



Rental Assistance Coordination with Public Housing Agencies

July 28, 2021



Agenda

- Welcome
 - Adrienne Todman, Deputy Secretary Of HUD
- HUD and U.S. Treasury's Partnership
 - Peggy Bailey, Senior Advisor, Office of the Secretary, HUD
- Overview of Emergency Rental Assistance (ERA) Program
 - Vanessa Megaw, Senior Policy Advisor, U.S. Treasury
- Promising Practices
 - Massachusetts
 - North Carolina
 - Oklahoma
- Resources

U.S. DEPARTMENT OF THE TREASURY

AN OVERVIEW OF

Emergency Rental Assistance

ERA Grantees and Housing Authorities



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.



Overview

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

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

Supporting Housing Stability for Renters at Risk of Eviction

The ERA program affords certain flexibilities for recipients to tailor their rental assistance programs to the needs of their local communities (while complying with the core program requirements).

Recent Treasury Guidance Highlights

- Strongly encourages partnerships with courts to actively prevent evictions and develop eviction diversion programs
- Help families experiencing homelessness gain access to assistance
- Drive toward equal access by removing language and cultural barriers in securing assistance
- Provide a streamlined payment option for utility providers and large landlords to make accessing emergency rental assistance on behalf of multiple tenants easier and more attractive.

Prior to this year, few governments had robust programs for delivering this type of rental assistance and none were operating at the scale now made possible by ERA resources.

Helping Households: Eligible Expenses

Eligible expenses may vary depending upon the grantee's program design.

In general terms, the federal program guidance allows:

Rental assistance

- Up to 18 months of rental assistance
- Assistance may cover back rent or prospective rent

Utilities and Home Energy Costs

- May include separately stated electricity, gas, water and sewer, trash removal, and energy costs, such as fuel oil; payments to public utilities are permitted.

Helping Households: Eligible Expenses

Other Expenses

- Internet service (grantees should adopt policies about when this is appropriate).
- Reasonable accrued late fees (if not included in rental or utility arrears).
- Relocation expenses (including prospective relocation expenses), rental security deposits, and rental fees (may include application or screening fees).
- Hotel stay (under certain circumstances)

Recent Guidance Update: Re-location Expenses

In cases where a tenant ***may not yet*** have a rental obligation, Treasury encourages grantees to **provide otherwise eligible households with an official document** specifying the amount of financial assistance the grantee will pay a landlord on behalf of the household *if the landlord and the household enter into a qualifying lease of at least six months*



Helping Households: Eligible Expenses

A limited amount of ERA funds may be used for housing stability services.

Such services may include, among other things:

- eviction prevention and eviction diversion programs;
- mediation between landlords and tenants;
- housing counseling;
- fair housing counseling;
- housing navigators or *promotoras* that help households access ERA programs or find housing;
- case management related to housing stability;
- housing-related services for survivors of domestic abuse or human trafficking;
- legal services or attorney's fees related to eviction proceedings and maintaining housing stability;
- and specialized services for individuals with disabilities or seniors that support their ability to access or maintain housing.

Eligible Households

Applicant eligibility may vary depending upon the grantee's program design.

In *general terms*, applicants must meet the following eligibility requirements:

- The applicant must be obligated to pay rent
- The applicant must demonstrate:
 - Financial hardship during the pandemic
 - Risk of experiencing homelessness or housing instability; and
 - The household is a “low-income family” (incomes do not exceed 80% of the area median income)

Prioritization

The program requires that grantees prioritize assistance for households with incomes less than 50% of area median income or households with one or more individuals that have not been employed for the 90-day period 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.

- **Partnership with administrators of federal benefits, for example:**
 - state unemployment departments
 - entities that administer federal benefits with income requirements
- **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.



Eligible Expenditures: Public Housing

Treasury encourages grantees to enter partnerships with public housing agencies to support prioritizing assistance to high-need families.

- The first tranche of ERA funds (ERA1) allow federal rental assistance to tenants of federally subsidized properties, provided that funds are not applied to costs that have been or will be reimbursed under any other federal assistance.
- Under the second tranche of ERA funds (ERA2), grantees *must not refuse to provide assistance to households* on the basis that they occupy such properties or receive such assistance, due to:
 - the disproportionate effect such a refusal could have on populations intended to receive assistance under the ERA and
 - the potential for such a practice to violate applicable law, including Title VI.

Online Resources for ERA Stakeholders

Examples of Promising Practices

INTENTIONAL LANDLORD ENGAGEMENT

Landlords are critical beneficiaries and stakeholders of the ERA program. Many grantees have We can do this. Find COVID-19 vaccines near you. Visit Vaccines.gov.

participation in the ERA program. Regular conversations with small, medium-sized and large landlord organizations, as well as public housing entities, has been critical in garnering increased landlord participation in many ERA programs. In some cases, grantees have asked their culturally and linguistically competent partners to incorporate landlord outreach into their targeted outreach efforts since tenants and landlords often live within the same communities and have similar application support needs.

