

King County's Eviction Prevention & Rental Assistance Program



2020 DATA REVIEW

Introduction

In August 2020, King County created the Eviction Prevention & Rental Assistance Program (EPRAP) to assist households economically impacted by the coronavirus, funded through \$46.6M from multiple different sources, including the King County Coronavirus Relief Fund (CRF), Department of Commerce CRF, Community Development Block Grant-Coronavirus (CDBG-CV), and the Veterans, Seniors and Human Services Levy (VSHSL).

EPRAP offered up to **six months of rental assistance** on behalf of tenants. However, if the tenant's monthly rental obligation was more than the unit's HUD-determined Fair Market Rent (FMR), their landlord had to agree to waive either 20% of the applicable total rent or to receive the equivalent of FMR, whichever was greater. Landlords also had to forgive any rent owed beyond six months, agree to freeze rent until April 1st 2021, and agree to just-cause eviction protections until April 1st 2021.

EPRAP aimed to:

- Prevent evictions,
- Target limited resources to people most likely to become homeless after eviction,
- Target limited resources to people most likely to suffer severe health consequences because of eviction, and
- Promote equity in who is served, with a focus on equity for groups of people who historically have not been provided equitable access to rental assistance and those disproportionately impacted by the COVID-19 pandemic.

EPRAP was administered by the Department of Community and Human Services' (DCHS) Housing, Homelessness, and Community Development Division in partnership with 35 local community-based organizations that provided outreach and supported tenants and landlords through the application process. EPRAP operated via **three programs** designed to distribute rental assistance quickly, efficiently, and equitably – a Tenant Program, a Small Landlord Program, and a Large Landlord Program. EPRAP closed to new entries in December 2020. A second iteration of EPRAP will be offered in 2021, including funding from the Federal Coronavirus Response and Relief Supplemental Appropriations Act. **This report describes the rental assistance provided through the first iteration of EPRAP in 2020, who it served, and how well it worked.**

Tenant Program. Because demand exceeded the supply of funding, individual tenants filled out an online interest form to enter a random selection process. Eligible tenants were selected weekly and matched to an EPRAP provider.

Small Landlord Program. Small landlords included those with 9 or fewer tenants. Initially, small landlords entered a random selection process as well. However, due to the lower volume of small landlords, all were served with available funds.

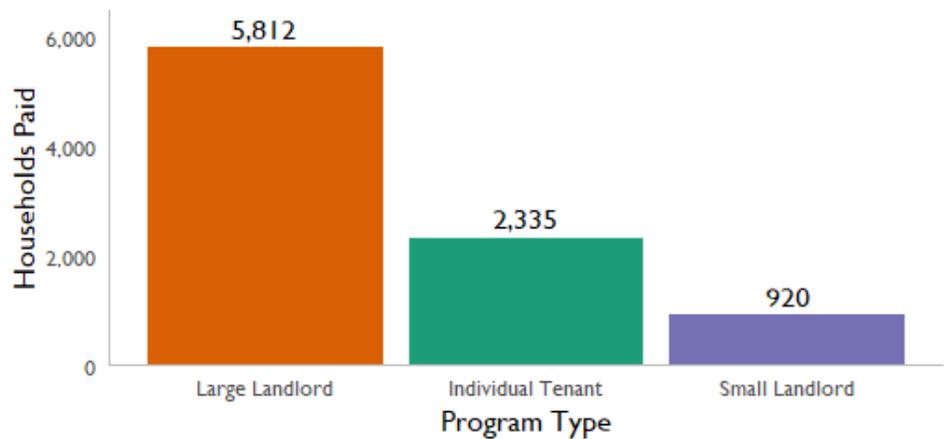
Large Landlord Program. Large landlords included those with 10 or more tenants. Working with large landlords directly enabled the County to distribute the funds as quickly as possible while reaching many tenants in need of assistance. Large landlords were prioritized based on zip code using three factors – unemployment claims per capita, COVID-19 incidence rates per capita, and COVID-19 death rates per capita – which each were also disproportionately associated with BIPOC communities.

How much rental assistance did EPRAP provide?

Landlord and tenant interest forms representing about **25,000** households were submitted in 2020. EPRAP provided rental assistance to just over **9,000 households** across the three different programs. EPRAP provided **\$37.6 million** in rental assistance, with the average household receiving just over **\$4,100** in rental assistance.

