each major city in their coverage area - by training them about the program.

After Northern Ponca exhausted its funding, the organization helped tribal members apply to the State of Nebraska's program. Initially, the state program would not serve applicants who could apply to a local or tribal program. Yet after Northern Ponca exhausted its funding, it negotiated with the state to allow tribal members to receive state-funded assistance.

# APPENDIX B: SPATIAL ANALYSIS MAPS

## Emergency Rental Assistance Prioritization Index

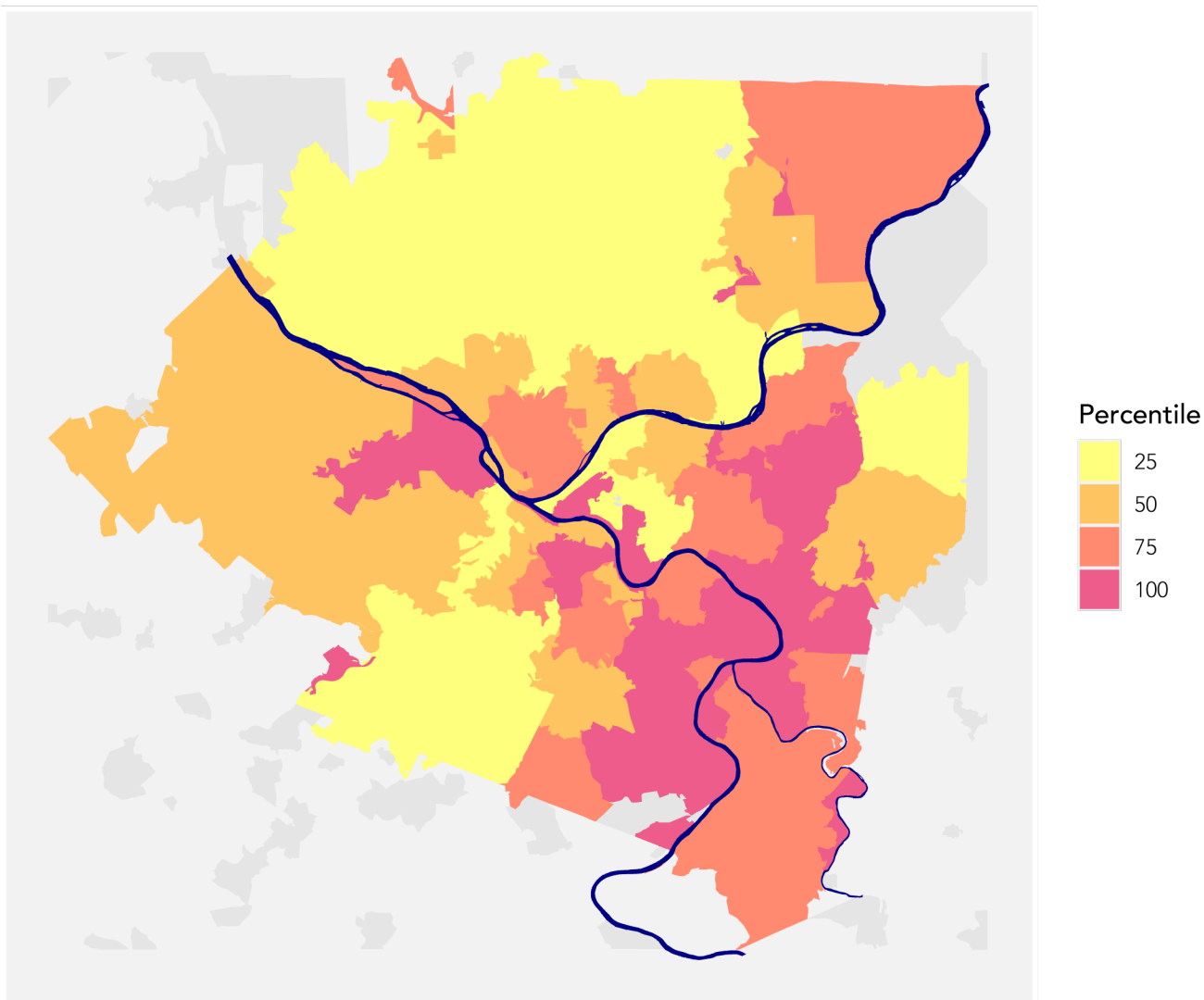
Allegheny County, PA



Source: Urban Institute (2021). Emergency Rental Assistance Priority Index. <https://datacatalog.urban.org/dataset/rental-assistance-priority-index>.

# Percentile Ranking of Applications per Zip Code

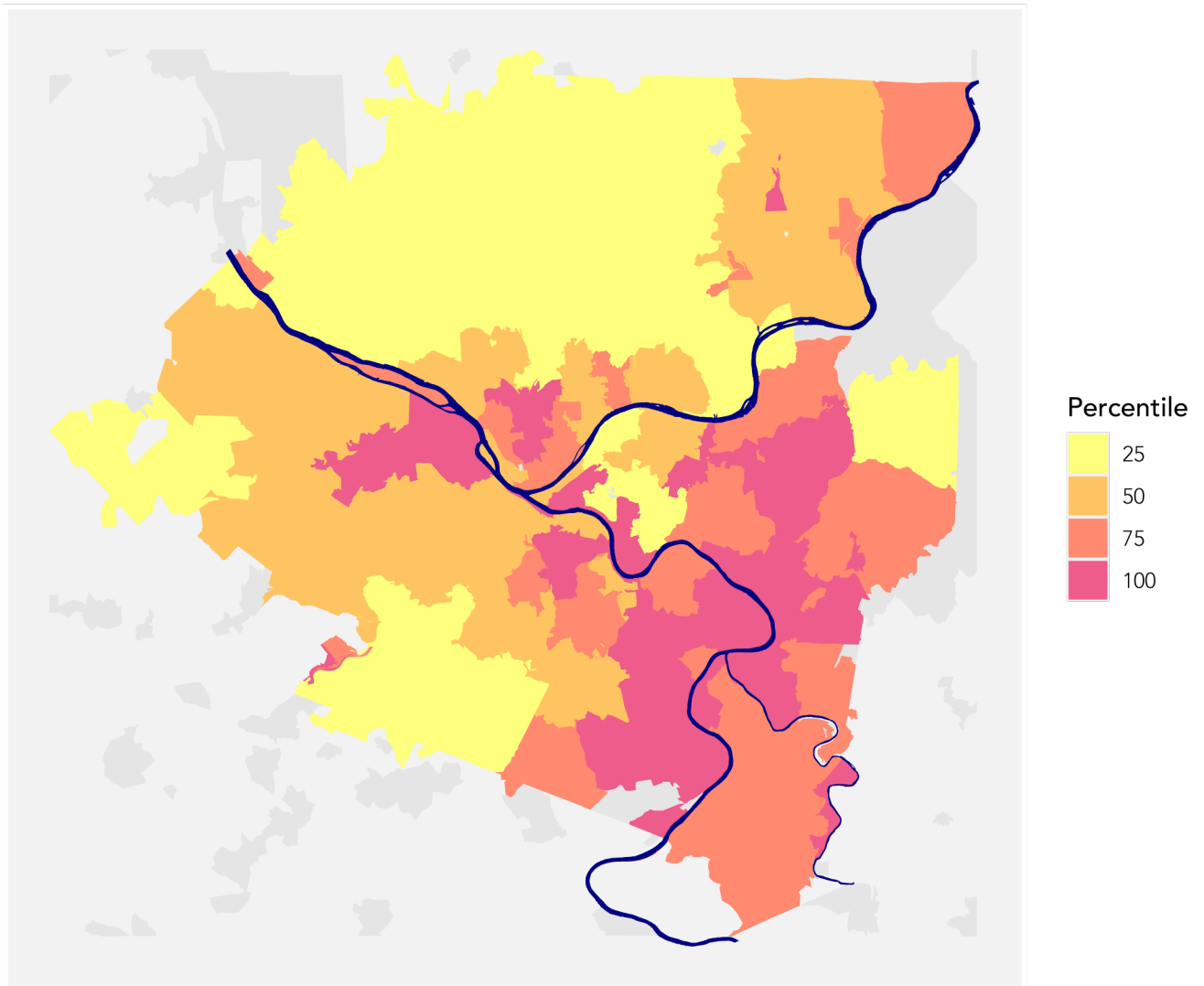
Allegheny County, PA



Sources: Emergency Rental Assistance (ERA) application data provided by Allegheny County, PA; survey data collected by the Housing Initiative at Penn.

