

## Disclaimer

*This presentation is designed to give an overview of the Emergency Rental Assistance program for educational purposes. It should not be construed as legal advice or a statement of binding policy guidance from the Treasury.*

*For official Treasury guidance, go to: [www.treasury.gov/ERA](http://www.treasury.gov/ERA).*



## Overview

**The Emergency Rental Assistance (ERA) program makes funding available assist households that are unable to pay rent or utilities.**

### **Funding:**

- ERA1: \$25 billion - Consolidated Appropriations Act, 2021
- ERA2: \$21.55 billion - American Rescue Plan Act of 2021

*The funds are provided directly to states, U.S. territories, local governments, and (in the case of ERA1) Indian tribes or Tribally Designated Housing Entities, as applicable, and the Department of Hawaiian Home Lands.*

### **Key objectives of this funding:**

- Support urgent COVID-19 response efforts to continue to decrease spread of the virus and bring the pandemic under control
- Assist renters most in need to avoid evictions and secure housing stability
- Alleviate the deep financial distress of countless landlords who rely on rental income to support their families



## Basic Requirements

Determination of eligible households and expenses may vary depending upon the grantee's program design and whether they are using ERA1 or ERA2 funds.

*In general terms, the federal program guidance allows:*

### Eligible Expenses

- **Rental assistance**
  - Up to 18 months of rental assistance
  - Back rent or prospective rent
- **Utilities and home energy costs**
- **Other services:**
  - Re-location services\*
  - Housing stability services\*

*\*Subject to certain constraints*

### Household Eligibility

- Must be a renter
- Must demonstrate:
  - Financial hardship during pandemic
  - Risk of homelessness or housing instability
  - Income < 80% of AMI

### Prioritized households

- Less than 50% of area median income
- 1+ individuals unemployed for 90+-days (preceding the date of application)



## Opportunities for Simplifying Income Documentation

Treasury's guidance allows grantees to establish policies and procedures for documenting eligibility requirements that will ease access for vulnerable populations.

This can include:

- **Categorical Eligibility:** grantees are permitted to rely on a determination letter from the government agency that verified the applicant's household income or status as a low-income family
- **Fact-specific proxy:** A grantee may rely on a written attestation from the applicant as to household income if the grantee also uses any reasonable fact-specific proxy for household income, such as reliance on data regarding average incomes in the household's geographic area.



# Online Resources for Renters/Landlords: ERA Look-Up Tool

[← Coronavirus / Mortgage and Housing Assistance / Help for Renters](#)

[Help for Homeowners](#)

[Help for Renters](#)

[Find Rental Assistance Programs for Your Location](#)

[Federal Help with Paying Your Rent](#)

[Take Action To Avoid Eviction Using the CDC Order](#)

[Facing Eviction? Find Out if You're in Covered Housing](#)

[See if the CARES Act Still Protects You](#)

[Your Tenant and Debt Collection Rights](#)

[Start a conversation about payment agreements](#)

[Help for Landlords](#)

[Housing Insecurity Media Toolkit](#)

## Find help with rent and utilities

If you're looking for help with housing costs, you're not alone.

State and local organizations are distributing federal rental assistance in their communities. The money can help landlords and renters who are struggling to keep up with rent and other bills.

Many programs take applications from both landlords and renters.

**Search below to find your local program.** If you find more than one program, start with the closest one to you.

- [See who qualifies and how the money can be used](#)
- [Need help applying? Find a housing counselor](#)

### Find rental assistance programs

**For your state or territory**

Select your state or territory | v

---

**For your tribe or the tribal lands where you live (if applicable)**

Only tribes with rental assistance programs are listed.

Select the tribe or tribal lands | v

[consumerfinance.gov/renthelp](https://consumerfinance.gov/renthelp)



## Consumer Resources

We encourage you to promote either these national materials or your local ERA program to encourage tenants and landlords to take advantage of these programs and keep people in their homes.



