NLIHC’s HoUSed Campaign for Long-Term Housing Solutions

September 7, 2021
Agenda

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• Paul Kealey, NLIHC

Leveraging Behavioral Science in ERA Distribution
• Jessica Perez & Abby Boshart, Urban Institute

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• Jasmine Rangel & Jacob Haas, Eviction Lab

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• Brendan Cheney & Shakti Robbins-Cubas, NY Housing Conference

ERA Spending Tracking & ERASE Project Updates
• Sarah Gallagher & Emma Foley, NLIHC

Advancing Long Term Solutions: Updates, Resources & Next Steps
• Sarah Saadian, NLIHC

Next Steps
Welcome & Updates

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Leveraging Behavioral Science in ERA Distribution

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Abby Boshart
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How to Leverage Behavioral Science in Emergency Rental Assistance Distribution?

September 7th, 2021

Jessica Perez, Research to Action Lab
Abby Boshart, Metropolitan Housing and Communities Policy Center
Leveraging Behavioral Science in the Public Sector

- **Behavioral Science** is the study of how people make decisions.
- **Behavioral Nudge**: “changing the presentation of choices for people so they’re more likely to choose one option rather than the other”
- Behavioral Science **can help**:
  - Increase engagement in programs and incentives
  - Identify bottlenecks
  - Streamline processes
How can Behavioral Science be applied to Emergency Rental Assistance Distribution?

- Increase ease of application through existing programs
- Expand and strengthen personalized outreach efforts
- Track effectiveness
Building Racial Equity into Emergency Rental Assistance Programs: An Equity Checklist for Program Administrators

- Program Structure
- Outreach and Engagement
- Data Collection and Program Monitoring
For *No-cost* Technical Assistance or questions, please email: ERAP@urban.org
Resources

- Blog - How to Leverage Behavioral Science to Get Emergency Rental Assistance into the Hands of Vulnerable Households Faster
- Checklist - Building Racial Equity into Emergency Rental Assistance Programs: An Equity Checklist for Program Administrators
- Brief - Using Behavioral Science Insights to Inform Programs and Policies
New Updates to the Eviction Tracking System

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Jacob Haas
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11 Months of the CDC Moratorium
September 7, 2021

Jacob Haas
Jasmine Rangel
Princeton University
The CDC moratorium helped prevent roughly 1.55 million eviction filings nationwide

In our data (¼ of renters nationwide, 9/4/2020 – 7/31/2021):

Evictions Filings Observed:
~369,000

Evictions Filings Avoided:
~412,000
Areas with local protections had lower filing rates

Figure 2: City eviction filings compared to their historic average during the CDC moratorium
Eviction Hotspots: NEW Eviction Tracking System Data

• Initial cities:
  • Houston, TX
  • Columbus, OH
  • Philadelphia, PA
  • Phoenix, AZ
  • Dallas, TX
  • Jacksonville, FL
  • Memphis, TN
  • Greenville, SC
  • Cincinnati, OH
  • Indianapolis, IN
  • St. Louis, MO
  • Kansas City, MO
  • Cleveland, OH

• Many more cities to come!

http://evictionlab.org/eviction-tracking/

• Identify eviction filing “hot-spots” in your area – target resources and outreach
780+ filings during the pandemic came from the top 5 buildings in Houston, TX

**Eviction Hotspots**

18.5% of all eviction filings come from the top 100 buildings

Eviction filings aren’t spread evenly across cities: a small number of buildings are responsible for a disproportionate share of eviction cases. This pattern, which existed before the pandemic, has continued in 2020 and 2021. We analyzed eviction records in Houston to determine where the most cases are being filed during the pandemic. This is a list of eviction hot spots—the 10 buildings responsible for the most filings—over the course of the full pandemic and over the last eight weeks. We also display the plaintiff name most often listed with a given building in the court filings.