# Percentile Ranking of Share of Applicants who were Funded by Zip Code

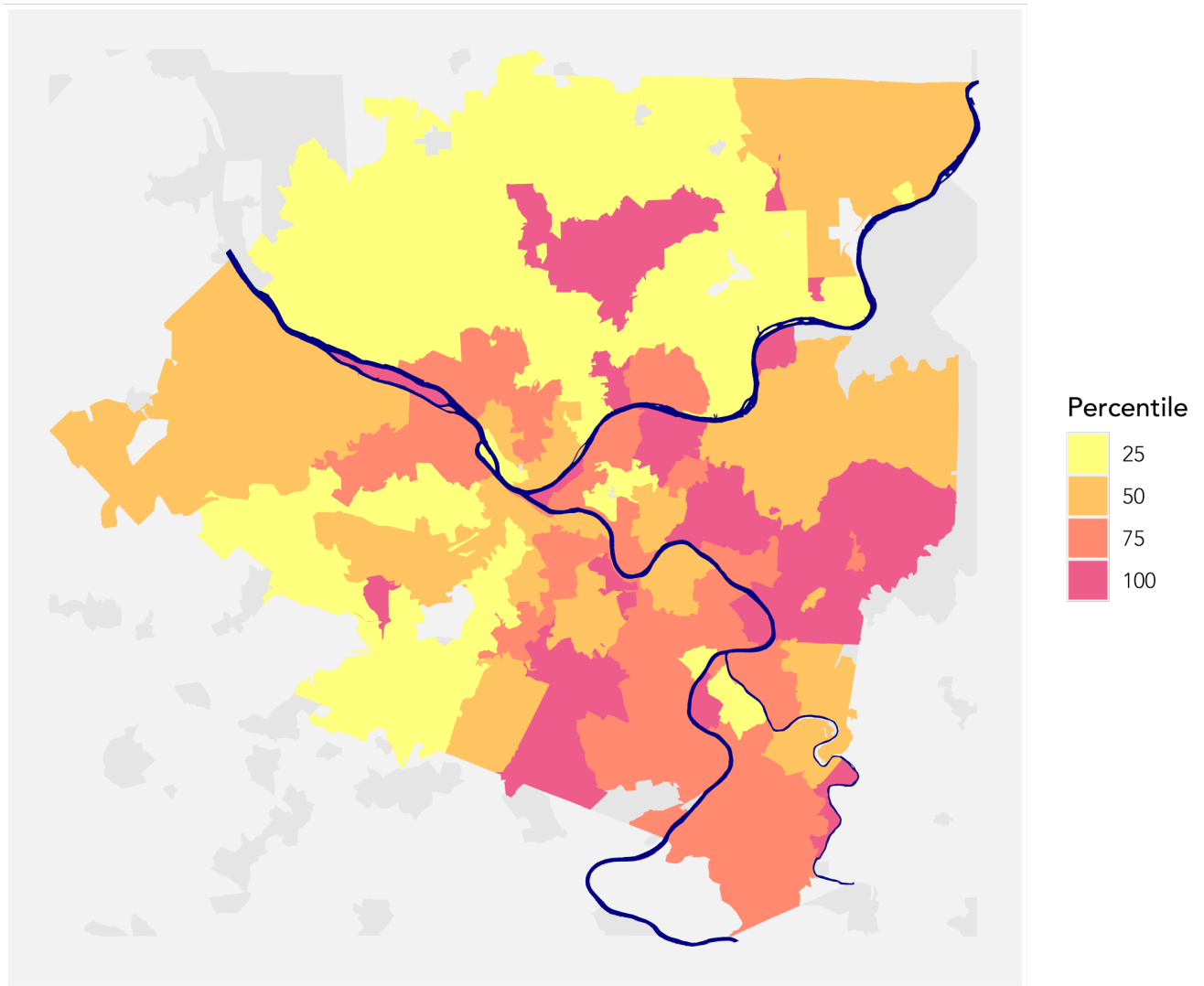
Allegheny County, PA



Sources: Emergency Rental Assistance (ERA) application data provided by Allegheny County, PA; survey data collected by the Housing Initiative at Penn.

# Percentile Ranking of Share of Applicants who were Surveyed by Zip Code

Allegheny County, PA

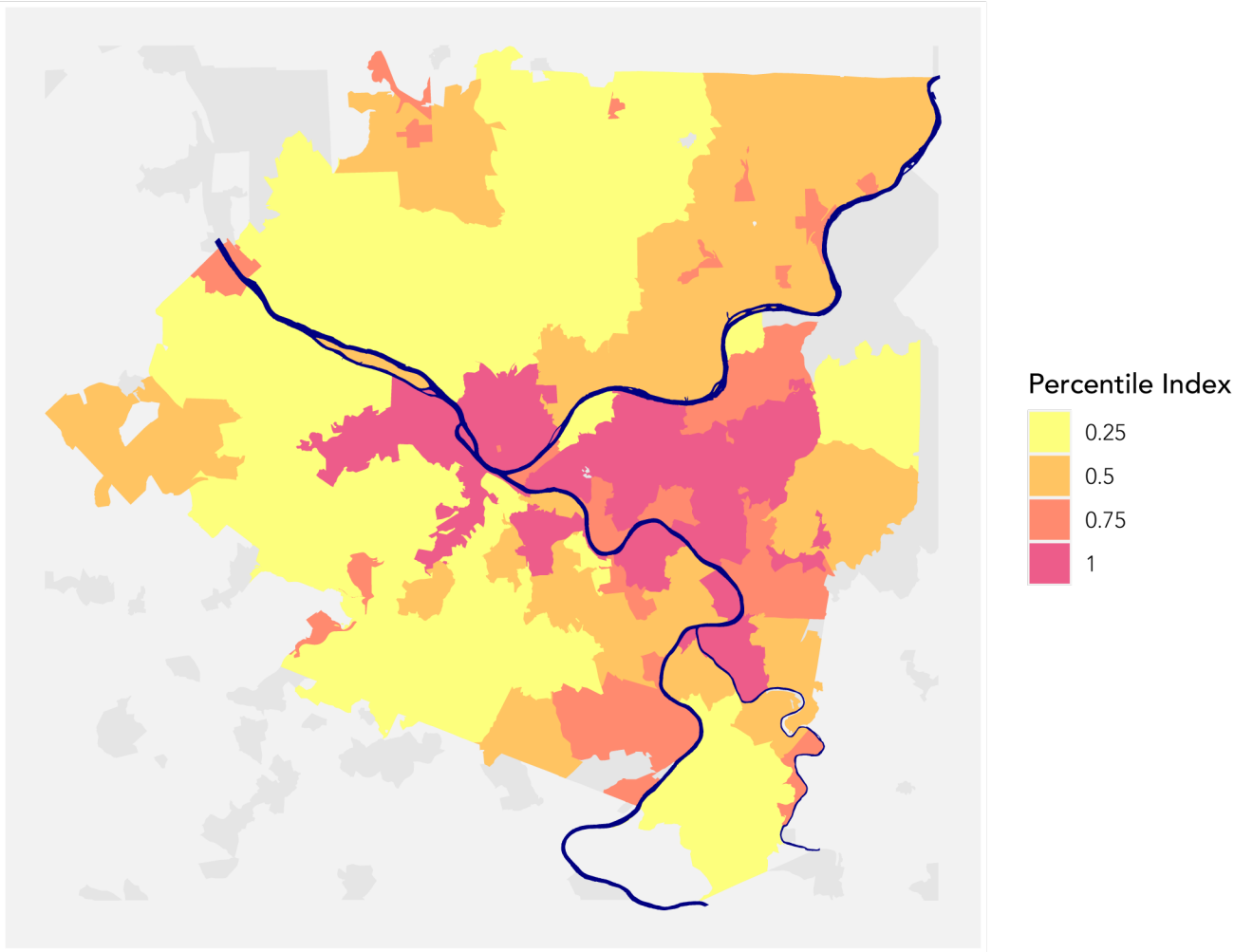


Sources: Emergency Rental Assistance (ERA) application data provided by Allegheny County, PA; survey data collected by the Housing Initiative at Penn.