[consumerfinance.gov/renthelptoolkit](https://consumerfinance.gov/renthelptoolkit)



## **ERAP: Working Cooperatively with Landlords and Property Managers in New Mexico**

**Donnie Quintana**

Director, Local Government Division and ERAP Program Director  
New Mexico Department of Finance and Administration

**Chuck Sheldon**

President/CEO, CCIM, CPM, T&C Management, LLC



# Successes of New Mexico ERAP

- To date, New Mexico has awarded:
  - **18,000 awards** for rent and utility assistance
  - Over **\$44 million** has helped keep New Mexico families housed
  - Awards made in every county in New Mexico
- Currently working with over 78 landlords and utility providers of various sizes
  - Coordinating with 41 landlords
  - Over **\$1.6 million** processed/obligated to landlords/utility providers through bulk payments
- Through individual awards, bulk payments, and housing stability programs, New Mexico is on track to exceed 65% of ERA funds obligated by September 30, 2021.





# Bulk Payment Partnerships and Outreach

## Key Public/Private Partnerships

- Partnered with landlord associations, chambers of commerce, investor groups, etc. to reach their networks
- Support from rental industry leaders in the community

## Targeted Outreach

- Multiple Info Sessions to discuss ERAP and bulk payments
- Dedicated staff correspond **directly** with landlords and utility providers (high-touch support)
- Addition of bulk payment information on website



# Benefits of Bulk Payments

- **Streamlined processes**
  - Landlords collect attestation forms from tenants and submit flat file
  - Landlords validate past-due rent
  - Administrative efficiency through one payment vs. multiple awards
  - State verifies income eligibility through fact-specific third-party proxies (Ex. Human Services and Tax & Revenue Departments)
  - Requires limited time for individual tenants
- **Funds provided directly to landlord**
  - Landlords/property managers receive bulk payments(s) to cover multiple tenants
  - Maximum benefit to tenants in one batch process
  - Fraud prevention measure
  - Creates partnership between landlord and tenant through shared process



# Perspectives from a New Mexico Landlord

**Chuck Sheldon**

President/CEO, CCIM, CPM, T&C Management, LLC

- **Strategic Benefits of Bulk Process**

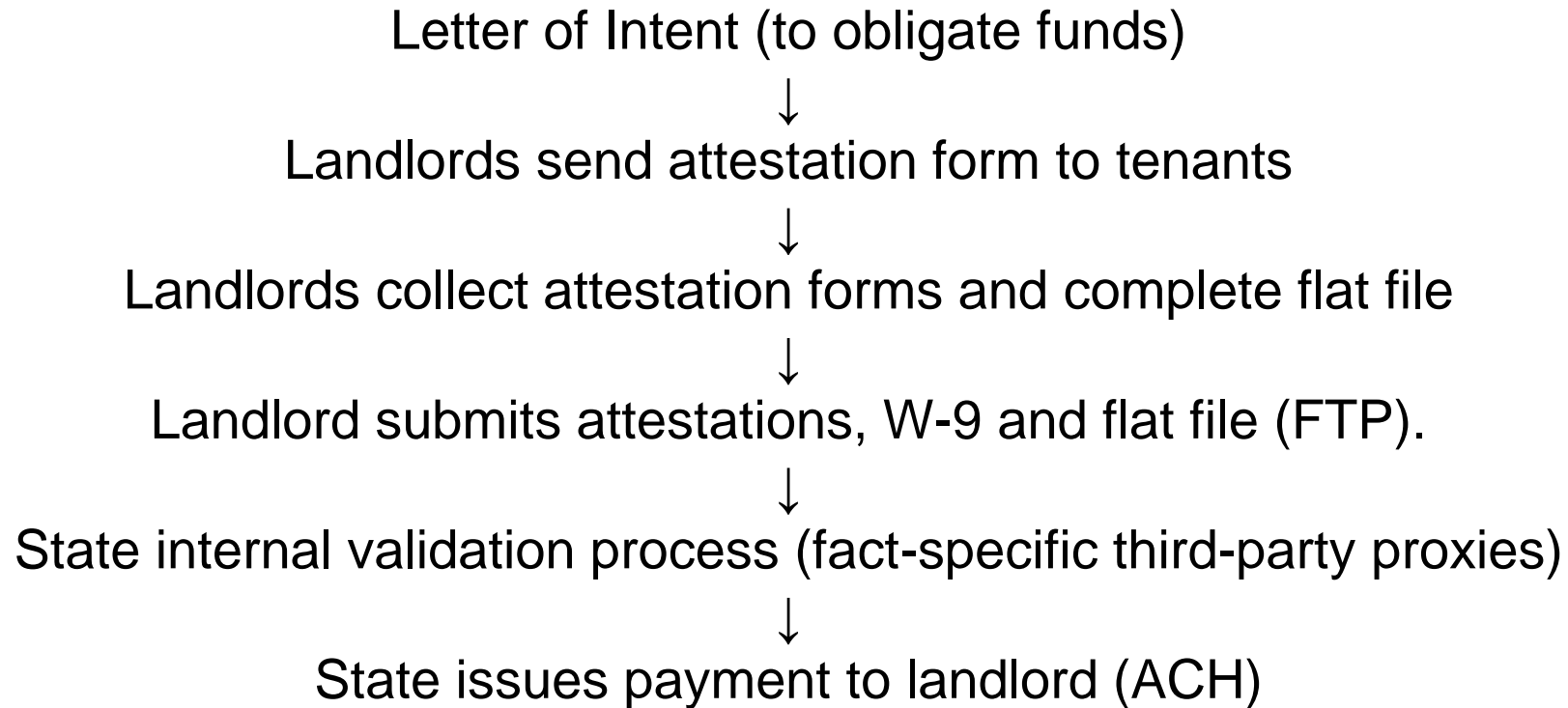
- State and Private Partnerships → Building bridges to assist tenant in need
- Guidance to Owners → Providing guidance to owners and simplifying the approach
- Owner and Tenants → Building spirit between owners and tenants