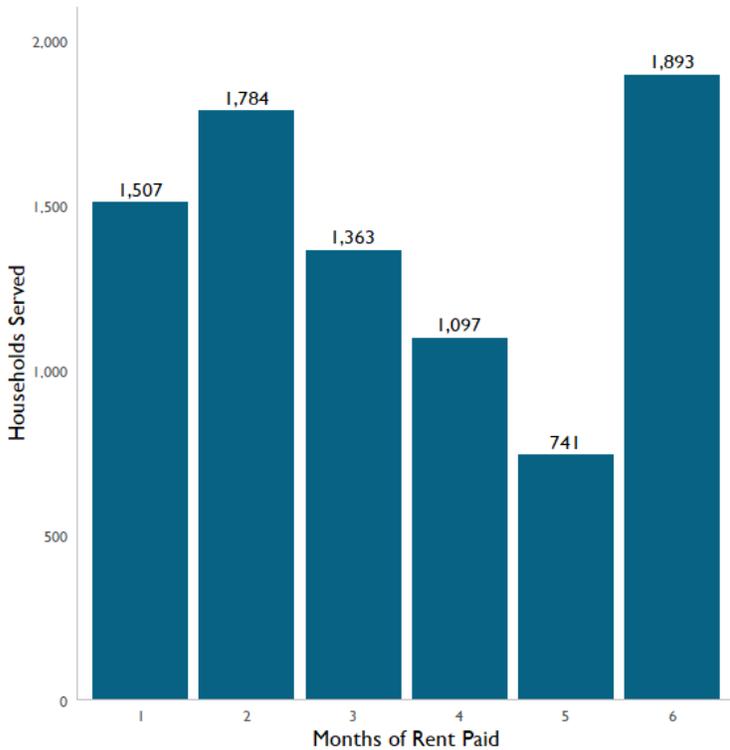
The average household received about **3 months** of rental assistance, although almost 1,900 households received 6 months of rental assistance, the maximum amount paid by EPRAP, with any rent owed beyond 6 months being waived.

FIGURE 1: Households Paid, by Program Type
Large Landlord Program served the greatest number of households



Data Notes: Does not include 1,123 Individual Tenant Program households that were paid using funds from the City of Seattle. 6 households with no program type marked not included here.

FIGURE 2: Months of Rent Paid
On average, households received 3 months of rent



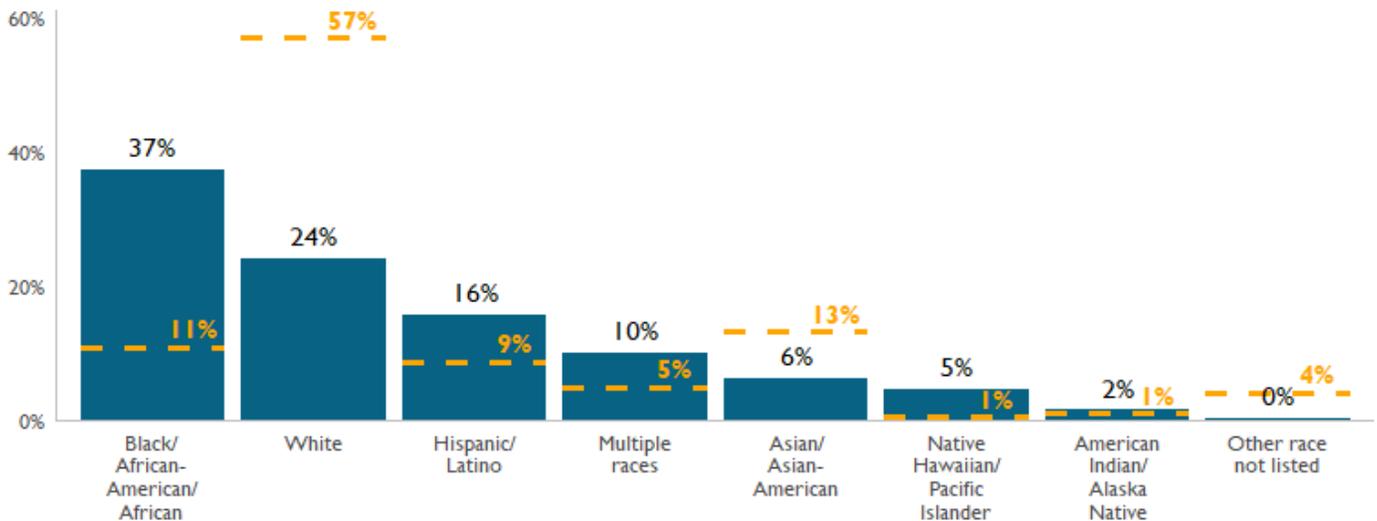
Data Notes: Does not include 688 households that did not have the number of months of rent paid indicated by providers. Providers recorded some households as having more than 6 months of rent paid. As the program couldn't pay more than 6 months of rent, these households were all coded as having 6 months paid.