# Emergency Rental Assistance Prioritization Equity Sub-Index

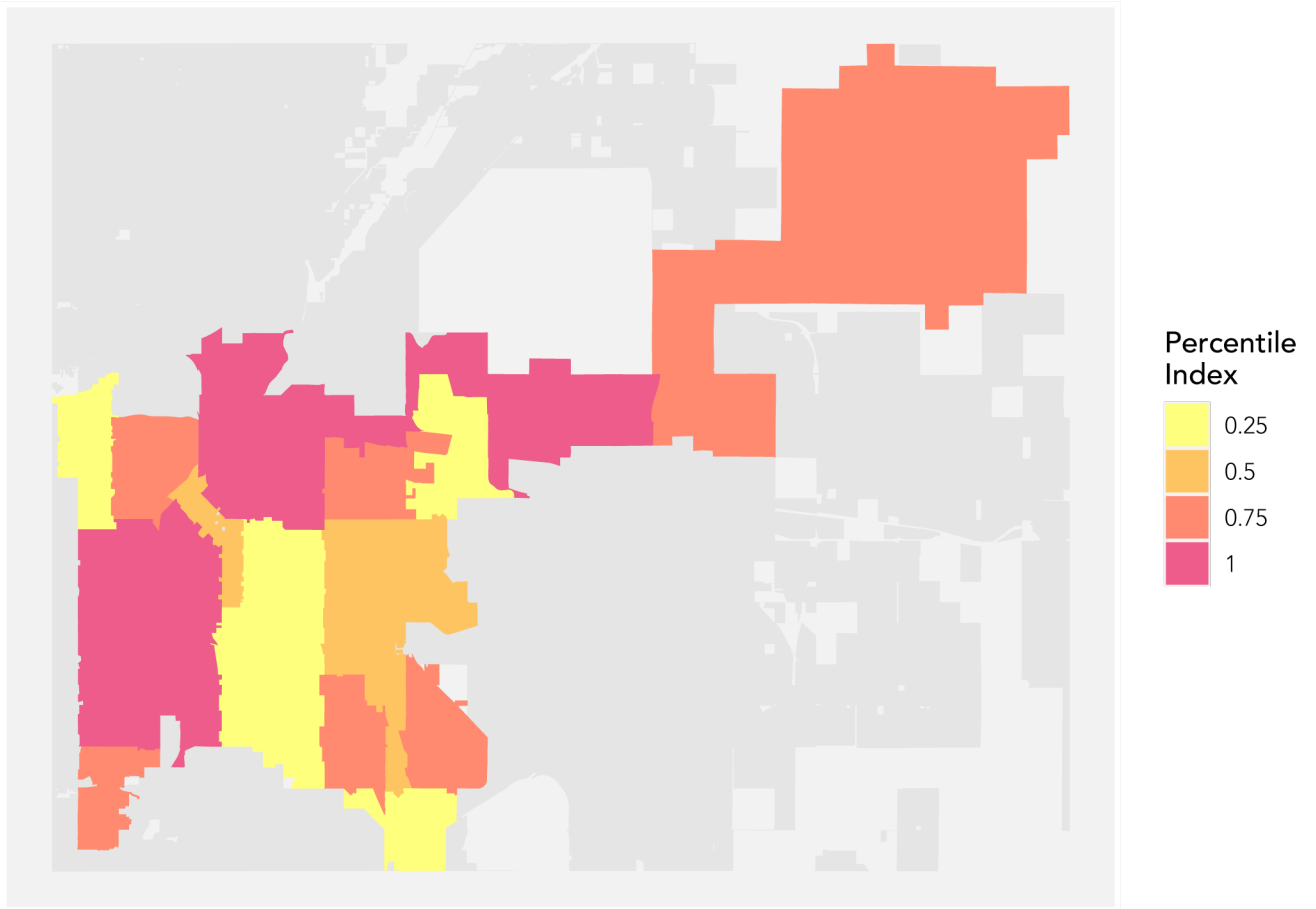
Allegheny County, PA



Source: Urban Institute (2021). Emergency Rental Assistance Priority Index. <https://datacatalog.urban.org/dataset/rental-assistance-priority-index>.

# Emergency Rental Assistance Prioritization Index

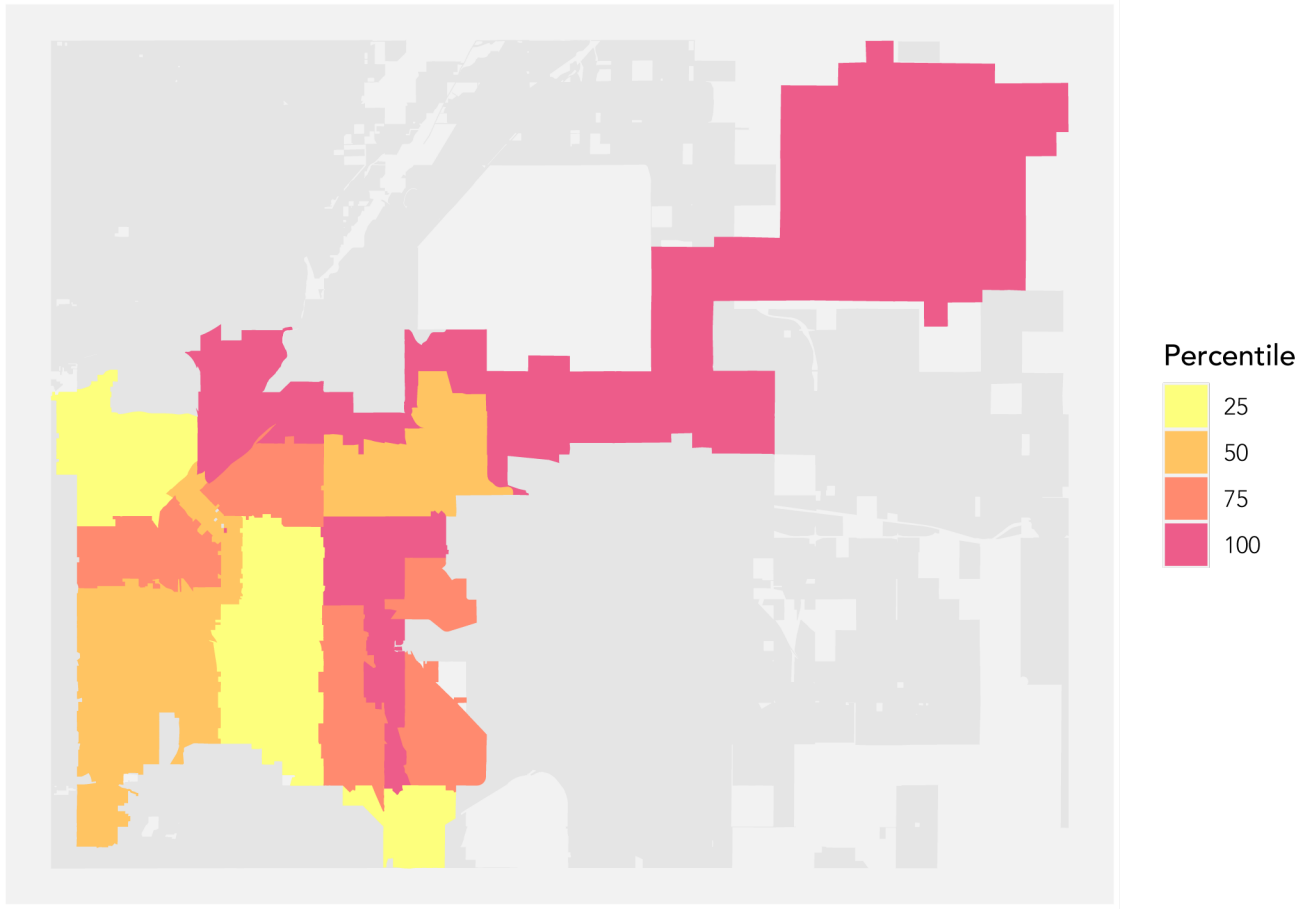
Denver, CO



Source: Urban Institute (2021). Emergency Rental Assistance Priority Index. <https://datacatalog.urban.org/dataset/rental-assistance-priority-index>.

# Percentile Ranking of Applications per Zip Code

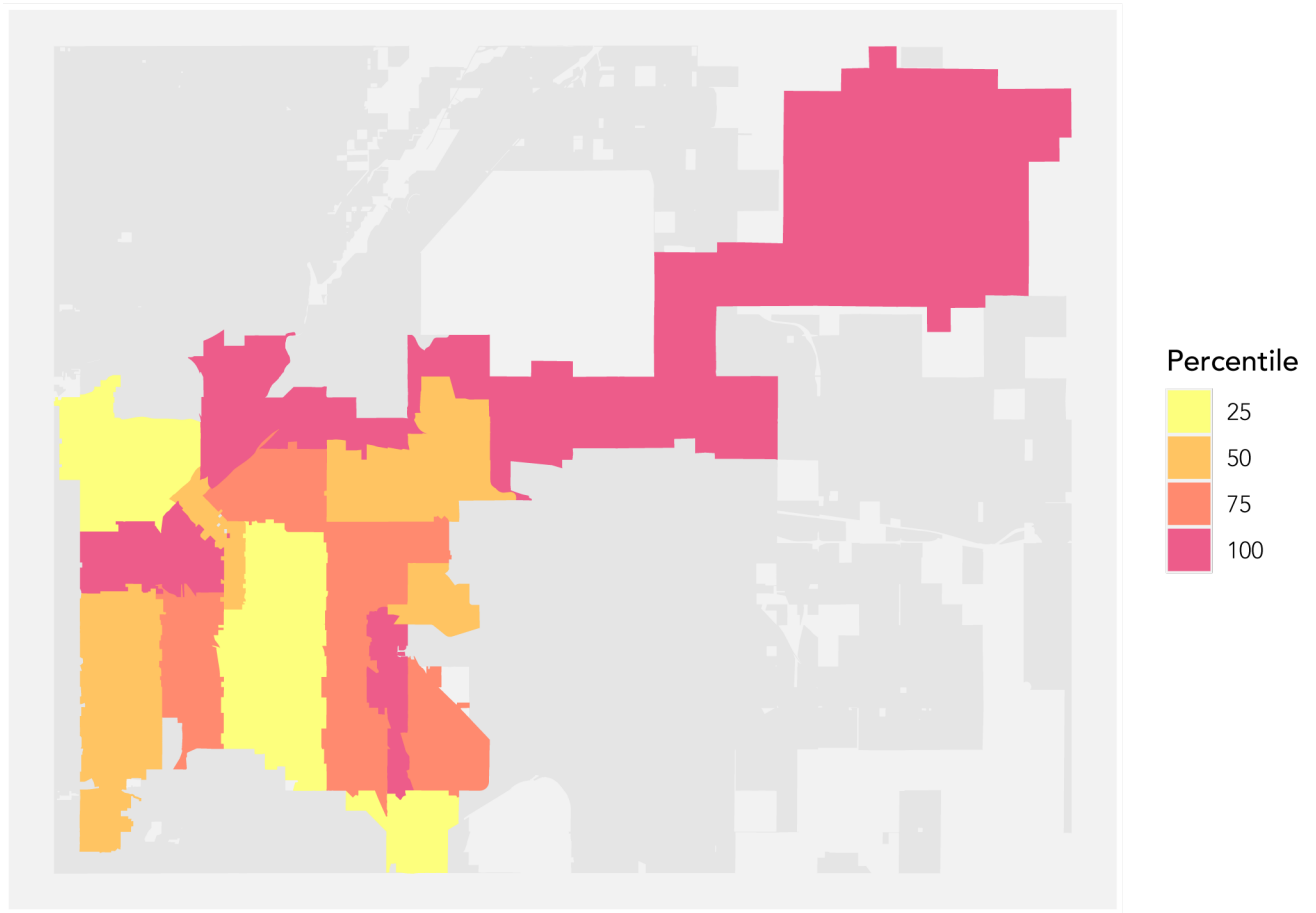
Denver, CO



Sources: Emergency Rental Assistance (ERA) application data provided by the City of Denver, CO; survey data collected by the Housing Initiative at Penn.