- **Administrative Benefits of Bulk Process**

- Self Certification → Simplifies resident's experience
  - T&C can auto populate 80% of the data values
- CSV Spreadsheet → Allows T&C to track and send submissions for over 250 families needing support
- Secured FTP Process → Secured site protects personal information
  - File Transfer Process only takes a few minutes
- Payment Validation Report → E-mail payment report has allowed us to confirm receipt of funds for over \$600,000



# Bulk Payments Concept and Framework





# Continual Process Improvement to Bulk Processes

- *(New)* Use of Letter of Intent
- Use of fact-specific third-party proxies to income qualify
- Expanded use of direct deposit (ACH) to expedite payment timeline
- Continued expansion of outreach network to eligible landlords and providers
- Enhanced state support to bulk process participants
- Partnership with nonprofit community to support individual and bulk award process
- *(Upcoming)* Automated collection of attestation forms to alleviate administrative burdens



# Questions?

**Donnie Quintana**

Director, Local Government Division and ERAP Program Director  
New Mexico Department of Finance and Administration  
Donnie.Quintana@state.nm.us

# COVID-19 EMERGENCY RENTAL & UTILITY ASSISTANCE PROGRAM



## City of Memphis and Shelby County Tennessee COVID-19 Emergency Rental & Utility Assistance Program

Mairi Albertson, City of Memphis  
Karen Gause, Shelby County Government  
Dragan Kocic, Landlord  
Lani Lester, Community Partner

- Unique partnership established between City and County Governments
- Strong collaboration with local high-performing organizations
- Impactful outreach and engagement initiatives