Large Landlord Program Spotlight. The Large Landlord Program was an effective method for quickly distributing rental assistance to a variety of households experiencing housing instability. Among the three programs, the Large Landlord Program served the most households (64%), followed by the Tenant Program (26%), and the Small Landlord Program (10%). The Large Landlord Program connected many tenants who did not know about or have technology to access EPRAP. Thirty-nine percent of all Black households that received rental assistance received it from the Large Landlord Program, higher than the Tenant (36%) and Small Landlord Programs (31%). Three-hundred sixty-eight properties participated in the Large Landlord Program, and among them many were publicly subsidized with public funds or tax credits such as properties owned by King County Housing Authority, Imagine Housing, and Low-Income Housing Institute. Large landlords applied on behalf of 5,812 tenant households served who received approximately \$22.2 million in rental assistance. Additionally, as a condition of participating in EPRAP large landlords agreed to waive more than \$3.1 million in past rent due.

Who did EPRAP serve?

FIGURE 3: Race/Ethnicity of Households Paid

Orange dashed line indicates percentage of all 0-50% AMI households in King County of that race/ethnicity



Data Notes: Race categories are exclusive, meaning someone cannot be a part of multiple categories. NA race/ethnicity values and values where people prefer not to say their race/ethnicity are not shown here. 0-50% AMI percentages calculated from 2015-2019 ACS 5-year data. Percentages are estimates, as ACS collects race and ethnicity data separately and thus doesn't perfectly align with EPRAP data collection.

EPRAP intentionally focused on serving groups who historically have not been provided equitable access to rental assistance and were disproportionately impacted by the COVID-19 pandemic. Additionally, the Washington Department of Commerce set a target for King County to serve 58% BIPOC (Black, Indigenous and People of Color) households in EPRAP.¹ Through prioritizing zip codes highly impacted by the COVID-19 pandemic, offering applications in 28 languages, and partnering with 35 community-based organizations, EPRAP met these goals.

- **BIPOC households made up 76% of all households that received rental assistance**, a higher rate than the proportion of 0-50% AMI (Area Median Income) BIPOC households in King County.²
- Black households, which make up 11% of King County's population making 0-50% AMI, made up **37%** of households that received rental assistance.
- Hispanic households, which make up 9% of King County's population making 0-50% AMI, made up **16%** of households that received rental assistance.
- Asian/Asian-American and White households were served at a lower rate than their proportion of the 0-50% AMI population.

¹ Washington State Department of Commerce Minimum Percentage Served Race/Ethnicity Requirements, <https://deptofcommerce.app.box.com/s/kb5sds2gv4yc9n931j1e7f1dikvlyub1/file/697426736796>

² Note that the race/ethnicity demographic data is based on the head of household.

FIGURE 4: Race/Ethnicity of Households Paid, by Program Type

Orange dashed line indicates percentage of all 0-50% AMI households in King County of that race/ethnicity



Data Notes : Race categories are exclusive, meaning someone cannot be a part of multiple categories. NA race/ethnicity values and values where people prefer not to say their race/ethnicity are excluded. 0-50% AMI Percentages calculated from 2019 American Community Survey (ACS) 5-year data. Percentages are estimates, as ACS collects race and ethnicity data separately and thus doesn't perfectly align with data collection.