# Percentile Ranking of Share of Applicants who were Funded by Zip Code

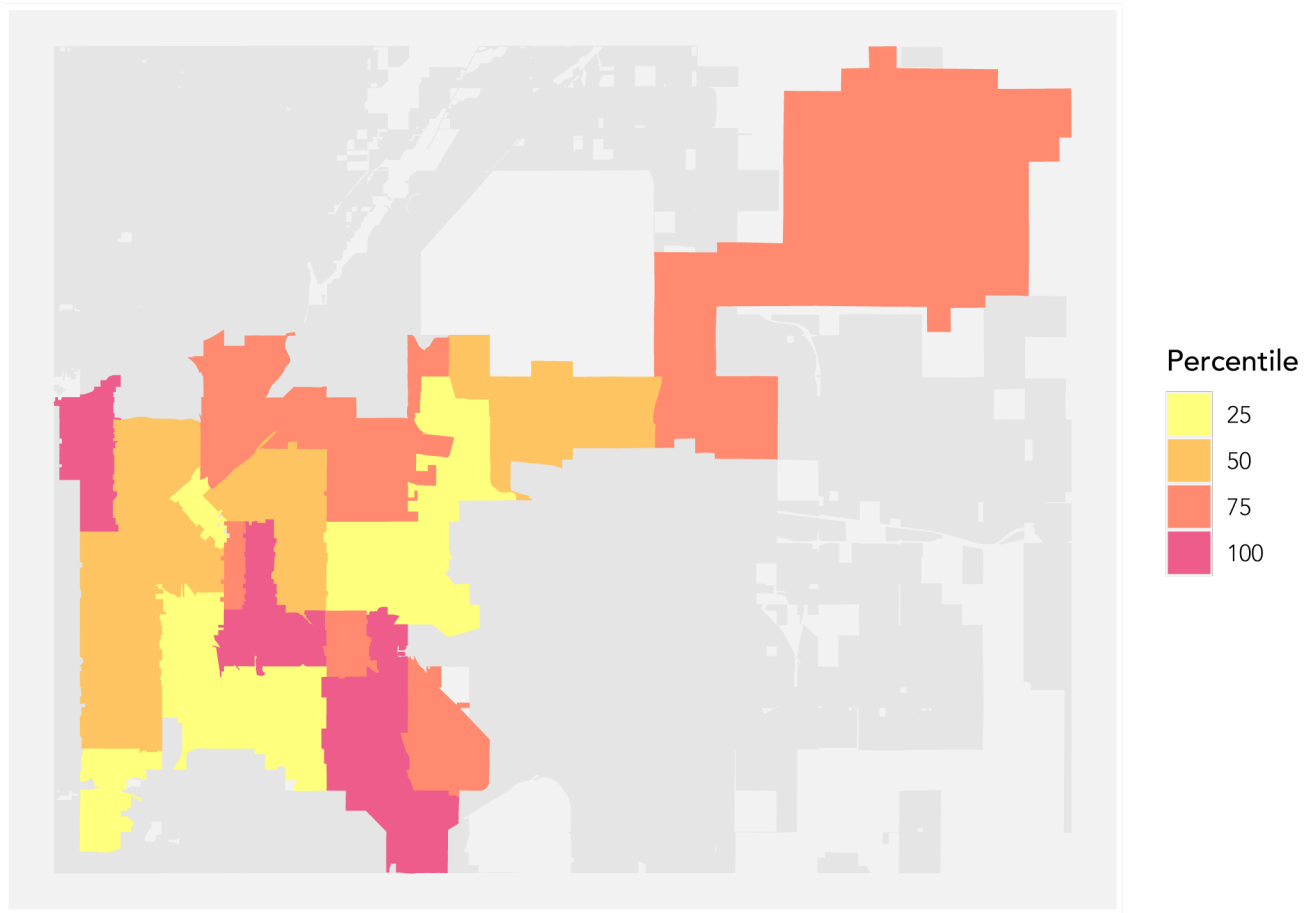
Denver, CO



Sources: Emergency Rental Assistance (ERA) application data provided by the City of Denver, CO; survey data collected by the Housing Initiative at Penn.

# Percentile Ranking of Share of Applicants who were Surveyed by Zip Code

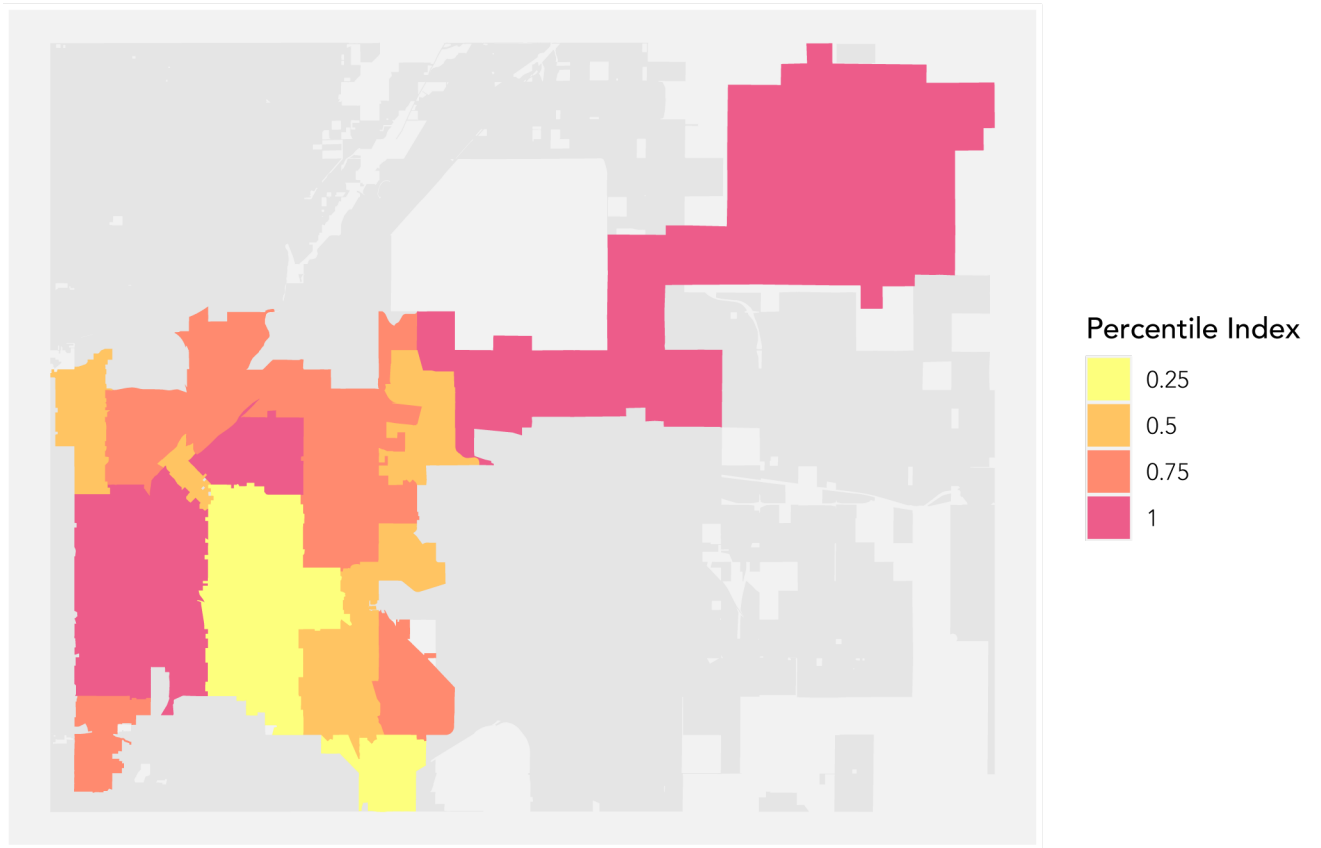
Denver, CO



Sources: Emergency Rental Assistance (ERA) application data provided by the City of Denver, CO; survey data collected by the Housing Initiative at Penn.