These proactive landlord communications have also been critical to landlord participation when grantees require landlords to make concessions or commitments to providing the tenant with some assurance of housing stability. Further, many grantees have found that creating separate applications for landlords and tenants have met landlord's needs for a streamlined process and created operational efficiencies for grantees.

Examples

The State of Kentucky and other Kentucky grantees engaged in proactive outreach to area landlords. These conversations inspired collaboration among the region's grantees and led to coordinated ERA application requirements and forms. This created a more predictable program process for landlords (especially those whose properties cross jurisdictions) and improved landlord participation rates.

The State of Massachusetts's ERA program has started to collaborate with local state housing partnerships to reduce some paperwork requirements for income eligibility when the tenant lives in subsidized housing. This effort has resulted in payment processes that allow e batched payments to larger landlords. Approximately two-thirds of Massachusetts's ERA applications live in subsidized housing units, and grantees report that these batched payments allow many tenants and landlords to receive ERA assistance more efficiently.


www.treasury.gov/ERAPromisingPractices



Online Resources for Renters/Landlords

[Español](#) | [繁體中文](#) | [Tiếng Việt](#) | [한국어](#) | [Tagalog](#) | [العربية](#)


Find help for your situation



Help for homeowners

Learn about options to help your situation, like repaying any amount not paid during forbearance, avoiding foreclosure, and maintaining your reverse mortgage.

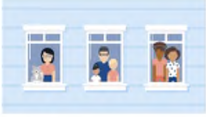
[See your next steps](#)



Help for renters

Federal, state, and local governments are offering relief. See options to avoid eviction, get rental assistance, and understand your rights.

[Get the help you're entitled to](#)




Help for landlords

If you've lost rental income, you may be struggling to pay your mortgage and other costs. See alternatives to eviction and get help.

[Learn what this means for you](#)

The Consumer Financial Protection Bureau (CFPB), Federal Housing Finance Agency (FHFA), U.S. Department of Housing and Urban Development (HUD), U.S. Department of Veterans Affairs (VA), and U.S. Department of Agriculture (USDA) are working together to help homeowners and renters during the coronavirus pandemic.



FEDERAL CORONAVIRUS RESOURCES

White House Coronavirus Task Force

Information about COVID-19 from the White House Coronavirus Task Force in conjunction with CDC, HHS, and other agency stakeholders.

[Visit coronavirus.gov](#)

Rental assistance helps renters and landlords make ends meet

[Leer en Español](#)

State and local programs are distributing billions of dollars in rental assistance to help renters stay housed during the pandemic.



Housing insecurity media toolkit

This shareable content is designed to help you spread important information about the CFPB's tools and resources related to housing insecurity during the coronavirus pandemic.

- [Email](#)
- [Social Media](#)
- [Handouts](#)

The CFPB is committed to providing up-to-date information and resources to help consumers protect and manage their finances in the wake of the coronavirus pandemic. Thank you for helping us spread timely and important information for renters, homeowners and other consumers who've been affected by these difficult financial times. By collaborating with partners like you, we can provide consumers with the facts and tips they need to understand their rights, beware of scams, and learn how to access financial assistance programs such as forbearance, mortgage relief, and eviction help.

www.consumerfinance.gov/housing

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



Call to Action

Today the federal government is conducting an all-out push to make sure tenants and landlords take advantage of the historic funding for emergency rental assistance to help cover rent, utilities, and other housing costs and keep people in their homes.

We encourage you to join the national surge in messaging to promote either these national materials or your local ERA program.



consumerfinance.gov/renthelptoolkit

Thank you.

**For More Information:**

Please visit Treasury's ERA website at
www.treasury.gov/ERA

For Media Inquiries:

Please contact the U.S. Treasury Press Office
at (202) 622-2960

For General Inquiries:

Please email:
EmergencyRentalAssistance@treasury.gov



MA Department of Housing & Community Development **Subsidized Housing Emergency Rental Assistance (SHERA)**

HUD & US Treasury Webinar on Promising Practices
July 28, 2021

Presentation By:

Amy Stitely, DHCD

Robert Muollo, DHCD

Diane Cohen, Chelsea Housing Authority

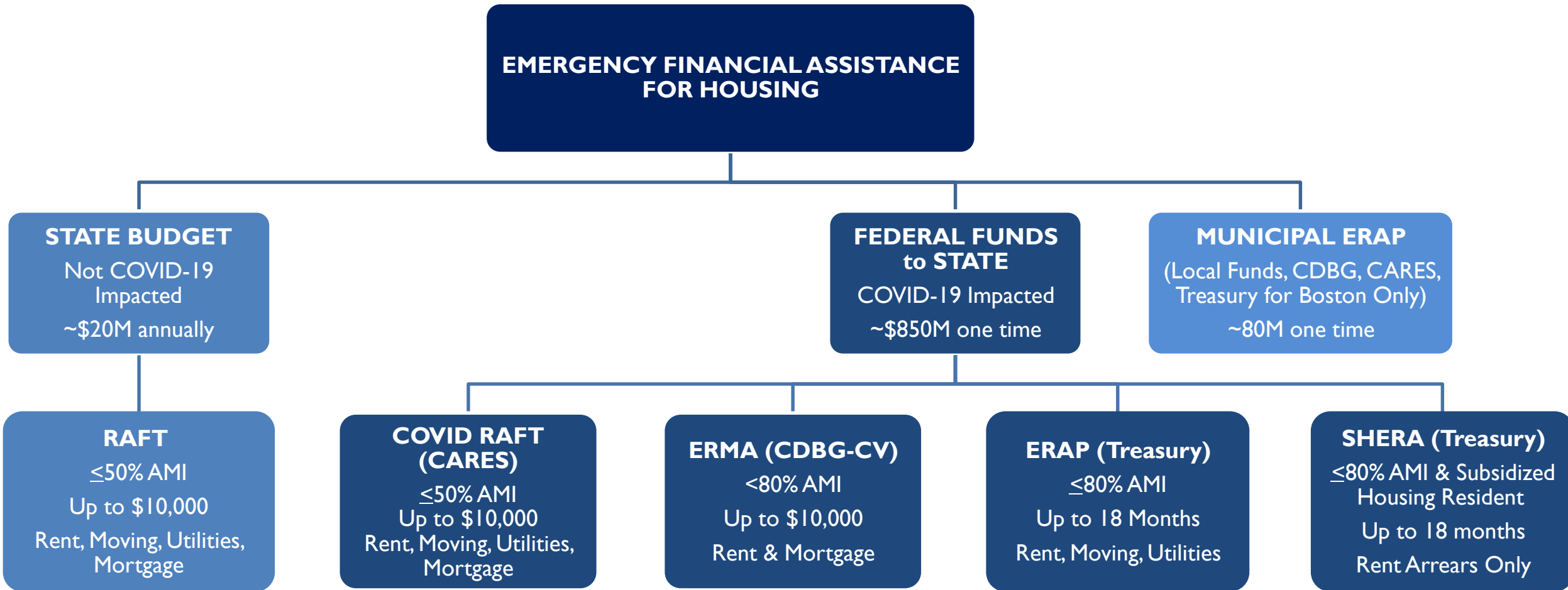


- Massachusetts Context
 - Emergency Rental Assistance
 - Public & Subsidized Housing
- SHERA Program
 - Overview
 - Process
 - Outcomes
 - Lessons Learned & Challenges
 - Chelsea Housing Authority Experience



MASSACHUSETTS CONTEXT

Massachusetts Context: Emergency Rental Assistance



Massachusetts Context: Emergency Rental Assistance

Massachusetts Eviction Diversion Initiative (launched October 2019) has an online dashboard tracking progress across multiple coordinated assistance programs: [Eviction Diversion Initiative Dashboard | Mass.gov](https://www.mass.gov/info-details/eviction-diversion-initiative-dashboard)



Rental Assistance Programs

Data source: Commonwealth of Massachusetts EOED
Data date range: 1/1/2020 - 6/30/2021
Last updated: 7/15/2021