For the 2021 iteration of EPRAP, DCHS is adding new contracts that will **allow community-based agencies to serve clients in their community directly with an emphasis on the Asian/Asian-American, American Indian/Alaska Native, and Native Hawaiian/Pacific Islander communities.**

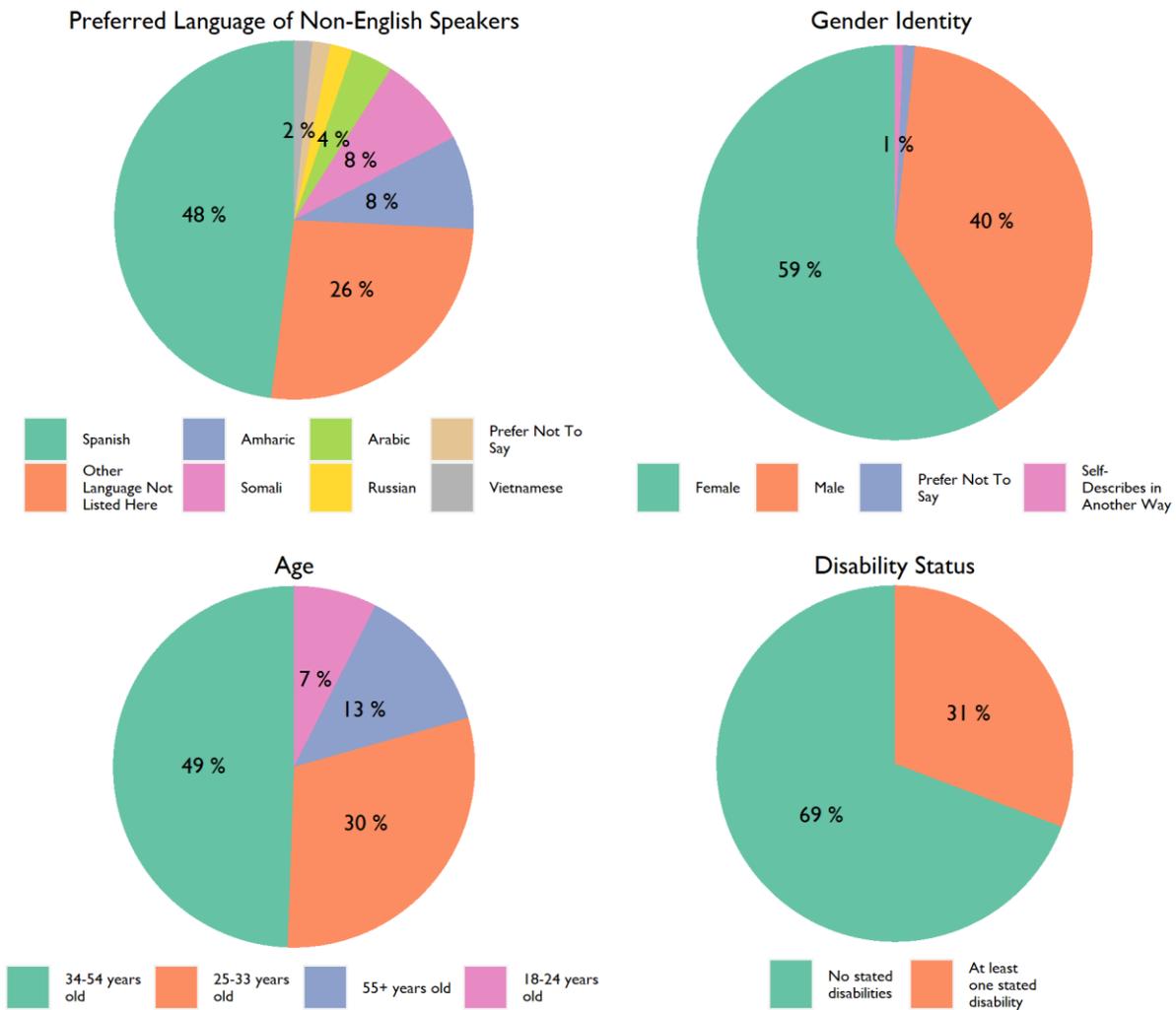
To serve communities for which English is not their first language, EPRAP offered interest forms and applications in 28 languages.³

- Among all households receiving rental assistance, **18% preferred a language other than English**, with Spanish being the second most common language at 8%.
- Almost **one-third** reported **at least one disability** (31%).
- **Women** comprised **the majority** of household applicants to EPRAP (59%).
- **55%** of all households that received rental assistance **had one or more children in their household**