# Emergency Rental Assistance Prioritization Equity Sub-Index

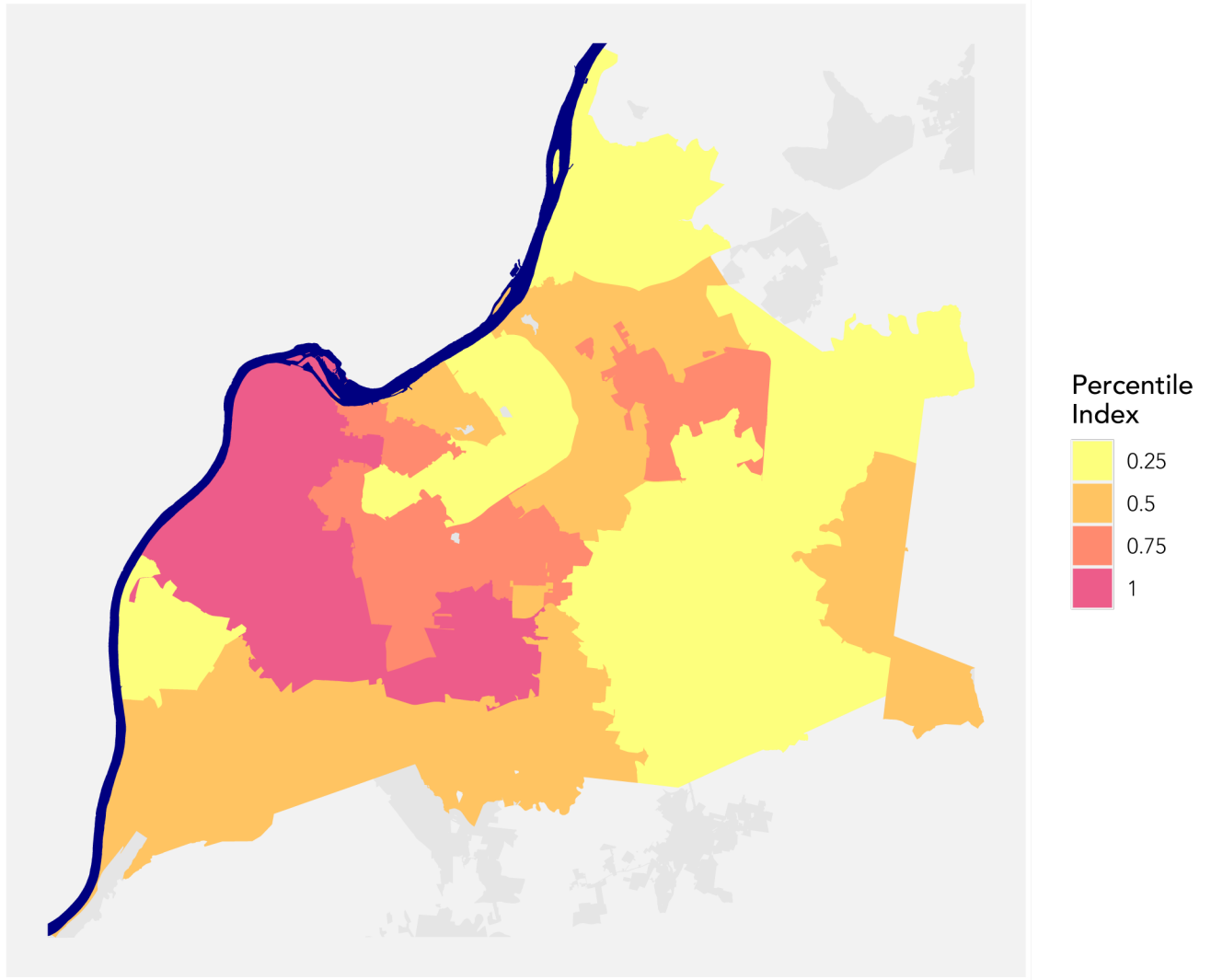
Denver, CO



Source: Urban Institute (2021). Emergency Rental Assistance Priority Index. <https://datacatalog.urban.org/dataset/rental-assistance-priority-index>.

# Emergency Rental Assistance Prioritization Index

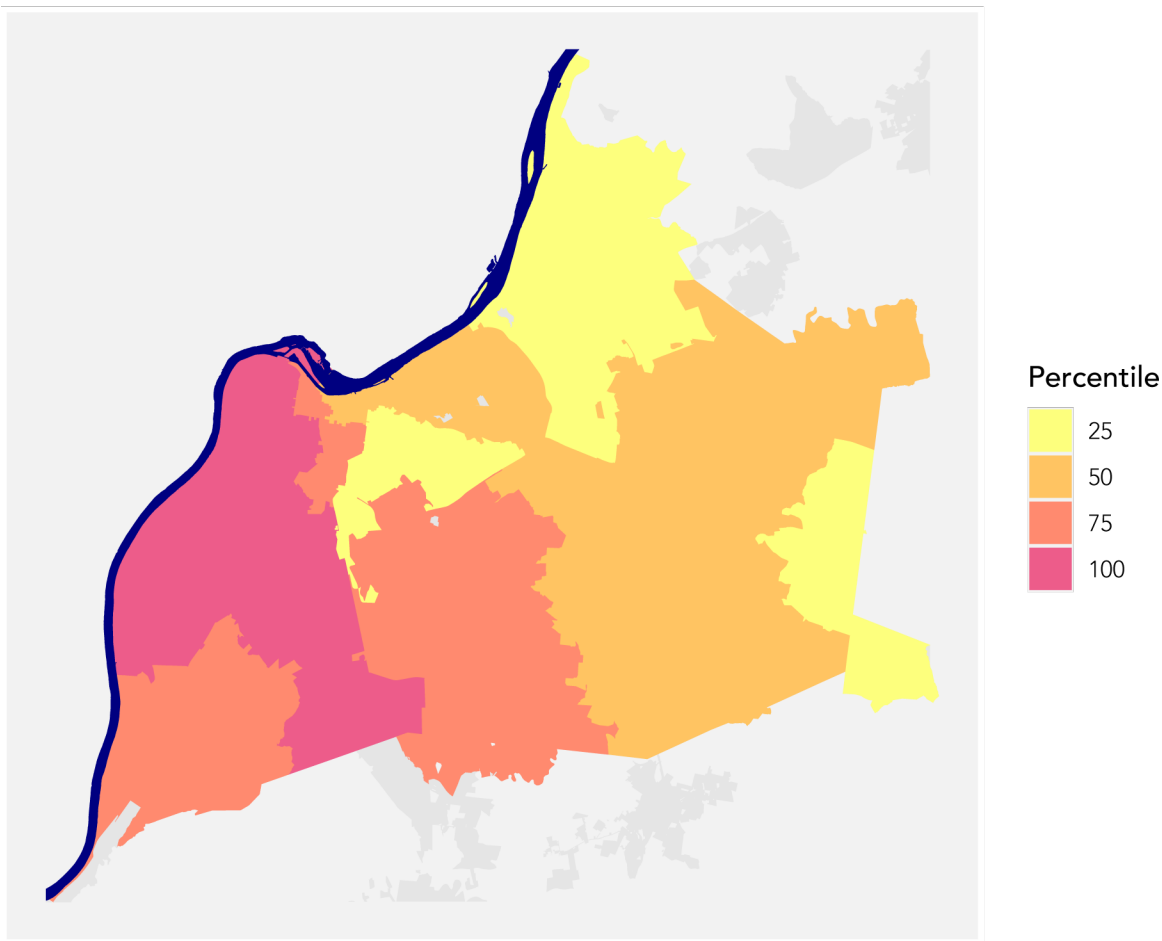
Louisville, KY



Source: Urban Institute (2021). Emergency Rental Assistance Priority Index. <https://datacatalog.urban.org/dataset/rental-assistance-priority-index>.