Choose a Reference Date
Start of MA COVID-19 State of Emergency

Households Served

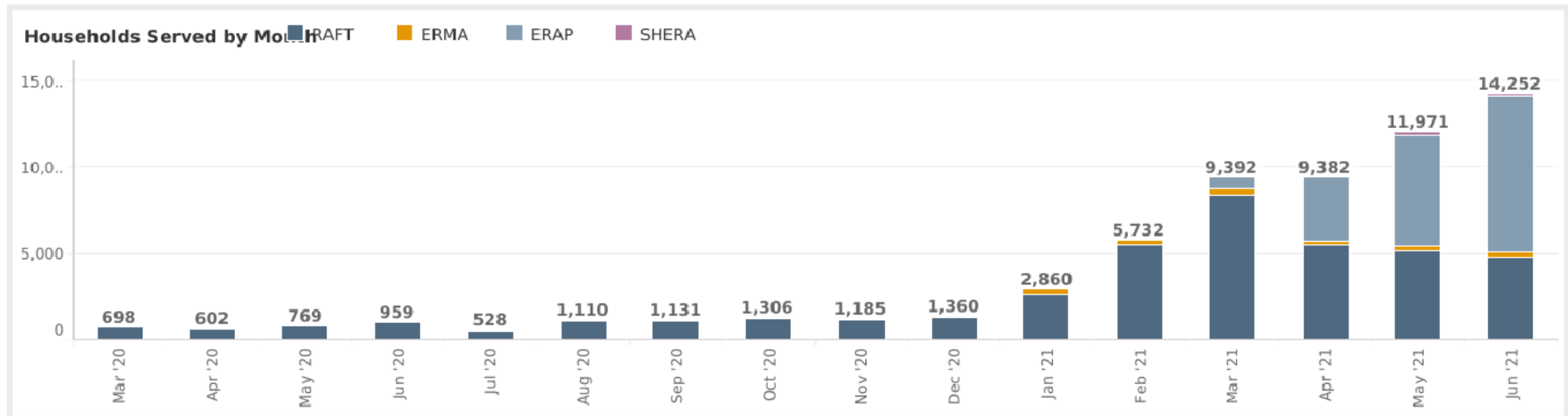
☒ Funds Distributed

32,197

Total # of Unique Households Served

\$190.9M

Total Amount of Funds Distributed



- 1) The "Households Served by Month" view displays the number of unique households served within each month. There may be duplicate households across months if they receive multiple payments.
- 2) Funds Distributed is calculated only with direct assistance to households and does not include administration fees.

Massachusetts Context: Public & Subsidized Housing



~215,000 "HARD" UNITS OF AFFORDABLE HOUSING IN MA

- 240 Public Housing Authorities (outside of DHCD) manage & administer
 - 37,488 Units of Federal Public Housing & 74,557 Housing Choice Vouchers
 - 45,321 Units of State Public Housing & 14,459 State Vouchers
- Private Owners manage about 132,000 deed-restricted affordable housing units

STATE AGENCY RELATIONSHIPS

- DHCD, as the funding and oversight agency for state public housing and vouchers, has strong relationships with Housing Authorities
- As administrator of Low-Income Housing Tax Credit & HOME Programs, DHCD also has relationships with private affordable housing owners and their management agents
- Our relatively small size as a state, means DHCD is also very close to affordable housing industry groups and advocates

NON-EVICTION PLEDGES DURING THE PANDEMIC

- Many Housing Authorities & Owners, including the Boston Housing Authority, took a non-eviction or eviction diversion pledge
- Pledges allowed scarce rental assistance funds to be prioritized for more vulnerable, private-market renters & smaller landlords

UNIQUE OPPORTUNITY WITH ERA FUNDS TO ASSIST RESIDENTS OF AFFORDABLE HOUSING

- With ERA, DHCD had enough capacity to serve "in bulk" residents in subsidized housing
- Protects extremely low-income & very low-income residents (many residents <30% AMI) & diverts these residents from the regular ERAP application line



Subsidized Housing Emergency Rental Assistance Program (SHERA)

SHERA PROGRAM OVERVIEW



The **Subsidized Housing Emergency Rental Assistance (SHERA) Program** leverages the Massachusetts affordable housing owner and property management network to assist with COVID-related rent arrears from 4/1/20 to 9/30/21

BULK UPLOADS

Owner-based, online process to apply on behalf of multiple households in a single application.

INCOME CERTIFICATION

Tenants are presumed income eligible (categorically eligible), and owners have their 2020- or 2021-income verifications as documentation on file.

RESPONSE TIME

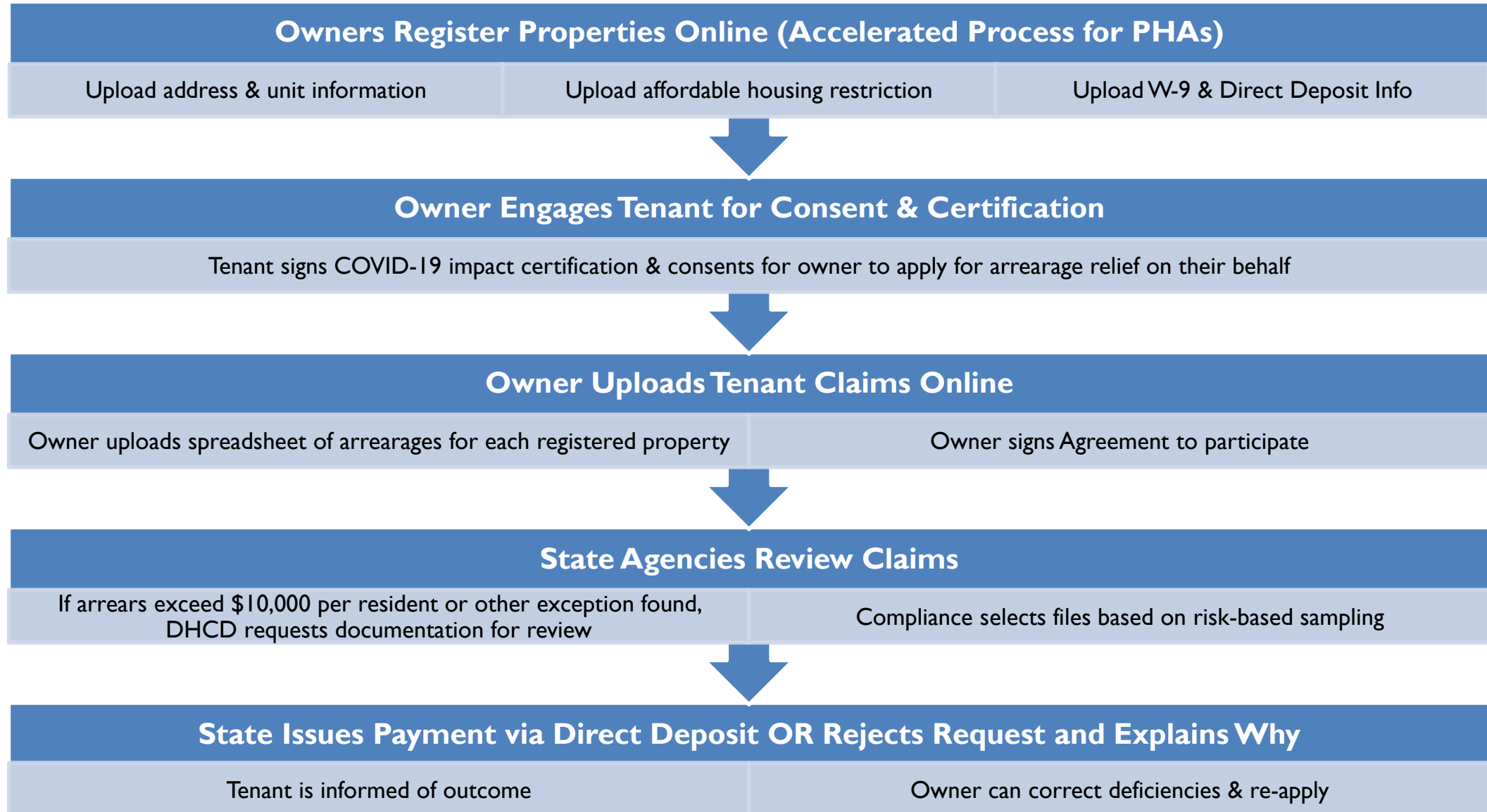
Average time from application submission to approval is 20 days

