



NLIHC's HoUSed Campaign for  
Long-Term Housing Solutions

December 20, 2021



# Agenda



## **Welcome & Updates**

- Renee Willis, NLIHC

## **“Build Back Better Act” Updates and Next Steps**

- Diane Yentel, NLIHC

## **Eviction Filings After the End of the CDC Moratorium**

- Peter Hepburn, Eviction Lab

## **ERASE Project: New Report on ERA Programs’ Features & Spending Performance**

- Vincent Reina, Housing Initiative at Penn, & Rebecca Yae, NLIHC

## **ERASE Project: Program Spotlight**

- Sarah Brune, Nebraska Housing Developers Association

## **Field Updates**

- Danny Fugate, Homeless & Housing Coalition of Kentucky
- Ryan Dominguez, Citizens’ Housing & Planning Association
- Brian Koziol, Virginia Housing Alliance

## **Next Steps**



# Welcome & Updates

**Renee Willis**

*Senior Vice President for Racial Equity,  
Diversity & Inclusion*

National Low Income Housing Coalition

[rwillis@nlihc.org](mailto:rwillis@nlihc.org)



# "Build Back Better Act" Updates & Next Steps

**Diane Yentel**

*President & CEO*

National Low Income Housing Coalition

[dyentel@nlihc.org](mailto:dyentel@nlihc.org)



# Eviction Filings After the End of the CDC Moratorium

**Peter Hepburn**

*Assistant Professor of Sociology*

Rutgers University-Newark

*Statistician & Quantitative Analyst*

Eviction Lab

[peter.hepburn@rutgers.edu](mailto:peter.hepburn@rutgers.edu)