# Percentile Ranking of Applications per Zip Code

Louisville, KY

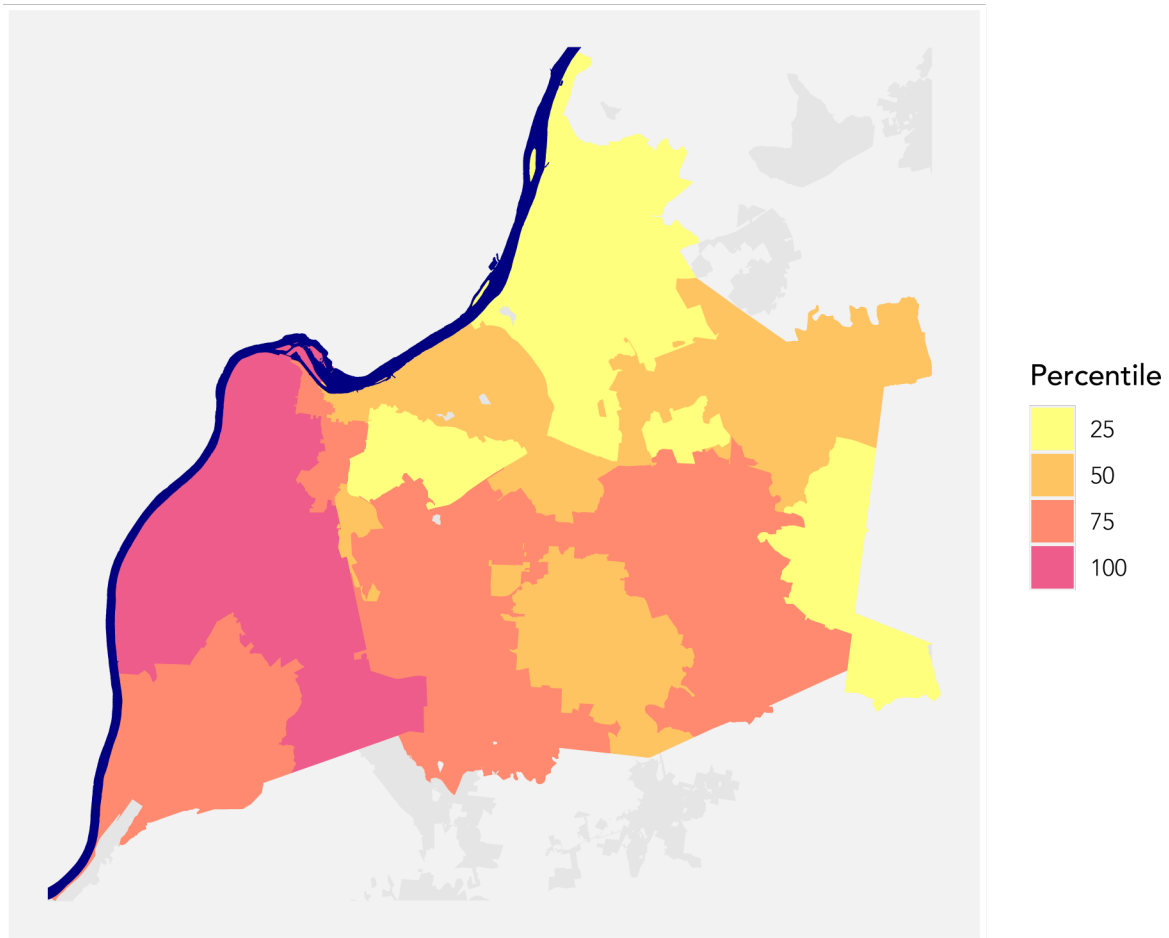


Sources: Emergency Rental Assistance (ERA) application data provided by the City of Louisville, KY; survey data collected by the Housing Initiative at Penn.



# Percentile Ranking of Share of Applicants who were Funded by Zip Code

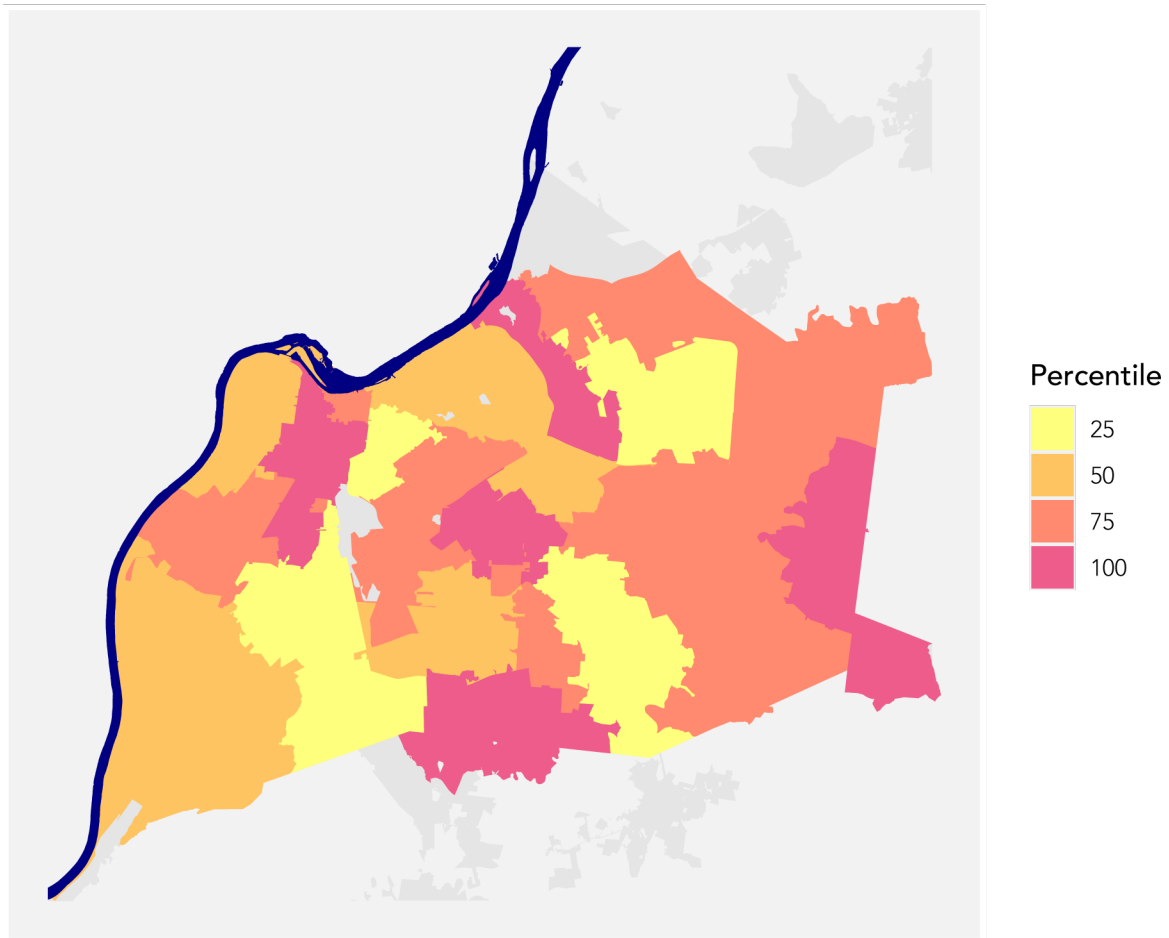
Louisville, KY



Sources: Emergency Rental Assistance (ERA) application data provided by the City of Louisville, KY; survey data collected by the Housing Initiative at Penn.

# Percentile Ranking of Share of Applicants who were Surveyed by Zip Code

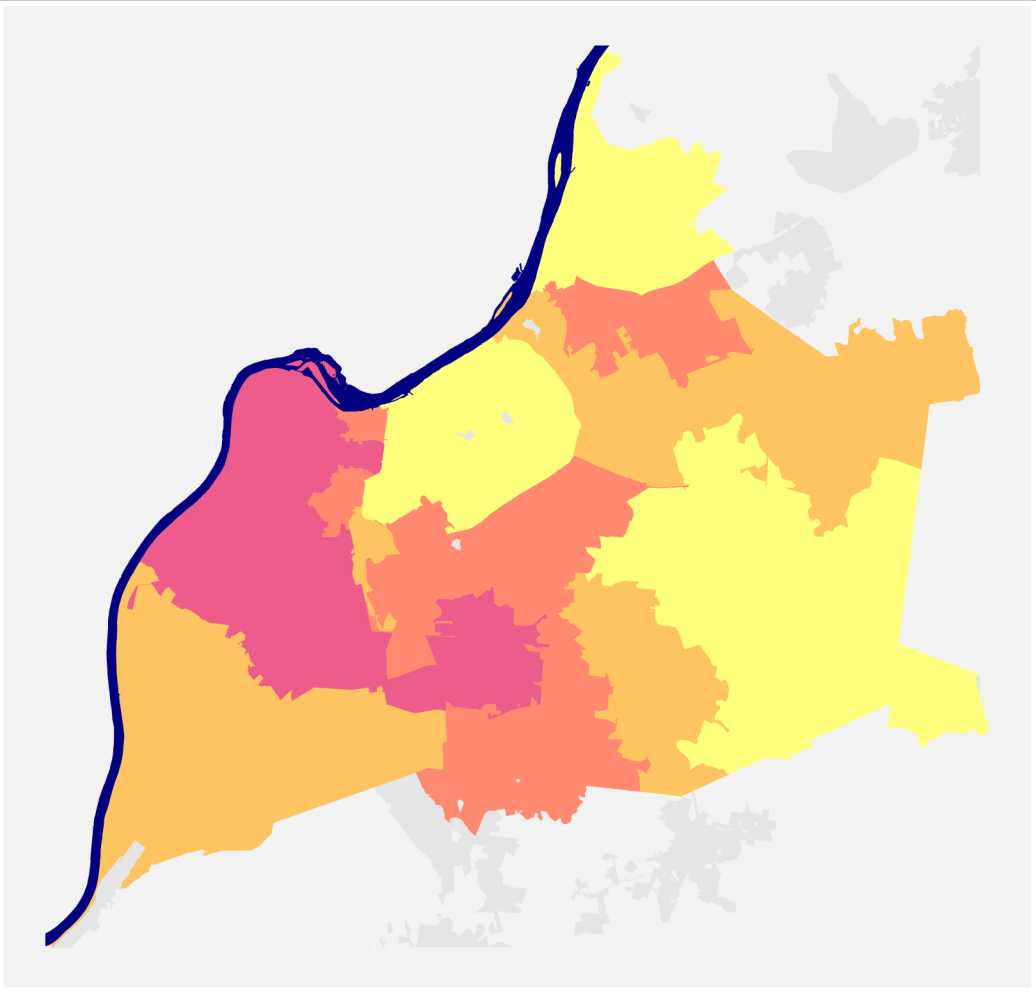
Louisville, KY



Sources: Emergency Rental Assistance (ERA) application data provided by the City of Louisville, KY; survey data collected by the Housing Initiative at Penn.