EVICTON DIVERSION PLEDGE

Owners agree to not file for eviction for any resident before first attempting to engage resident services, mediators & encouraging participation in SHERA. Once arrears are paid through SHERA, resident is protected for 6 months from eviction due to non-payment.

SHERA is administered in partnership with two State Housing Finance Agencies: MassHousing & Massachusetts Housing Partnership (“MHP”)

SHERA PROCESS OF BULK APPLICATION





SHERA OUTCOMES TO DATE



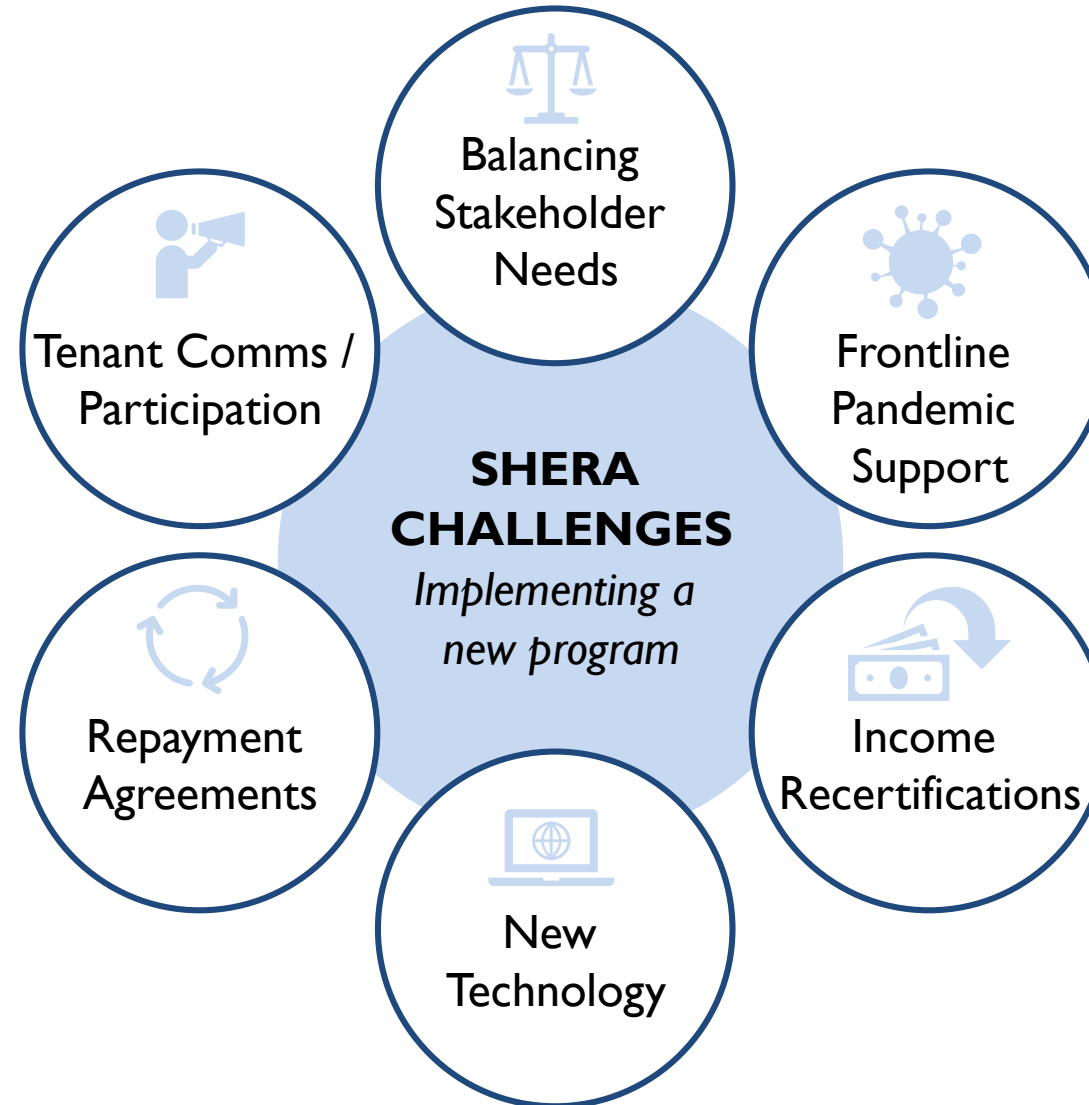
Program launched in three phases beginning May 20th, reaching fully live status on July 1st. Additional outreach efforts are underway to encourage more application submissions. As of Monday, July 26th, SHERA has so far achieved the following results:

 **2,245** REGISTERED PROPERTIES  **20-DAY** AVERAGE PROCESSING TIME

 **ASSISTED 1,053** HOUSEHOLDS  **4.5 MONTHS** AVERAGE RENTAL ARREARS
(Residing in 199 Properties)

 **COMMITTED / PAID**  **\$2,571** AVERAGE RENT ARREARAGE PER HOUSEHOLD
\$2,707,653 IN ERA

SHERA CHALLENGES SPECIFIC TO PUBLIC HOUSING



Chelsea Housing Authority Experience



At a Glance:

City of Chelsea, MA

- Population 35,177
- 2nd most densely populated city in Massachusetts

Chelsea Housing Authority

- 914 total public housing units
 - 354 federal public housing
 - 560 state public housing units
- 529 Housing Choice Vouchers
- Family Self Sufficiency Program participant



QUESTIONS

Amy.Stitely@mass.gov

Robert.Muollo@mass.gov

HUD/Treasury Webinar

ERA Grant Coordination with the City of Boston & Boston Housing Authority

Joel Wool, *Boston Housing Authority*

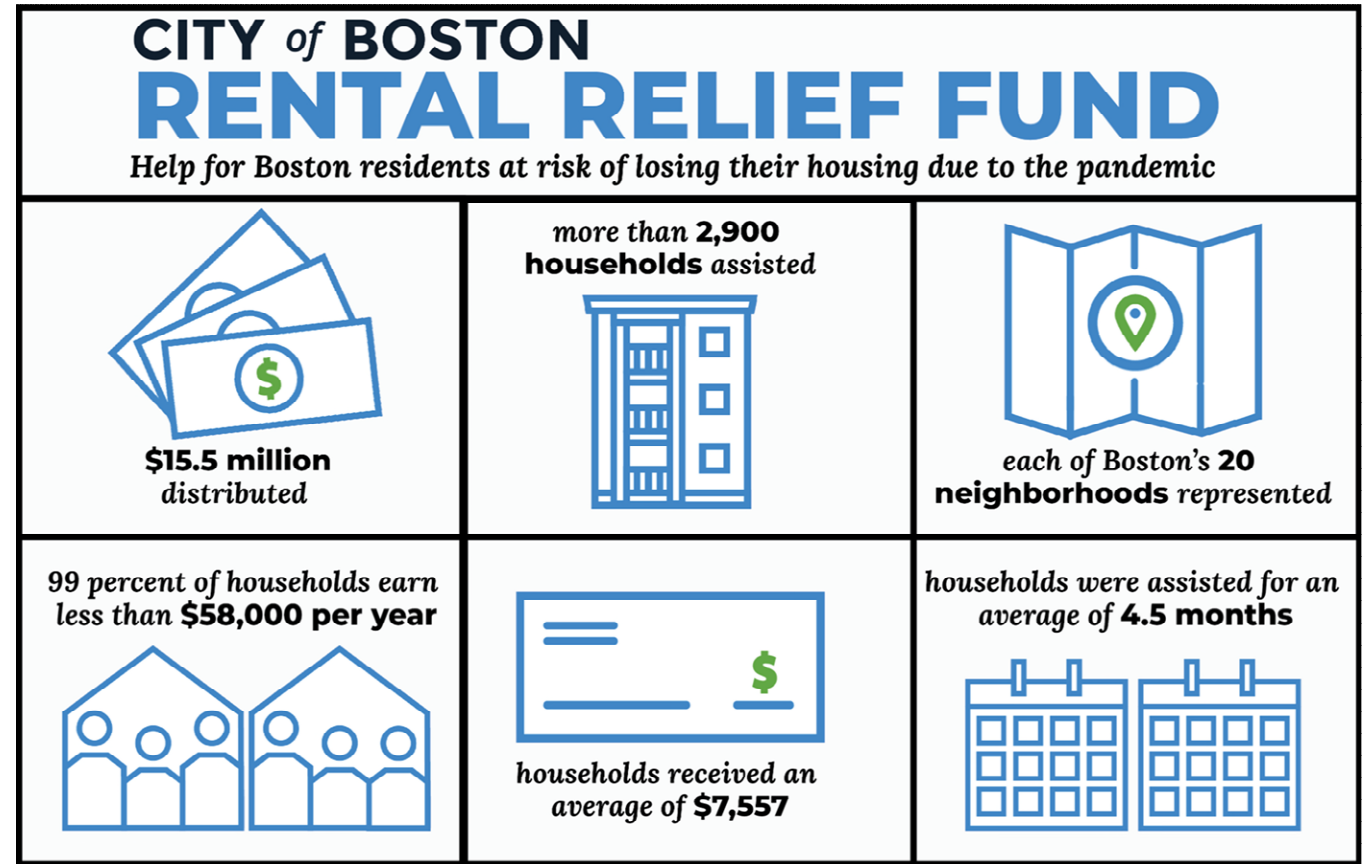
Taylor Cain, *Office of Housing Stability*