<table>
<thead>
<tr>
<th>Building Address</th>
<th>Building Name</th>
<th>Filings</th>
</tr>
</thead>
<tbody>
<tr>
<td>1401 REDFORD STREET</td>
<td>THE REDFORD</td>
<td>215 filings</td>
</tr>
<tr>
<td>8727 POINT PARK DR</td>
<td>CIRCLE AT POINT PARK</td>
<td>176 filings</td>
</tr>
<tr>
<td>17030 IMPERIAL VALLEY DR</td>
<td>BISCAYNE AT CITYVIEW</td>
<td>137 filings</td>
</tr>
<tr>
<td>6121 WINSOME LN</td>
<td>WREF OXFORD LP</td>
<td>132 filings</td>
</tr>
<tr>
<td>13250 WESTHEIMER RD</td>
<td>THE MILO ON WESTHEIMER</td>
<td>121 filings</td>
</tr>
</tbody>
</table>
A large portion of eviction filings in each city come from just the top 100 buildings

<table>
<thead>
<tr>
<th>Site</th>
<th>Full Pandemic</th>
<th>Last 8 Weeks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Greenville</td>
<td>47.4%</td>
<td>56.2%</td>
</tr>
<tr>
<td>Memphis</td>
<td>38.4%</td>
<td>39.7%</td>
</tr>
<tr>
<td>Indianapolis</td>
<td>36.9%</td>
<td>41.8%</td>
</tr>
<tr>
<td>Jacksonville</td>
<td>35.4%</td>
<td>45.8%</td>
</tr>
<tr>
<td>Columbus</td>
<td>29.0%</td>
<td>29.2%</td>
</tr>
<tr>
<td>St. Louis</td>
<td>28.6%</td>
<td>36.8%</td>
</tr>
<tr>
<td>Cincinnati</td>
<td>26.8%</td>
<td>31.5%</td>
</tr>
<tr>
<td>Dallas</td>
<td>25.9%</td>
<td>33.3%</td>
</tr>
<tr>
<td>Phoenix</td>
<td>21.1%</td>
<td>26.4%</td>
</tr>
<tr>
<td>Cleveland</td>
<td>19.1%</td>
<td>29.2%</td>
</tr>
<tr>
<td>Houston</td>
<td>18.5%</td>
<td>25.4%</td>
</tr>
<tr>
<td>Philadelphia</td>
<td>16.7%</td>
<td>21.3%</td>
</tr>
</tbody>
</table>
Case: Tampa, FL

Historical Eviction Filing Rates

Eviction Filing Rates during CDC Moratorium
UPDATED: Black renters continued to be filed against for eviction at disproportionately high rates

Figure 4: Share of renters, defendants pre-pandemic, and defendants during the CDC moratorium, by race/ethnicity in the United States

- **Orange bars** represent the **SHARE OF RENTERS**.
- **Blue bars** represent the **SHARE OF DEFENDANTS PRE-PANDEMIC**.
- **Green bars** represent the **SHARE OF DEFENDANTS DURING CDC MORATORIUM**.

For each race/ethnicity group (Asian, Black, Latinx, White), the bars illustrate the percentage distribution of renters and defendants before and during the CDC moratorium.
What’s Next?

• Path 1: Emergency measures prevent excess filings
• Path 2: Spike back to pre-pandemic crisis levels
• Path 3: Eviction filings worsen compared to “normal” rates

Policy tools to reduce eviction:
• Easy to access rental assistance
• Eviction moratoria
• Eviction diversion
• Target top-evicting landlords
Jacob Haas, Jasmine Rangel, Emily Lemmerman, Joe Fish, and Peter Hepburn
Princeton University Eviction Lab

https://evictionlab.org/eleven-months-cdc/

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The Eviction Lab is funded by the Russell Sage, JPB, and Gates Foundations, C3.ai Digital Transformation Institute, the Pew Charitable Trusts, and the Chan Zuckerberg Initiative
Field Updates

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ERA Spending Tracking & ERASE Project Updates

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Emergency Rental Assistance and ERASE

Updates on tracking and resources

September 7, 2021

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Emma Foley (she/her)
Research Analyst
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Treasury ERA Data Highlights

- Data released August 25th, available on the Treasury ERA webpage
- $1.68 billion spent in July
- $5.16 billion spent as of July 31st, including administrative and housing stability costs
- By June 30th, 2,260,341 households had applied for ERA, but by the end of July, only 44% had received assistance.
Treasury ERA Data Highlights

State Programs

• As of July 31st, 16 states had spent less than 5% of their funding
• Together, states spent approximately 16% of their allocation as of July 31st

Local Programs

• As of July 31st, nearly 50 localities had spent less than 5% of their funding
• Together, localities spent approximately 33% of their allocation as of July 31st
NLIHC Spending Tracking

