

II. ADVANCING VISIBILITY IN EMERGENCY RENTAL ASSISTANCE PROGRAMS

Emergency Rental Assistance:
A Blueprint for a Permanent Program



NOVEMBER 2022

EMERGENCY RENTAL ASSISTANCE: A Blueprint for a Permanent Program

2021-2022 NLIHC ERASE TEAM

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Advancing Visibility in Emergency Rental Assistance Programs

Households most in need and with multiple barriers must be able to access emergency rental assistance (ERA) at the time when they need it most to prevent eviction and housing loss. Reaching communities with the greatest needs can be challenging due to geographic isolation, language differences, mistrust of government programs, stigma, inadequate access to technology, or other factors.

By February 2021, when ERA rollout was just beginning, less than half of landlords and a third of tenants surveyed by Avail and the Urban Institute were aware that federal assistance was available.¹ By May 2021, more landlords and tenants were aware of federal rental assistance (60% and 43%, respectively), but awareness among tenants was still low, suggesting that additional outreach strategies were necessary to ensure the lowest-income tenants were assisted by the program.

Many emergency rental assistance programs have adopted creative strategies to overcome problems with visibility. They have chosen to work with trusted community partners (often smaller nonprofit and community-based organizations with ties to at-risk renters) to help with outreach and to consult with residents on program design, while also educating and engaging landlords about ERA, using data to target resources to communities with high housing instability and eviction rates, and creating unique ways to get information about ERA directly to tenants in need.

This section outlines innovations communities have made related to outreach, marketing, and targeting strategies central to ensuring that assistance reaches households experiencing the worst impacts of the pandemic, especially BIPOC households, and that eviction prevention efforts reach those at the greatest risk of homelessness.

These innovations include:

- ◀ Engaging trusted community-based organizations (CBOs) for outreach and marketing.
- ◀ Conducting outreach to landlords.
- ◀ Using data to target outreach and engagement.
- ◀ Distributing program information at critical points of intervention and directly to renters.
- ◀ Providing ERA outreach at eviction court.

This section explores each of these innovations and provides examples of ways ERA programs around the country deployed them.

ENGAGING TRUSTED COMMUNITY-BASED ORGANIZATIONS FOR OUTREACH AND MARKETING

Building partnerships with community-based organizations (CBOs) is one of the most widely utilized – and most successful – tactics for raising the visibility of ERA among the lowest-income renters and renters who are Black, Indigenous, or people of color. Using trusted messengers to provide information and resources about ERA can make renters more willing to participate in the program. State and local partners played a crucial role in leveraging their community networks, connections to tenants, and organizing experience to increase outreach and marketing efforts to support the rollout of ERA.

The Washington State Department of Commerce’s Eviction Rental Assistance Program worked with 30 grantees to administer the ERA program locally. The state required grantees to invest at least 5% of their initial grant in partnerships with “By & For organizations.” These organizations are culturally based and directed, as well as substantially controlled, by individuals from the population they serve. At the core of their programs, the organizations must embody the communities’ central cultural values. In most cases, this requirement meant the program grantees were contracting with organizations with which they had never contracted before and fostering relationships in new ways. Depending on the subgrantees’ or subcontractors’ organizational capacity and relationships with the grantees, the roles of subgrantees and subcontractors ranged from outreach only to outreach, intake support, and providing rental assistance payments to landlords on behalf of tenants. Requiring grantees to partner with organizations substantially bolstered their ability to serve marginalized communities: many grantees served high shares of households of color in general and high shares of Black- and women-headed households, in particular.²

ACTION-Housing – a nonprofit affordable housing provider in Allegheny County, Pennsylvania, and the administrator of the Allegheny County Emergency Rental Assistance Program – contracted directly with 27 area nonprofits and community groups to ensure the lowest-income and most vulnerable tenants in Allegheny County were able to access rental assistance. The organizations were paid a monthly stipend so they could staff up and provide outreach, case management, and application assistance, among other things. The organizations served immigrant, LGBTQ+, BIPOC, and senior communities, as well as specific high-risk neighborhoods, and were seen as trusted messengers. Familiarity with these organizations enabled community members to feel comfortable applying for ERA, despite similar government programs failing their communities in the past. Approximately two-thirds (65%) of applications submitted to the Allegheny ERA program were from households led by a person of color, and 65% of payments made were to BIPOC-led households.³