Katie Forde, *Office of Housing Stability*

Overview: City of Boston Rental Relief Fund & ERA Program

Established in April 2020, over the past 15 months the Rental Relief Fund has distributed over **\$15.5M in rental assistance** and hit the following milestones:

- Distributed rental assistance to over **2,900** households across the city of Boston
- Distributed over **\$172,000** in utility assistance
- Supported **294** tenant/landlord mediation sessions



Learning & Growing with ERA Resources

One Stop Application Process

- Developed online application form where tenants can attach required materials
- Enabled tenants and landlords/property owners to work together to complete applications

Language Access & RRF Materials

- All materials available in 10 different languages

Tenant Protections

- Updated owner contract to include a commitment to participating in landlord/tenant mediation
- Updated owner contract to include commitment to notify OHS if there are any changes in tenancy

Innovative Collaborations

- Funding non profit organizations to support outreach & application assistance for communities at disproportionate risk of eviction
- Partnering with Boston Housing Authority & Metro Housing Boston to create dedicated rental arrears program for housing authority tenants

*Collaborating with Public Housing
Authorities: A Boston Case Study*

Rental Relief during COVID-19

- Massachusetts has operated Rental Assistance for Families in Transition (“RAFT”) since 2005-2006
- Same nonprofit administrator for RAFT is processing Boston-area rental relief
- Initially the City of Boston set up a rental relief program for non-public housing residents
- Subsequently, the City allocated \$4M of its ERA rental relief funds to BHA for public housing residents
- BHA launched its side of this program in earnest in March 2021
- For public housing residents only, about \$2M in applications have been submitted from March – June 2021.

BHA's PH Rental Relief

- Centralized BHA system for generating essentially complete applications
- **SIMPLE FOR TENANTS** – managers call tenants to discuss, tenants review application and provide attestation
- Application distinguishes total arrears from ERA-eligible arrears
- Email and phone system take inquiries – reviewed by senior staff
- Non-PHA inquiries referred to City Office of Housing Stability
- Outgoing applications tracked through common Tenant Accounting email
- BHA holds/returns checks if receiving assistance from multiple sources for same arrearage

COVID-19 Strategies in the Leased Housing program

- Froze all terminations for COVID related reasons concurrently with state and federal eviction moratoriums.
- Used most generous waivers to allow reporting of retroactive decreases in income and allowing self-certification as widely as possible
- Landlords were notified of interim Recertification policy
- BHA used mailings as well as the Landlord Portal to publicize all resources to landlords and residents. Voucher participants are eligible for city and state rental relief funds.
- Renewing this information to landlords as moratoriums are lifted.

Other Rental Relief Strategies?

- BHA reviewing opportunities to simplify process or diversify outreach
- Printing application for all tenants with eligible arrears
- Similar to vaccination strategy – meet people where they are, at their unit if necessary – door to door.
- BHA has excellent language access team. Materials are always translated – but more interpretation in the field for outreach about rental relief could assist
- BHA currently lacks reliable cell phone and email information for residents but this mode of contact would be helpful.
- While city relied primarily on electronic applications; an online rental relief portal was not feasible for BHA,

