

NLIHC ERASE Project to Ensure Unprecedented Rental Assistance Reaches Renters Most in Need

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PROJECT SUMMARY

The COVID-19 pandemic has caused two unprecedented developments affecting low-income renters. *The first* is ominous and potentially catastrophic: it has caused many millions of people to fall behind in their rent, placing them at risk of ultimate eviction. *The second* is more promising: unprecedented emergency rental assistance to eliminate and avoid rental arrears.

End Rental Arrears to Stop Evictions (ERASE), led and coordinated by NLIHC, is designed to ensure that the historic aid enacted by Congress reaches the lowest-income and most marginalized renters it is intended to help. ERASE seeks to eliminate rental indebtedness caused by the pandemic and to prevent evictions by: tracking and analyzing emergency rental assistance utilization; documenting and sharing best practices and toolkits; influencing and shaping program design at federal, state, local levels; developing key partnerships for outreach and education; and assessing the remaining needs to inform advocacy for long-term investments to end housing instability and homelessness in the United States.

BACKGROUND

Nearly one in five renters are behind in their rent. Up to 30 million people live in households that are behind on their rent. Overwhelmingly, they are low-income tenants and disproportionately people of color who have borne the economic brunt of the pandemic. According to the U.S. Census Pulse Survey, 29 percent of Black renters and 26 percent of Latino renters – compared to 14 percent of white renters – are behind on their rent.

Throughout 2020 and early 2021, NLIHC led a national campaign for rent relief now. Our successful campaign resulted in Congress providing an historic \$46.5 billion in Emergency Rental (ERA) the bulk of which will soon be available to states, localities, tribes, and territories.

Appropriating the ERA, however, does not guarantee that meaningful help will reach the people who need it the most: history shows that positive legislation for low-income people is not the same thing as truly delivering needed aid. Two implementation-related ERA concerns exist: first, ERA is administered by the U.S. Treasury Department, which has little experience and expertise with rental aid; second, the ultimate provision of aid is diffuse, through over 700 state and local agencies implementing more than 500 state and local ERA programs, many with their own sets of rules and procedures added on by state legislatures or city councils and sometimes restricting the use of funds to the people most in need.

To meet this need, NLIHC expanded its ERA tracking to a broader national project encompassing national, state and local advocacy, research, communications, tracking and outreach to ensure that these funds reach the renters most in need. It is critical that these funds be used successfully, both for the immediate need to keep renters stably housed and for our long-term efforts to achieve sustained investments in solutions to end housing instability and homelessness in the United States.

THE LEAD-UP TO, AND STRUCTURE OF, THE CAMPAIGN

Throughout the pandemic, NLIHC coordinated successful efforts to ensure low-income households are protected from rental indebtedness and potential eviction. These

emergency efforts secured broad collaboration among NLIHC's many state partners, thousands of housing activists across the country, policy and think-tank researchers and analysts, Congressional allies and over 2,300 national and state organizations. The efforts were catalyzed through weekly national calls as well as weekly work group meetings designed to promote and achieve needed federal and state policy.

Our efforts led to the national eviction moratorium and the provision of \$46.5 billion in emergency rental assistance. In the process of securing these crucial policy resources, NLIHC tracked, analyzed, and received significant input from local housing leaders about how to make these historic policies truly effective. We have tracked and analyzed over 700 emergency rental assistance programs created or expanded during the pandemic, with in-depth tracking, outreach analysis, and sharing of best practices. We have supported and coordinated a cohort of eight state partners in their efforts to research and shape ERA programs. The ERASE project builds off these relationships, movement building, successful advocacy, state and local feedback and analyses of existing rental assistance programs.

ERASE Framework: A State and Local Call to Action

Central to ERASE is the ERASE Framework. While many states and localities are developing model programs utilizing Treasury guidance, not all programs are getting money out fast enough or to those most in need. Data shows that those communities most at risk for eviction are also the communities with the lowest vaccination rates thus a greater risk for COVID 19.¹ Through the ERASE Framework, NLIHC is asking state partners, local jurisdictions, and Emergency Rental Assistance Program administrators to ensure that ERAP is **visible, accessible, and preventive**. The ERASE Check List provides concrete actions that programs can take to implement this framework. Program

administrators, policy makers, state and local organizations can utilize the check list to assess programs and make program improvements.