³ Interest forms were available in Amharic, Arabic, Burmese, Dari, English, Farsi, French, Hindi, Hmong, Japanese, Khmer, Kikuyu, Korean, Lao, Marshallese, Oromo, Punjabi, Qanjobal, Russian, Samoan, Simplified Chinese, Somali, Spanish, Swahili, Tagalog, Thai, Ukrainian, Vietnamese

- Households headed by people **aged 34-54 made up nearly half** of all households served (49%). Households headed by people aged 55 and older made up only 14% of all households that received rental assistance.⁴

FIGURE 5: Demographics of Households Receiving Rental Assistance



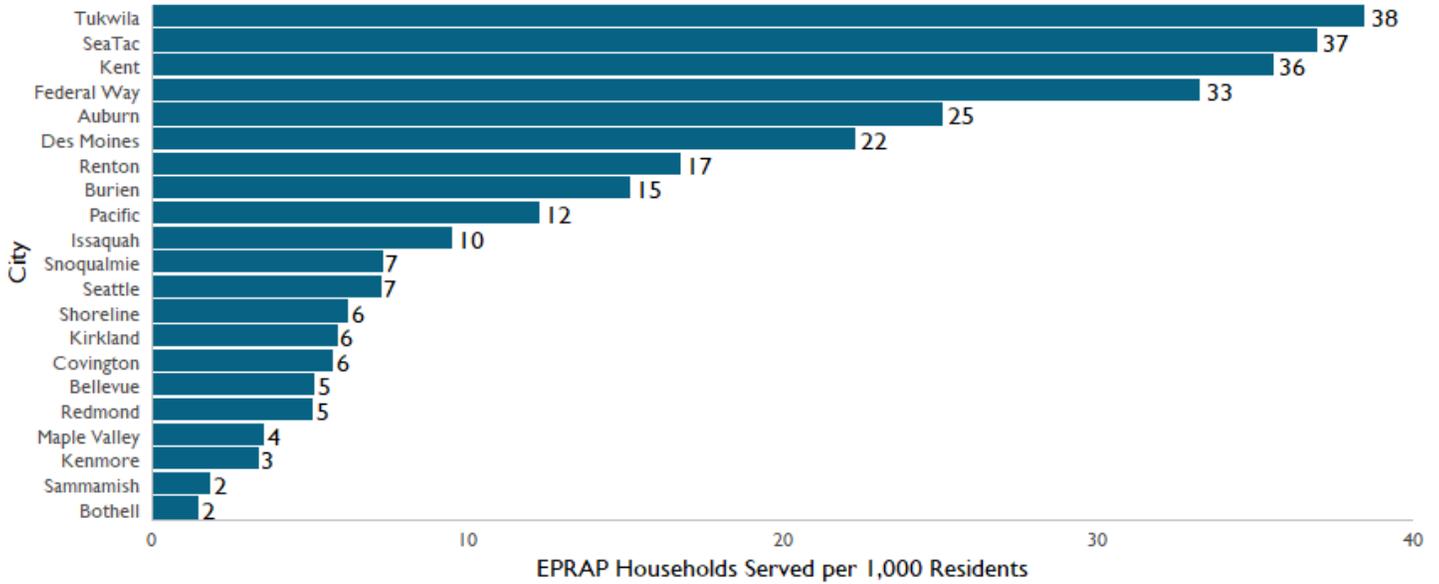
Data Notes: Preferred languages don't include English, which accounted for 82% of all households preferred languages. All data is based on the head of household. Disability Status only tracked on interest forms. Original interest forms did not track disability status, so unknown values from this period are excluded.

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While the greatest number of households receiving rental assistance lived in Seattle, the most populous city in King County, **cities in South King County had the greatest number of households served per capita**. South King County cities made up nine of the top ten cities by number of households receiving rental assistance per capita. The Large Landlord Program prioritized buildings located in zip codes most heavily impacted by the pandemic, a majority of which are in South King County.

⁴ During the 2020 rental assistance program, the Department of Commerce directly contracted outside of the King County program with youth-serving agencies to serve adults 18-24 years old, so this data does not fully capture the number of King County youth served by the CARES Act rental assistance funds.

FIGURE 6: City of Households Paid, Per Capita
South King County cities were most likely to be served per capita



Data Notes: Cities with 25 or less households paid not shown here.

How well did EPRAP work?