Spending Tracker (ERA1)

29.9%  

Total funding amount: $25.00 billion

Amount approved or paid to households: $7.48 billion

NLIHC tracks 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 (1) U.S. Department of the Treasury’s Emergency Rental Assistance Program Monthly Compliance Report and Quarterly Reports, (2) publicly available data from program dashboards, (3) data from communications with program administrators and advocates, and (4) news articles. Data is not yet available for ERA programs run by the Department of Hawaiian Home Lands, Tribes and Tribally Designated Housing Entities, so the tracker does not include spending data from these grantees. This data will be added as it becomes available.

Additional data points and disaggregated spending and other data from state and local programs with ERA dashboards can be found here (see State spending rates in the third tab).

nlihc.org/era-dashboard
### NLIHC Spending Tracking

<table>
<thead>
<tr>
<th>Entity</th>
<th>Amount Approved or Paid to Households (ERA1)</th>
<th>Total ERA1 Funding Amount</th>
<th>% ERA1 Approved or Paid to Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>ALL</td>
<td>$7,480,228,968</td>
<td>$25,000,000,000</td>
<td>29.92%</td>
</tr>
<tr>
<td>STATE</td>
<td>$5,445,517,599</td>
<td>$18,363,466,728</td>
<td>29.65%</td>
</tr>
<tr>
<td>LOCAL</td>
<td>$1,958,217,980</td>
<td>$5,463,696,044</td>
<td>35.84%</td>
</tr>
<tr>
<td>TERRITORY</td>
<td>$4,388,093</td>
<td>$400,000,000</td>
<td>1.10%</td>
</tr>
<tr>
<td>TRIBAL GOVERNMENTS</td>
<td>$72,105,296</td>
<td>$560,834,564</td>
<td>12.86%</td>
</tr>
<tr>
<td>ENTITY</td>
<td>$0</td>
<td>$2,400,000</td>
<td>0.00%</td>
</tr>
</tbody>
</table>
Promising Progress

State Spending by Month (in millions)

**New York**
- January - March: $0
- April: $0
- May: $0
- June: $0
- July: $3
- August: $298

**California**
- January - March: $0
- April: $0
- May: $30
- June: $74
- July: $186
- August: $135
Promising Progress

State Spending by Month (in millions)

**South Carolina**
- January - March: $0
- April: $0
- May: $0
- June: $0
- July: $2
- August: $17

**Connecticut**
- January - March: $0
- April: $1
- May: $5
- June: $17
- July: $23
- August: $30
New Resource! ERA Spending Data

• Link: https://bit.ly/3CyuaBS

• Data Available:
  • ERA spending totals
  • Program-level data for programs with public dashboards
  • Program-level data for state ERA programs

• Data Sources:
  • U.S. Department of the Treasury ERA Reports
  • Publicly available data from program dashboards
  • Data from communications with program administrators and advocates
  • News articles
Know of ERA dashboards not listed in the database?

Email research@nlihc.org and we will add it to the list!
# Key Themes in Low/High-Spend Programs

<table>
<thead>
<tr>
<th>Low Spending Programs</th>
<th>High Spending Programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Limited staff capacity and technological infrastructure</td>
<td>Significant investment to staff up and adopt new/improved technological infrastructure</td>
</tr>
<tr>
<td>Poor marketing/outreach</td>
<td>Engage community-based organizations for outreach and navigation</td>
</tr>
<tr>
<td>One way to apply (online only)</td>
<td>Multiple ways to apply</td>
</tr>
<tr>
<td>Burdensome documentation requirements with high application incompletion rates (40% - 50%)</td>
<td>Simple application with limited documentation; adopt self-attestation, fact-specific proxy and categorical eligibility</td>
</tr>
<tr>
<td>Lack of Landlord Buy In (w/ no DTA option)</td>
<td>Landlord engagement w/ DTA option</td>
</tr>
</tbody>
</table>

Several low-spend programs had late openings or slow ramp up. Several jurisdictions with high-spend programs also instated tenant protections to promote the distribution of ERA.
Advancing Long Term Housing Solutions: Updates & Next Steps

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Next Steps

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Resources

NLIHC’s HoUSed Campaign (nlihc.org/housed): Campaign Updates