- 1. Visible:** Conduct equitable and robust marketing and outreach efforts to ensure that all landlords and low-income renters know about the Emergency Rental Arrears Program (ERAP) and how to access it in their community.
- 2. Accessible:** Support access to and disbursement of financial support to landlords and tenants by ensuring an accessible, streamlined, and low-barrier ERAP application process.
- 3. Preventive:** Prevent housing displacement by creating formal partnerships with your state and/or local court to support eviction prevention and eviction diversion in coordination with ERAP.

Building off this framework, ERASE is structured in three parts – ERA Research and Resource Hub, ERASE Learning Network, and Federal Advocacy and Field Outreach.

ERA Research and Resource Hub. Our ERA Research builds upon NLIHC's existing systems and partners to continue tracking all ERA programs throughout the country and conducting original qualitative and quantitative research to analyze how programs are working. We prepare and broadly disseminate materials designed to ensure that emergency rental assistance advances racial equity and reaches the lowest-income and most marginalized renters.

NLIHC has partnered with the University of Pennsylvania's Housing Initiative at Penn (HIP) and NYU's Furman Center to study the design and implementation of emergency rental assistance programs resulting in four reports published four reports. The first survey in 2020 of 220 CARES Act-funded programs identified challenges administrators faced and design features correlated with programs' ability to serve a greater number of households. This was followed-up with in-depth interviews of administrators of 15 programs to learn more about their challenges and how they adapted their programs to meet

1 Jin, Olivia, Lemmerman, Emily, Hepburn, Peter, and Desmond, Matthew. Eviction Lab. June 11, 2021. [Neighborhoods with Highest Eviction Filing Rates have Lowest Levels of COVID-19 Vaccination \(evictionlab.org\)](https://www.evictionlab.org/neighborhoods-with-highest-eviction-filing-rates-have-lowest-levels-of-covid-19-vaccination/)

those challenges. A third research brief by the partnership highlighted how programs could advance racial equity through their programs. The fourth report is based on a survey of 64 early implementers of Treasury ERA-funded programs. The findings highlight the continued challenge of inadequate staff and technological capacity, as well as tenant and landlord responsiveness. The partnership recently distributed a survey to more than 200 Treasury ERA programs to learn more about their successes and challenges, as well as measure their outcomes.

NLIHC partnered with the Center on Law and Social Policy (CLASP) to identify prioritization methods in use by emergency rental assistance programs. Based on interviews with program administrators and previous research, the report identifies strategies at six key decision points for prioritizing specific populations.

The National Emergency Rental Assistance Database and Resource Hub is where people in need of rental assistance, advocates, and program administrators can access up-to-date information on more than 500 state and local ERA program as well as resources to support model design and implementation, case studies highlighting model ERA programs and their components, early stage research including surveys of ERA program administrators, and weekly national webinars and national knowledge sharing calls, all of which have contributed to program design, knowledge-sharing, federal guidance, and state and local advocacy efforts.

The ERASE Resource Hub provides concrete resources to assist with state and local program design, implementation, and course correction. NLIHC has been tracking ERA program implementation and spending, conducting research, facilitating a cohort of 9 state partners as well as hosting weekly State and Local Partners Implementation Calls to gather themes and lessons learned from early implementation. NLIHC has utilized these learnings to develop case studies, implementation resources and the most recent ERASE Check Lists. An up-to-date catalogue of resources, including example forms, outreach materials, fact sheets, research reports

and program dashboards, can be found on the [ERASE Resource Hub](#).

The Treasury ERA program includes an unprecedented amount of funding for emergency rental assistance to help renters stay stably housed. [The NLIHC ERA Dashboard](#) shares information about programs and key design and implementation features that enable them to serve the lowest-income and most marginalized renters in need of housing assistance. The latest **Treasury guidance** strongly encourages flexible program design so that grantees may extend this emergency assistance to vulnerable populations without imposing undue documentation burdens.