# Emergency Rental Assistance Prioritization Equity Sub-Index

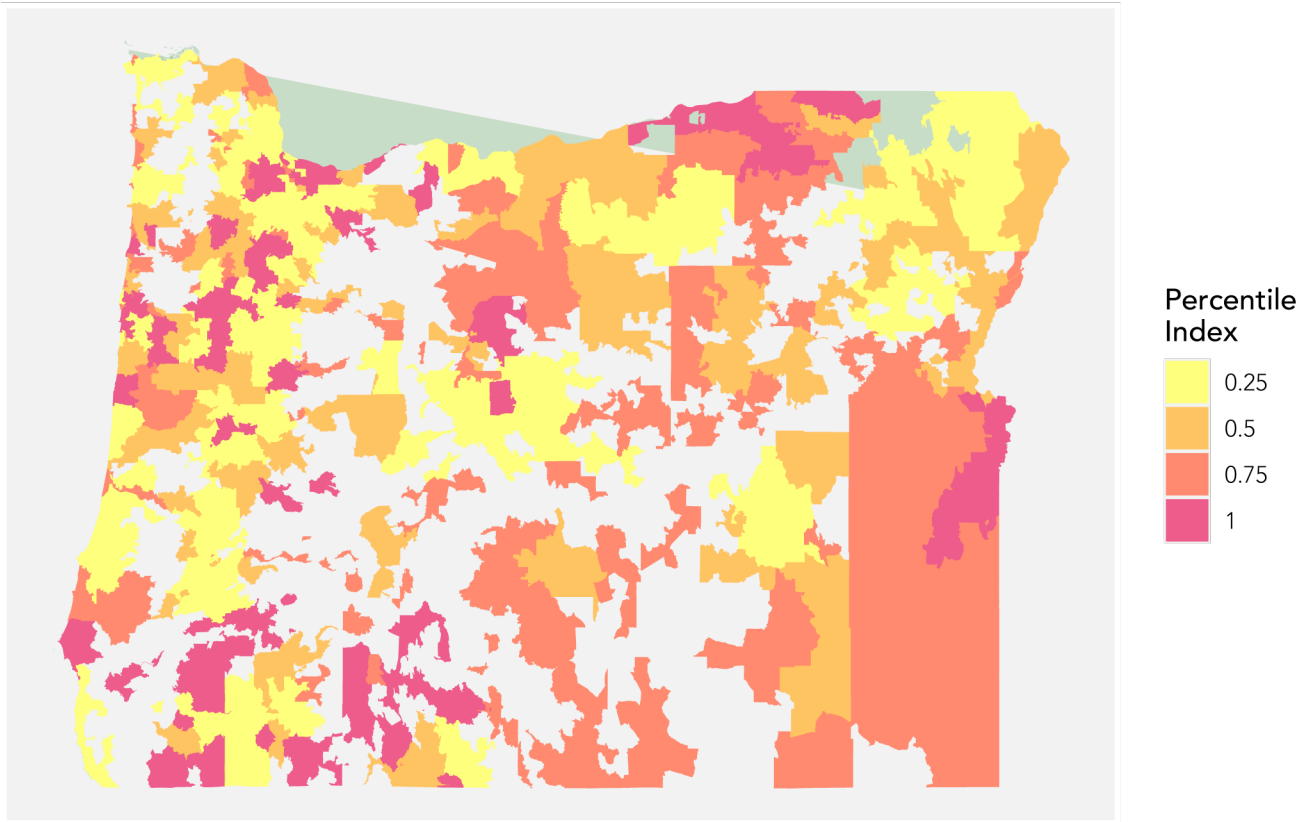
Louisville, KY



Source: Urban Institute (2021). Emergency Rental Assistance Priority Index. <https://datacatalog.urban.org/dataset/rental-assistance-priority-index>.

# Emergency Rental Assistance Prioritization Index

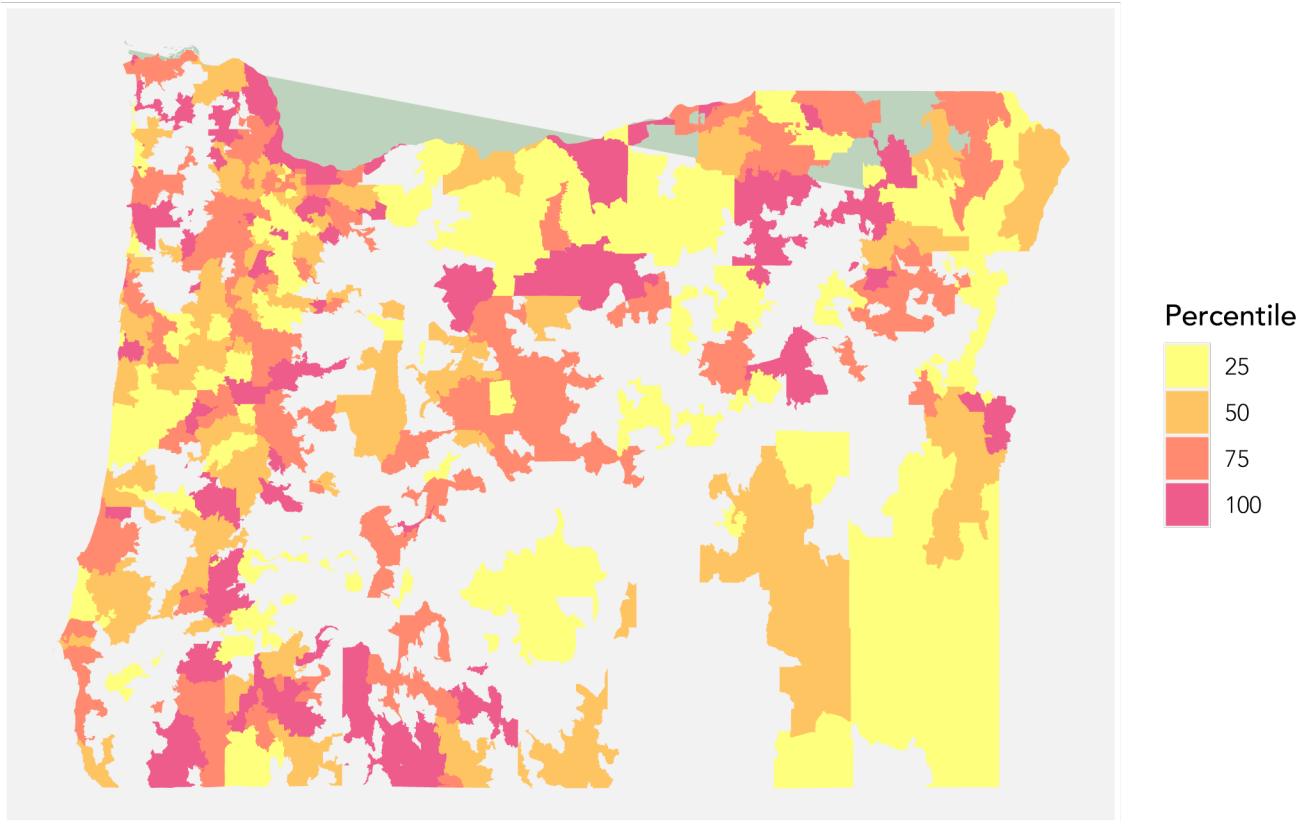
Oregon



Source: Urban Institute (2021). Emergency Rental Assistance Priority Index. <https://datacatalog.urban.org/dataset/rental-assistance-priority-index>.