North Carolina



Community Cares Partners

COVID-19 Relief Emergency Rental Assistance

HUD/Treasury Webinar

ERA Guarantee
Coordination with HUD
Housing Programs



ERA1 Grantees

State of Oklahoma

City of Oklahoma City

Oklahoma County

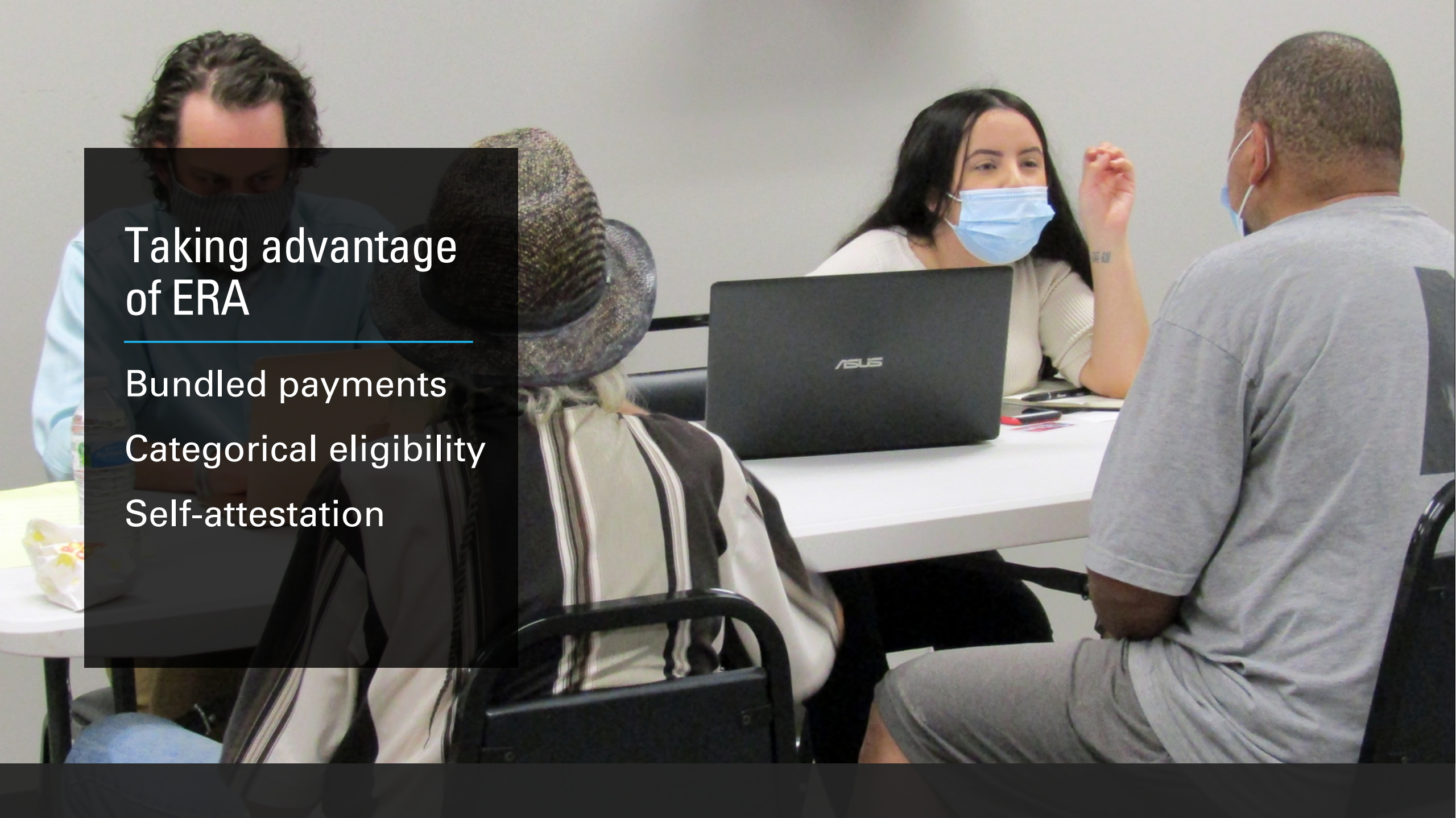
Cleveland County



Housing Authorities

OCHA (city) – Public
Housing & Vouchers –
AppStat

OHFA (state) – Vouchers –
mailers to 17K waitlist



Taking advantage of ERA

Bundled payments

Categorical eligibility

Self-attestation



LESSONS LEARNED

Collaboration with
HA

Onsite 1:1

WIFI at AppStat

HA complete
spreadsheet

Success

1 week / 5 AppStats– public housing & housing voucher

153 Tenants

All 1 vendor / LL – OCHA – even for voucher tenants

6 weeks application to payment processing

1 check (or ACH)

\$213,000 (\$10-\$600 monthly rental range)

More Information

- PIH's COVID-19 Resources Page

https://www.hud.gov/program_offices/public_indian_housing/covid_19_resources

- ERAP FAQs

https://www.hud.gov/sites/dfiles/PIH/documents/ERAP_PIH_ERAP_FAQs.pdf

Questions & Answers

PIH-COVID@hud.gov



PIH

OFFICE OF PUBLIC & INDIAN HOUSING