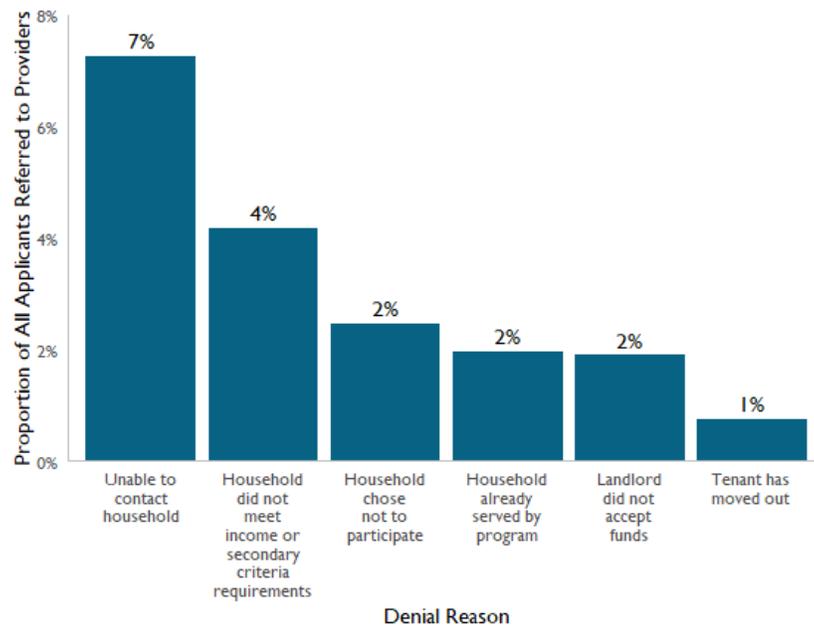
Tenant Random Selection Process. Because the volume of individual tenant applications exceeded the Tenant Program’s available funding, EPRAP randomly selected eligible applicants.

- The proportions of applicants eligible for the selection process and the proportions of applicants selected in the selection process were **nearly identical across all demographics**, including race and ethnicity.

Denial Rates. Providers worked with tenants and landlords to complete applications and process payments. King County DCCHS considered a household’s individual characteristics (e.g., veteran status, disability, race, and ethnicity) and language preferences to assign them to a provider with a focus on their community or needs.

- **77% of all households referred to providers received rental assistance**, and 23% were denied.
- Of those denied, the most common reason was that providers were unable to contact households (Figure 6).
- Only 2% of households were denied because their landlord would not accept the program’s requirements.
- Denial rates varied by program and by provider. The Tenant Program had the highest denial rate (41% of all applicants referred), followed by the Small Landlord Program (30%) and the Large Landlord Program (10%).

FIGURE 7: Denial Reasons
In total, 23% of households referred to providers were denied



Data Notes: Only includes households who were marked by providers as being denied. Some households were not marked as approved or denied and thus were not included here, even though they may have been denied.

Processing Time. It took an average of 4 weeks from when households were referred to a provider to when they received rental assistance (Figure 8), a long enough time that some tenants took out payday loans or credit card debt to pay their rent in the interim. Application processing times improved as the program scaled up, reducing to an average of 3 weeks to receive rental assistance by November and December.

“I did not receive the help until I had already got 3 to 4 different loans and borrowed elsewhere to satisfy my landlord sooner than later.”

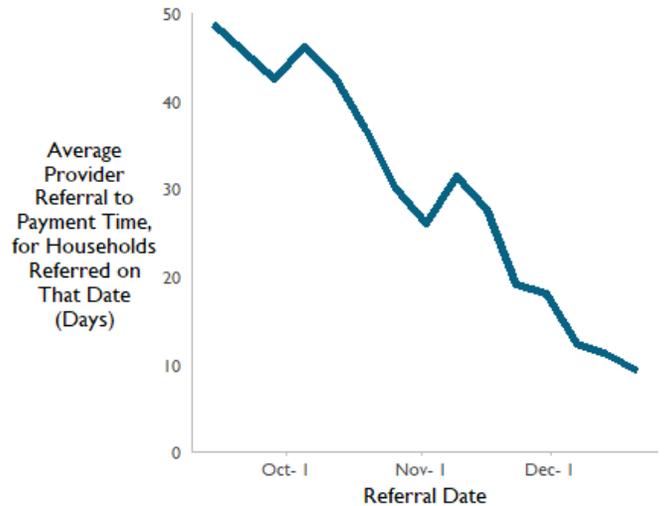
– EPRAP tenant

Customer Feedback. In February 2021, the University of Notre Dame and King County DCHS partnered to survey tenants who expressed interest in the Tenant Program.