KEY CHARACTERISTICS OF ERA PROGRAMS WITH HIGH DISTRIBUTION RATES

- Adequate Capacity and Infrastructure
- Robust and Equitable Outreach with trusted Community Partners
- Simple and Accessible Applications
- Utilization of Proxies, Categorical Eligibility, and Self Attestation to Decrease Documentation Burden
- Real Time Evaluation and Course Correction
- Landlord Engagement and Tenant Protections Associated with ERA

The [ERA Spending Tracker](#) provides data on ERA1 funds approved or paid to households from all 50 state ERA programs the District of Columbia's ERA program, and nearly 300 local ERA programs. The tracker includes information from the U.S. Department of the Treasury's Emergency Rental Assistance Program Monthly Compliance Report and Quarterly Reports, publicly available data from program dashboards, data from communications with program administrators and advocates, and news articles.

ERASE Learning Network. NLIHC convenes program administrators, CBOs, representative tenant organizer networks and impacted people to assist with design of toolkits, model forms, model programs and case studies on program

design including tenant outreach, distribution methods, landlord participation, intake support, recertification, and more. These materials are broadly disseminated to program administrators, as well as state and local housing organizations and activists so they can promote the utilization of user-friendly applications and systems by the administering agencies in their communities. They also build the capacity of state-based partner organizations to influence, track, and assist with outreach and aid sign-up efforts.

Additionally, ERASE creates opportunities for peer-to-peer learning, through a listserv, the ERASE Cohort, ERA Office Hours and other mechanisms, to allow for program administrators to share lessons learned and useful tools/information with each other. We also organized and host webinars and other trainings for activists and non-profit organization leaders as well as relevant state and local agency officials. Illustrative of these webinars is the three-part series on visible, accessible, and preventive ERA programs that covers such topics as “How to Use Data to Prioritize and Target Households in Need,” “How to Streamline Application Processes,” and “How to Develop State and Local Court Partnerships.”

Federal Advocacy and Field Outreach. Since the launch of Treasury’s ERA program, NLIHC has closely analyzed federal guidance and developed resources to help state and local program administrators and advocates better understand and implement the federal guidelines.

Based on NLIHC’s ongoing tracking and analysis of state and local ERA programs and with direct input from local stakeholders and our ERASE cohort, we have continued to identify needed program improvements, policy changes, and tenant protections needed to ensure ERA is distributed efficiently, effectively, and equitably. As a result, NLIHC has provided letters to the Biden Administration and testified in front of Congress on improvements that can be made to ERA. NLIHC Testimony to Congress as well as letters to the Treasury and Biden Administration can be found here: <https://nlihc.org/erase-advocacy>.

A challenge with the existing ERA funding is that state legislatures and city councils can explicitly restrict eligible populations to receive the funds and/or add burdensome documentation requirements that have the same effect. Robust advocacy at the state and local level is needed to ensure these funds are utilized effectively and efficiently and assist the lowest-income people in need.

Similarly, effective outreach and sign-up efforts of low-income households, especially for programs or assistance that did not exist before, benefit from direct outreach by people and organizations with meaningful roots in their communities. This axiom is clearly applicable to the unprecedented emergency rental assistance program established by Congress. Such relationships will undoubtedly be critical to ensuring low-income renters learn about, and apply for, the newly available assistance.

NLIHC’s state and local partners are well equipped to provide such a “boots-on-the-ground” infrastructure. Their existing community relationships and familiarity with the needs of the lowest-income renters makes them ideally situated to ensure the outreach and sign-up campaigns operate effectively.

Critical to these field efforts, is **the ERASE Cohort** where NLIHC is working with 38 state and local organizational partners to conduct local advocacy, ensure that application processes for emergency rental assistance are as user-friendly as possible, and develop state and local court partnerships that support eviction prevention and diversion. They are also working with state and local agency administrators to track and monitor ERA implementation and to ensure that ERA funds reach renters and small landlords with the greatest need for assistance, especially Black, Indigenous, and people of color (BIPOC) and other marginalized people and communities and that landlords helpfully enable the process to move promptly.

Looking Ahead: The Future of Emergency Rental Assistance. NLIHC continues to push for long-term solutions to the eviction crisis,

including working with a bipartisan group of Senators (Senators Rob Portman, Michael Bennet, Sherrod Brown, and Todd Young) to re-introduce the “Eviction Crisis Act,” which would establish a permanent emergency rental assistance program. The bill includes \$3 billion annually and incorporates lessons learned through ERA implementation including the use of self-attestation to meet eligibility requirements and removes the requirement for tenants to produce a written lease to receive assistance.