# Percentile Ranking of Applications per Zip Code

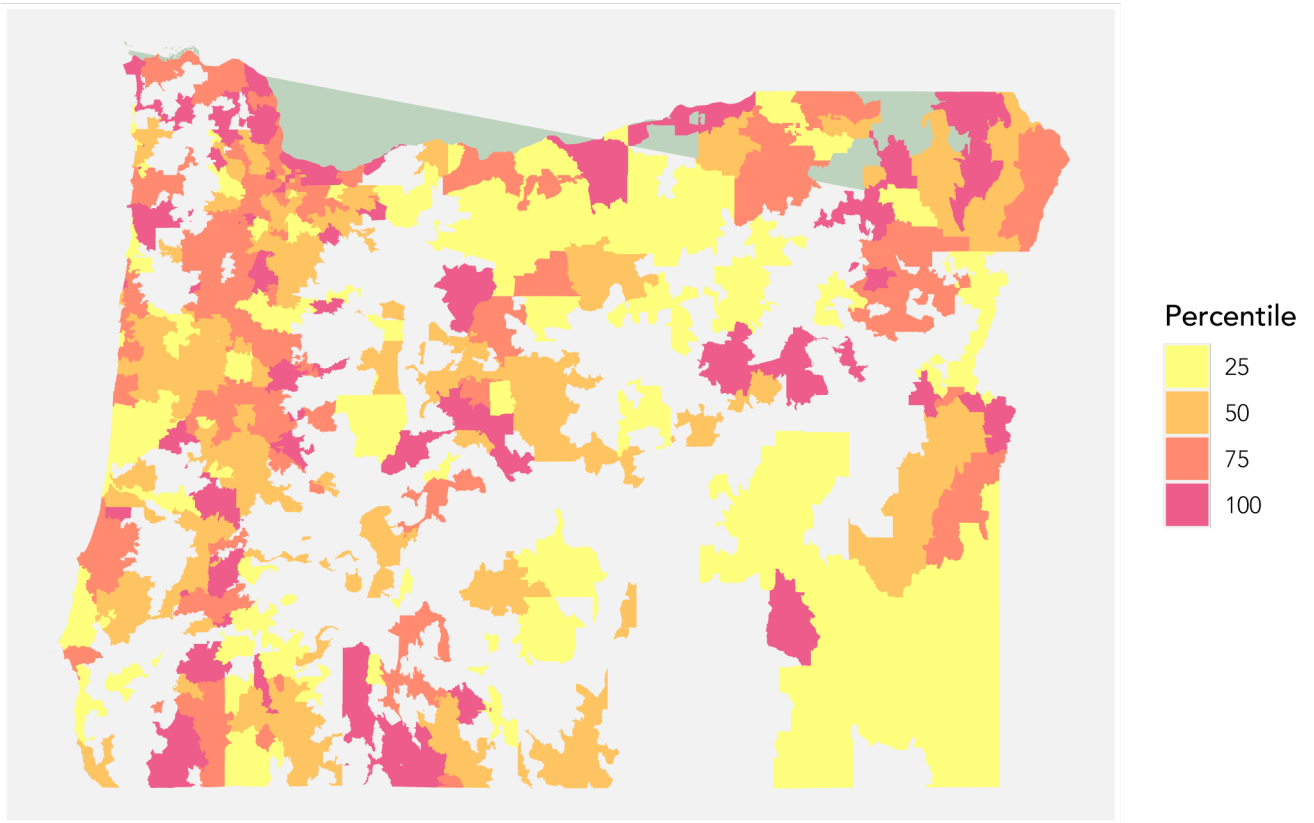
Oregon



Sources: Emergency Rental Assistance (ERA) application data provided by Oregon; survey data collected by the Housing Initiative at Penn.

# Percentile Ranking of Share of Applicants who were Funded by Zip Code

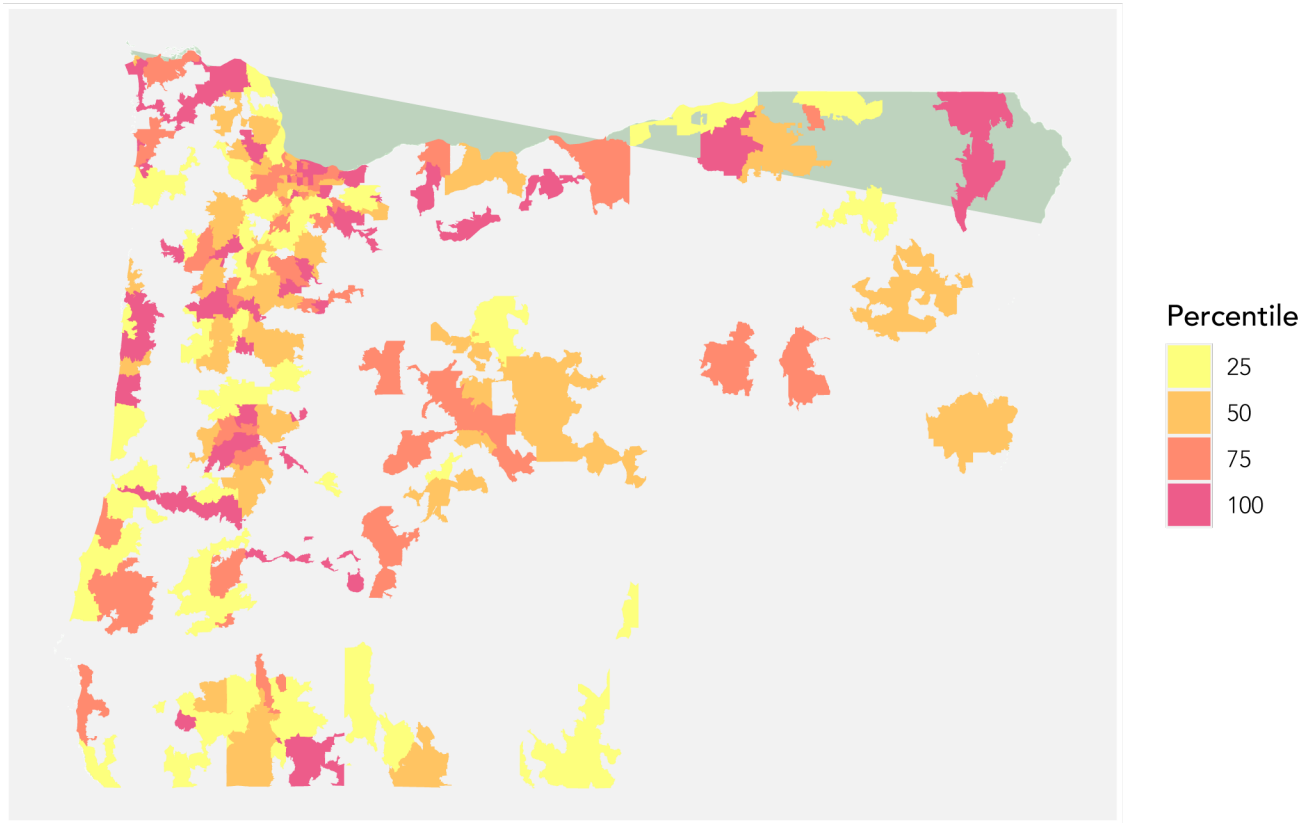
Oregon



Sources: Emergency Rental Assistance (ERA) application data provided by Oregon; survey data collected by the Housing Initiative at Penn.

# Percentile Ranking of Share of Applicants who were Surveyed by Zip Code

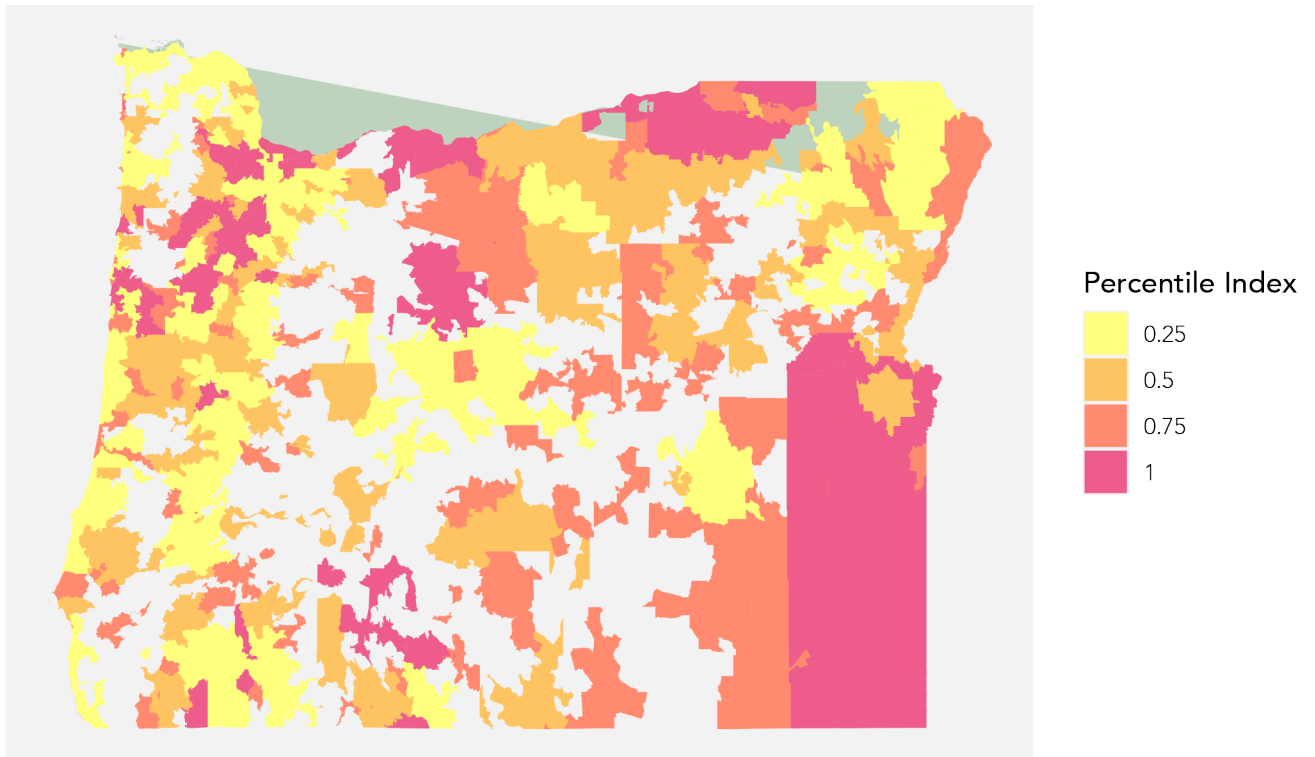
Oregon



Sources: Emergency Rental Assistance (ERA) application data provided by Oregon; survey data collected by the Housing Initiative at Penn.

# Emergency Rental Assistance Prioritization Equity Sub-Index

Oregon



Source: Urban Institute (2021). Emergency Rental Assistance Priority Index. <https://datacatalog.urban.org/dataset/rental-assistance-priority-index>.