The Massachusetts-based Citizens’ Housing and Planning Association (CHAPA) created the Neighborhood Emergency Housing Support Program, a pilot program to support community-based organizations working to prevent evictions and foreclosures due to the COVID-19 pandemic in low-income communities in Massachusetts. CHAPA saw the value in funding CBOs, which are often Black- and Brown-led organizations that are connected to community members but that could benefit from additional capacity and resources to support their work. CHAPA’s strategy was to leverage the unique positions of CBOs in their communities to ensure that financial assistance reached those households it was intended to serve. CHAPA financially supported 22 CBOs covering every region of Massachusetts from December 2021 through May 2022. The CBOs were able to serve 1,968 clients, 76% of whom requested assistance in applying for ERAP as well as the state-funded Residential Assistance for Families in Transition (RAFT) program. When

asked by the CBOs why they had not yet applied for the program, 25% of applicants said they were unaware of it, 25% said they needed help applying, and 21% cited language barriers. Other reasons included immigration barriers and impediments involving technology. When asked how they had learned about the assistance, over 60% of households said they learned about the ERA program either through CBO outreach or from a community member who referred them to a CBO as a trusted resource. Only 3% of clients learned of the ERA program through state outreach.⁴

Community-based partners explained that when incorporating CBOs as a part of ERA outreach efforts that it is important to fund CBOs adequately and to be aware of the impact the ERA program's performance can have on the reputation of community partners. For example, if a CBO refers clients to an ERA program with long processing times and burdensome requirements that prohibit access to ERA, clients can associate these problems with the referring CBO, damaging its reputation and creating barriers to future services and engagement.

CONDUCTING STRATEGIC OUTREACH TO LANDLORDS

Direct outreach to landlords can be an important practice when trying to increase landlords' program uptake. Some jurisdictions found that landlords were generally responsive to the ERA program but needed additional education and assistance in understanding its operations. Several jurisdictions undertook efforts to make sure that landlords were aware of (1) ERA and how to access it, (2) restrictions on evictions and tenant protections related to ERA, and (3) important information that can help landlords communicate with tenants. ERA programs in Charlotte-Mecklenburg County (North Carolina), Maricopa County (Arizona), and the City of

Chicago implemented innovative strategies to engage landlords and increase landlord participation.

The City of Charlotte and Mecklenburg County in North Carolina partnered with DreamKey Partners to offer mortgage and emergency rental assistance. Among the outreach strategies used by DreamKey Partners was an effort to connect with the Greater Charlotte Apartment Association to conduct ERA training sessions specifically for landlords. The sessions were recorded and the recordings shared throughout the year with new landlords who had questions about the program. DreamKey Partners also worked with Socialserve.com, an affordable housing search database. Socialserve.com has over 1,000 landlords in its network and was able to send notifications to landlords about the rent program, how to gain access to it, and program updates.⁵

Maricopa County, Arizona, in partnership with HOM, Inc, a membership organization, launched the "Threshold" program, using a \$5 million initial investment of federal relief money.⁶ Threshold is a resource hub for property owners, landlords, and managers that aims to engage landlords to help end homelessness. Its efforts include connecting landlords to available rental assistance and prevention resources.

These two programs conducted general outreach efforts involving landlords, but some jurisdictions identified a need for outreach to specific landlord types. Small landlords, for example, manage most two-to-four unit properties in the City of Chicago, and the city's ERA program worked with local community development-focused financial institutions to integrate outreach and education on ERA into their small property owner training courses. Other jurisdictions, however, found that the wide disparity in power between tenants and landlords undermined any efforts to conduct outreach and that in jurisdictions where landlords could retaliate, such efforts could even place tenants in danger instead of improving their odds of receiving assistance. In New Orleans, Louisiana, for instance, the gap in power was

so wide that the potential to settle arrears was inadequate in incentivizing some landlords to participate.