## City of Memphis and Shelby County TN Partnership





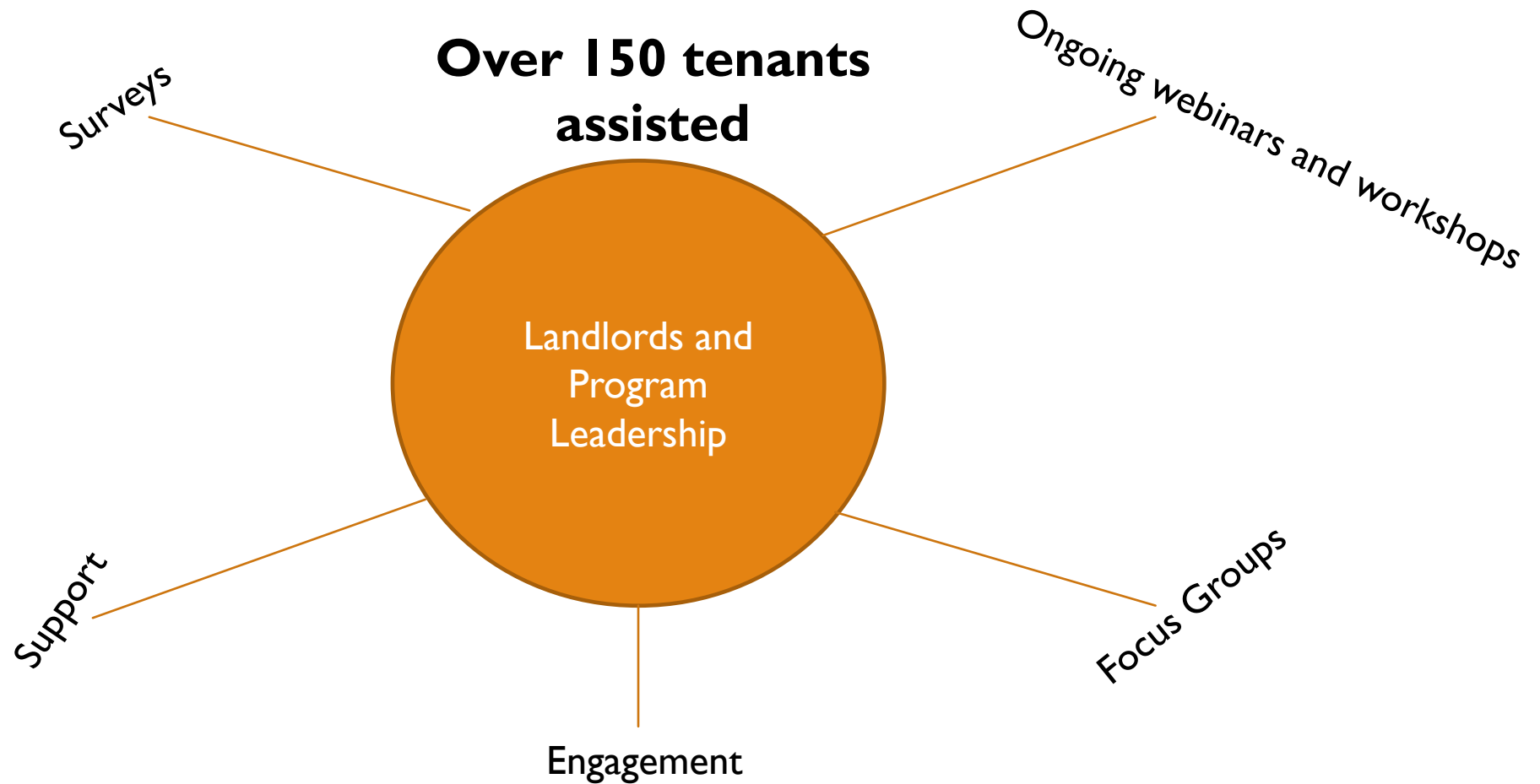
## Community Partnerships

- Evolved relationships established through Eviction Settlement Fund
- Significance of engaging volunteers (i.e., attorneys)
- Impact of bulk settlements:
  - 2020: 47 properties; 941 households saved from eviction in bulk portfolio
  - 2021: at least 70 properties; 3,000 households saved from eviction through bulk portfolio settlements so far

**COVID-19 EMERGENCY RENTAL  
& UTILITY ASSISTANCE PROGRAM**



# Landlord Engagement



# Challenges and Resolutions

- Understanding the requirements of the program from the landlord's perspective
- Technology
- Landlords initiating the ERA application for tenants

**COVID-19 EMERGENCY RENTAL  
& UTILITY ASSISTANCE PROGRAM**



# COVID-19 EMERGENCY RENTAL & UTILITY ASSISTANCE PROGRAM



City of  
**MEMPHIS**



## THANK YOU!

Mairi Albertson, City of Memphis  
Karen Gause, Shelby County Government  
Dragan Kocic, Landlord  
Lani Lester, Community Partner