- 18% of respondents experienced difficulties with the interest form.
- 26% reported difficulties completing the application through providers.
- Tenants suggested improvements to communication frequency, clarification of eligibility and benefits, decreasing time to receive assistance, and providing more updates about application status.

To improve processing times and improve communication for the 2021 iteration of EPRAP, DCHS is investing in a customized data system that provides regular text and email updates, as well as contracting with a service to write and distribute checks and electronic payments. Additionally, while rental assistance helped many households pay past due rent, they worried about their ability to pay in the future. The 2020 iteration of EPRAP was unable to pay future rent due to federal restrictions on the funds, but **the federal government has revised guidelines to allow future rent payments for the next round of funding.**

FIGURE 8: Provider Referral to Payment Time
Processing times improved as EPRAP progressed



Data Notes: Weeks with less than 30 referrals excluded.

“I am extremely thankful for the help I received from King County. I got very lucky and found employment right around the time I was approved for rental assistance. I had 2 months of unpaid rent that King County covered for me, and I went back to work and have been paying on time ever since.”

– EPRAP tenant

“Overall, I am so grateful for the stress and relief that [EPRAP] provided me for a few months of rent in such a time of need. Thank you is an understatement, it gave me faith in local government as a hurting American and made me want to remain a resident of King County/Seattle.”

– EPRAP tenant

Continuous Quality Improvement and Evaluation

King County is committed to continuous quality improvement to build on the successes of ERPAP and identify areas for improvement. Throughout the implementation of ERPAP, DCHS staff led learning circles with providers to share best practices. In partnership with the University of Notre Dame, the County gathered feedback through a February 2021 survey of approximately 11,000 tenants and continues to study the impact of ERPAP through a rigorous impact evaluation. DCHS participated in a University of Pennsylvania [study](#) of 220 rental assistance programs across the country as well as [case study](#) to share lessons learned as well as learn from peers.

Expanding ERPAP in 2021

According to a survey of tenants who applied to ERPAP, there is still a great need for additional rental assistance. Only 21% of respondents reported they would have been able to move in with friends and family if their lease ended or they had to move out today and only 28% were able to resolve their housing crisis if they were not selected for ERPAP assistance. In addition, there were almost 7,000 households that submitted applications but were not selected in the Tenant Program, many of whom likely still need help. Furthermore, the economic impact from COVID-19 is still ongoing – King County unemployment rates remain higher than pre-pandemic levels (6.3% in January 2021 compared with 2.6% in January 2020⁵).

The second iteration of ERPAP, which will begin in Spring 2021, will build on lessons learned from the first round in addition to preparing to operate without an eviction moratorium in place, with several **enhancements to ERPAP**, including:

- Allowing payment of future rent, which is now permissible under new federal guidelines.
- Adding a program that will allow community-based organizations to serve the clients in their community, with an emphasis on the American Indian/Alaska Native, Asian/Asian-American, and Native Hawaiian/Pacific Islander communities.
- Investing in an improved, streamlined data system for tenant and landlord applications, invoicing, and reporting
- Contracting with a service to write and distribute rental assistance checks and electronic payments quickly.
- Combining programs for small and large landlords with five or more tenants in arrears on rental payments.
- Adding a new requirement that landlords participating in the landlord-based program must agree not to seek to evict tenants for nonpayment or no-cause until after their properties are served.
- Directly contracting with youth-serving agencies to ensure 10% of tenants served are ages 18-25 years old.

Release Notes

Date Finalized: March 19, 2021

King County Department of Community and Human Services Performance Measurement & Evaluation Unit

⁵ Source: Washington Employment Security Department, <https://esd.wa.gov/labormarketinfo/labor-area-summaries>

"I am grateful for the help truly, I just wish that there was more of a cushion set aside, meaning additional help for future months if needed. We came in at the end of the program, as we were able to pay up until then. Having more of a cushion in resources would have helped us as I'm sure many others in our situation. Again truly grateful."

– ERPAP tenant

"King County did great with the rental assistance, but did nothing to prevent me from needing more in the future."

– ERPAP tenant