USING DATA TO TARGET OUTREACH AND ENGAGEMENT

The analysis and use of existing, cross-system administrative data has been effective in targeting outreach and engagement to renters with low incomes and other populations. Robust data collection and data sharing among partners is required to make these efforts work. The Kentucky Housing Corporation, the administrator of Kentucky's ERA program, entered into a data sharing agreement with Kentucky's Administrative Office of the Courts to receive automated daily imports of eviction filings data. It then used the court data to identify existing ERA applications with a court filing; automate creation of "pre-applications" for tenants or landlords who had not applied for ERA; serve as proxy documentation for ERA eligibility; support outreach to landlords and tenants to determine if a settlement could be reached; and send daily USPS mailings to tenants and landlords about the ERA program.⁷

Researchers in Utah analyzed ERA and eviction data to better target ERA utilization. The Multicultural Advisory Committee of Utah's COVID-19 Response was formed in May 2020 by former Governor Gary Herbert to address the disproportionately high rate of COVID-19 transmission in the state's BIPOC communities. The group also collaborated with diverse stakeholders to study the rising number of evictions in the state. The group's research team found that disparities in evictions did exist, with a significant number of evictions (over 80%) occurring in ZIP codes where BIPOC communities predominate. The research team analyzed rental assistance data from the state's early emergency rental assistance program to (1) identify trends in how approved rental assistance applications were dispersed throughout the state and (2)

determine whether rental assistance was reaching ZIP codes where eviction disparities were evident. The analysis showed that five ZIP codes had high eviction rates but received insufficient amounts of emergency rental assistance to address the disparities in evictions.⁸ The Utah Housing Coalition, municipalities, state agencies, and other nonprofits used the research findings to target ERA outreach and assistance to the ZIP codes of concern.

DISTRIBUTING PROGRAM INFORMATION AT CRITICAL POINTS OF INTERVENTION AND DIRECTLY TO RENTERS

One simple tactic that increased tenants' knowledge and awareness of ERA was putting information in their hands – literally. Such direct distribution was accomplished through door-to-door outreach, mailings, and the utilization of mobile units.

Byrd Barr Place, an organization based in Seattle, Washington, enlisted the help of a communications firm in Seattle to build a marketing plan that included creating and distributing flyers in multiple languages to specific neighborhoods in South Seattle and with the help of partner organizations directly serving BIPOC populations. Byrd Barr Place also sent out an email blast to existing LIHEAP clients who were identified as needing emergency rental assistance for past due balances. The organization also made paper applications available at its food bank, where it stationed client advocates to inform people about ERA and provide application assistance and language translation services.

In Georgia, several organizations – including FRESH Communities, SOWEGA Rising, Fort Valley State University, and strategic partners like NLIHC's state partner Georgia ACT – engaged

in a “3V Liberation Tour” to bring “voters, vaccines, and vision” to over 40 cities and towns throughout rural and suburban parts of the state. One critical component of the tour was the use of a mobile technology unit – an air-conditioned facility outfitted with computers – that travelled to each city on the tour. The mobile unit helped many Georgians in rural and suburban areas complete rental assistance program applications and health benefit forms and register to vote.

Mobile technology units were used by other programs as well. UniteCT, the Connecticut ERA program, partnered with 13 community organizations to establish UniteCT Resource Centers. One of the contracted Resource Center partners utilized technology-equipped buses to generate workforce development engagement throughout the state and had an extra bus available to support UniteCT’s efforts. The UniteCT Resource Centers supported numerous efforts linking tenants to housing stabilization services, providing community education, breaking down barriers to accessing technology, and leading community engagement events, and the mobile technology bus was integrated into many of the engagement efforts through the local Resource Centers. The UniteCT bus was equipped with workstations, tables, chairs, computers, iPads, mobile wifi, volunteers, and staff to assist tenants and landlords with completing their applications, tenants and landlords either pre-registered for an appointment or visited without an appointment on the day the bus was located in their community. The bus traveled throughout the state from the time the program was launched in the spring of 2021 until late-November 2021, when events were moved inside due to colder weather.⁹

The Detroit-based United Community Housing Coalition (UHC) and its partners Congress of Communities, Detroit Action, Michigan Legal Services, and the Wisdom Institute worked with people of all ages and backgrounds, including those with lived experience of housing crises, to conduct outreach regarding tenants’ right to

counsel and COVID Emergency Rental Assistance (CERA) funds. The organizations employed a comprehensive outreach strategy throughout the city, relying on trusted neighborhood messengers to utilize proven, on-the-ground techniques, such as door-knocking, flyering, phone banking, and business-to-business outreach. They were able to inform thousands of Detroiters about CERA and prevent numerous evictions, especially after convincing the City of Detroit to use their network of trusted messengers to conduct outreach. Targeted outreach was conducted via mail and canvassing to over 3,500 households where “order of eviction” applications had been submitted and where a bailiff was likely to evict within 7-10 days, and to households where there a default judgment had been entered and eviction was likely in 10-20 days. Such outreach reduced the cases that would have escalated to the signing of an eviction order by 20%.

Empower DC is a citywide organization with an 18-year track record of effective grassroots civic engagement centered in D.C.’s lowest-income communities and led by Black and brown residents impacted by issues of social, racial, and environmental justice. As a base-building organization, Empower DC utilized community organizing and grassroots advocacy expertise to target communities most affected by the pandemic and expand the visibility of the emergency rental assistance program. It developed accessible outreach tools and messaging to inform tenants about available dollars and encourage their participation and organized pop-up events at local churches and public housing properties connecting residents in the District of Columbia to ERA money. It also partnered with one of the larger local landlords to host pop-up events that reached more than 200 households, indicating the importance of working with all parts of the housing ecosystem to support tenants at risk of eviction. Once rental assistance funding ran out, Empower DC transitioned to offering eviction prevention events geared towards tenants facing eviction.

The Washington Low Income Housing Alliance educated tenants across Washington State about new tenant protections and how to access rental assistance. The organization mailed over 450,000 “know your rights” postcards to low-income households in Washington and provided postcards in English and Spanish to organizations working directly with tenants. It ran a digital campaign in English and Spanish using Google search ads, Facebook, and TikTok that reached over 247,000 people across Washington and sent almost 16,000 people to a website providing help avoiding evictions. It also ran short radio ads in Spanish many times every day on La Pera Radio TV.

PROVIDING ERA OUTREACH AT EVICTION COURT

Over the course of ERA implementation, the importance of building relationships between ERA programs and courts became abundantly clear. Sharing data between ERA programs and courts and conducting outreach directly through the court systems ensured that ERA reached people with active eviction cases and disrupted the eviction process. ERA program outreach during the eviction process was thus shown to be an effective strategy for increasing ERA uptake and preventing evictions. Specific strategies applied by ERA programs and community organizations included accessing information on tenants with active evictions and conducting targeted outreach to them and their landlords; setting up ERA tables in courts to provide information to landlords and tenants; and educating judges and other court officials about the ERA program and how to access it.

In Louisville, Kentucky, the local ERA program, in partnership with the Coalition for the Homeless, worked with the Jefferson County Sheriff Department to ensure that every eviction notice

included information about the ERA program, legal aid and other assistance a QR code linking to an ERA application page, and detailed instructions for joining eviction court via Zoom. The ERA program also worked with the circuit court office to acquire copies of dockets and the addresses of the tenants listed on them. Outreach workers with the Coalition for the Homeless visited the addresses to determine whether tenants still lived at their residences, encourage residents to attend eviction court, and made sure they knew about rental assistance.

In Rhode Island, a group of nonprofits worked together at the intersection of ERA and eviction prevention. Rhode Island Legal Services partnered with the Rhode Island Center for Justice, the Pro-Bono Collaborative at Roger Williams University (RWU) School of Law, Direct Action for Rights and Equality, and HousingWorks RI at RWU to launch an Eviction Help Desk in the courthouse to provide on-the-spot legal support and rental assistance facilitation to unrepresented tenants. Law student volunteers and staff attorneys connected as many unrepresented tenants as possible to the rental assistance program, educated landlords and landlord attorneys about the benefits of participation in the rental assistance program, and postponed and prevented evictions through on-the-spot support and intervention. From May 2021 to June 2022, Rent Relief RI also maintained a dedicated table inside the courthouse where tenants and landlords could apply for assistance and learn about the status of their applications and payments.

Recommendations for Model Programs

The implementation of rental assistance programs should ensure that outreach efforts and resources are effectively reaching neighborhoods and communities, including BIPOC communities, with the greatest risks and needs for assistance. Based on those ERA programs we have examined, we make the following recommendations regarding equitable and robust marketing and outreach efforts that will ensure that landlords, low-income renters, and those already experiencing homelessness due to housing loss know about ERA and how to access assistance in their communities:

- ◀ Design programs with people impacted by the pandemic or other crises, such as low-income renters, people experiencing homelessness, members of community-based organizations, community members, and other partners, and incorporate opportunities for meaningful input and feedback to continuously improve program implementation.
- ◀ Utilize data, including administrative data for other benefit programs, such as Medicaid, through data matching and data sharing agreements, census data, and eviction filing data, to quickly identify and provide assertive engagement to at risk households.
- ◀ Partner and contract with beneficiaries of ERA and residents and organizations with connections in highly impacted neighborhoods to conduct outreach and provide application and housing navigation services.
- ◀ Use publicly available data to identify neighborhoods experiencing the greatest needs and target and adjust outreach strategies to better reach highest-risk neighborhoods.
- ◀ Coordinate with local Continuum of Care and Coordinated Entry Systems to reach out and provide access to households exiting homelessness or that face the greatest risks of homelessness.
- ◀ Make sure that emergency rental assistance programs serve households with federal rent subsidies and engage public housing authorities and property managers to inform them about available resources while also developing mechanisms to directly refer tenants in need to emergency rental assistance programs in times of crisis.
- ◀ Provide marketing and outreach materials through multiple methods (e.g., door knocking, pop up clinics, community events, and social media), in multiple languages, and in ways that are accessible to people living with disabilities.
- ◀ Engage landlords with small portfolios of units, who may be leasing to the most-at risk households. Support landlords by meeting with them one-on-one to better understand potential program barriers and develop tools to support landlord program participation.
- ◀ Distribute program information and/or conduct intake at critical points of intervention such as courts, libraries, homeless services providers, food pantries, housing counseling offices, health centers, schools, and other institutions to increase knowledge about ERA and proactively target extremely low-income households, and to ensure a broad reach, the identification of households at risk of homelessness, and many potential referral pathways for households with the greatest risks.
- ◀ Program administrators should be transparent and communicative about their program's availability, policies, and the circumstances under which self-attestation, direct-to-tenant assistance, and other flexible program features are allowed. Programs should both adopt and clearly communicate these policies to avoid harming tenants with the greatest needs.



Visible

Endnotes

- 1 Laurie Goodman and Jung Hyun Choi. "Landlords and Tenants Need More Information on Rental Assistance and Eviction Moratorium Policies," Urban Institute, March 9, 2021, <https://www.urban.org/urban-wire/landlords-and-tenants-need-more-information-rental-assistance-and-eviction-moratorium-policies>.
- 2 Rebecca Yae and Neetu Nair. "Emergency Rental Assistance Case Study: Washington State Department of Commerce's Eviction Rent Assistance Program," National Low Income Housing Coalition, March 12, 2021, https://nlihc.org/sites/default/files/Washington-State_Emergency-Rental-Assistance-Case-Study.pdf.
- 3 Kyle Webster, "The Pivotal Role of Nonprofits in the Emergency Rental Assistance Program (ERAP)," Zoom Webinar, National Housing Conference and Housing Partnership Webinar, August 9, 2022.
- 4 Maritza Crossen, "CHAPA NLIHC Spotlight Presentation," Zoom Webinar PowerPoint, National Low Income Housing Coalition ERASE Cohort Meeting, June 9, 2022.
- 5 Erin Barbee, "Increasing ERA Program Processing Capacity," Zoom Webinar, National Low Income Housing Coalition State & Local Implementation Working Group, June 9, 2021.
- 6 "Threshold About Page," Threshold, accessed October 19, 2022, <https://thresholdaz.com/about-threshold/>.
- 7 Wendy Smith, "Using a Fact Specific Proxy & Eviction Diversion Efforts," Zoom Webinar, National Low Income Housing Coalition State & Local Implementation Working Group, September 8, 2021.
- 8 Joel Arvizo-Zaval, et al. "Utah Evictions & Connections to Racial-Ethnic Disparities in Utah," Utah Division of Multicultural Affairs, June 2021, <https://multicultural.utah.gov/wp-content/uploads/2021/06/MCA-Evictions-Report-June-2021-FINAL-1.pdf>.
- 9 Dawn Parker, "FAQ for UniteCT Events," Connecticut State Department of Housing. March 2021.

Looking for more information?

- ◀ For more information on emergency rental assistance, please visit the ERASE [website](#)
- ◀ If you have a question, please contact the ERASE team at eraseproject@nlihc.org



**NATIONAL LOW INCOME
HOUSING COALITION**

ABOUT NLIHC

The National Low Income Housing Coalition is dedicated to achieving racially and socially equitable public policy that ensures people with the lowest incomes have quality homes that are accessible and affordable in communities of their choice.