# Eviction Filing Trends post-CDC Moratorium

December 20, 2021

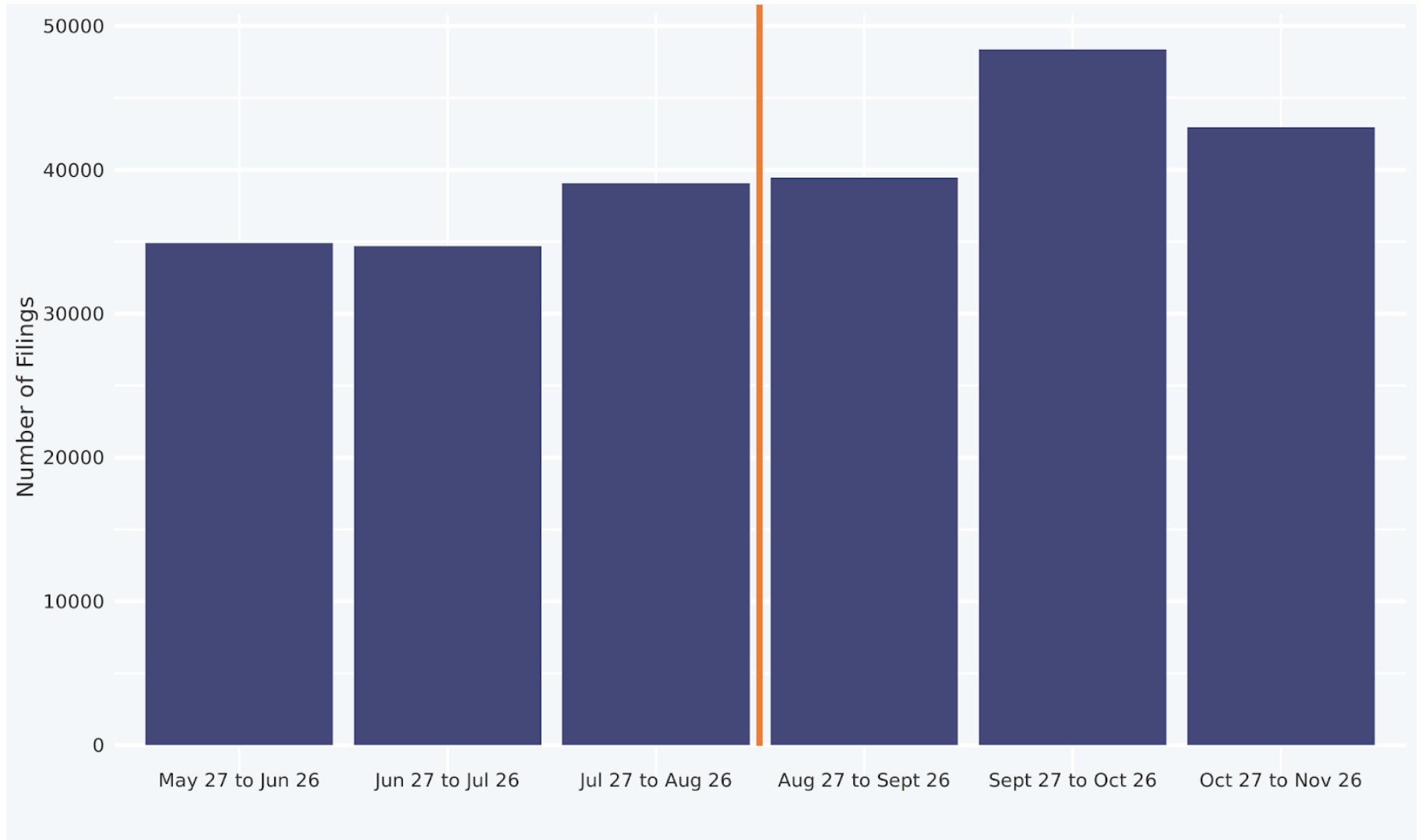
Peter Hepburn

Rutgers University-Newark



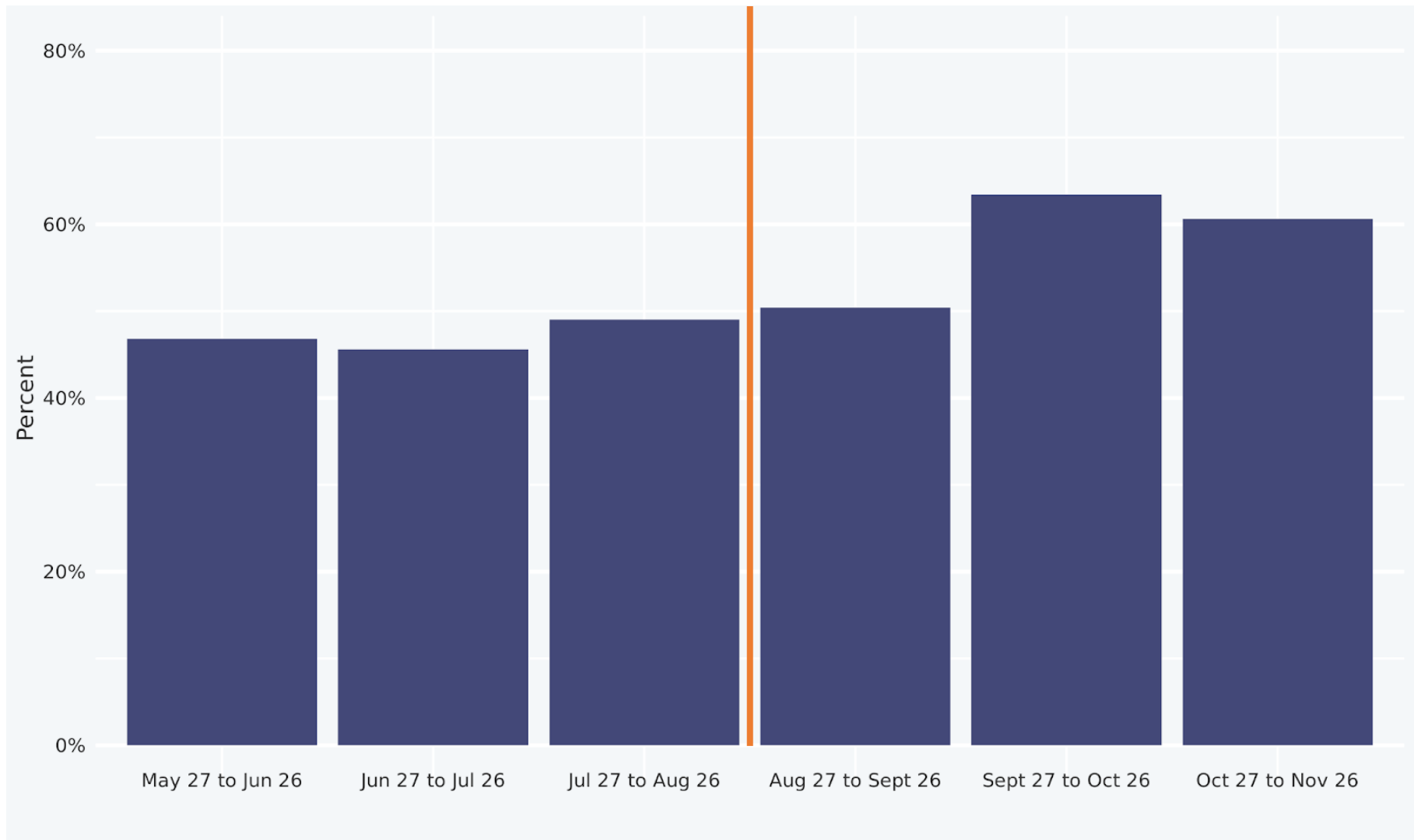


# Eviction case counts rose post-CDC





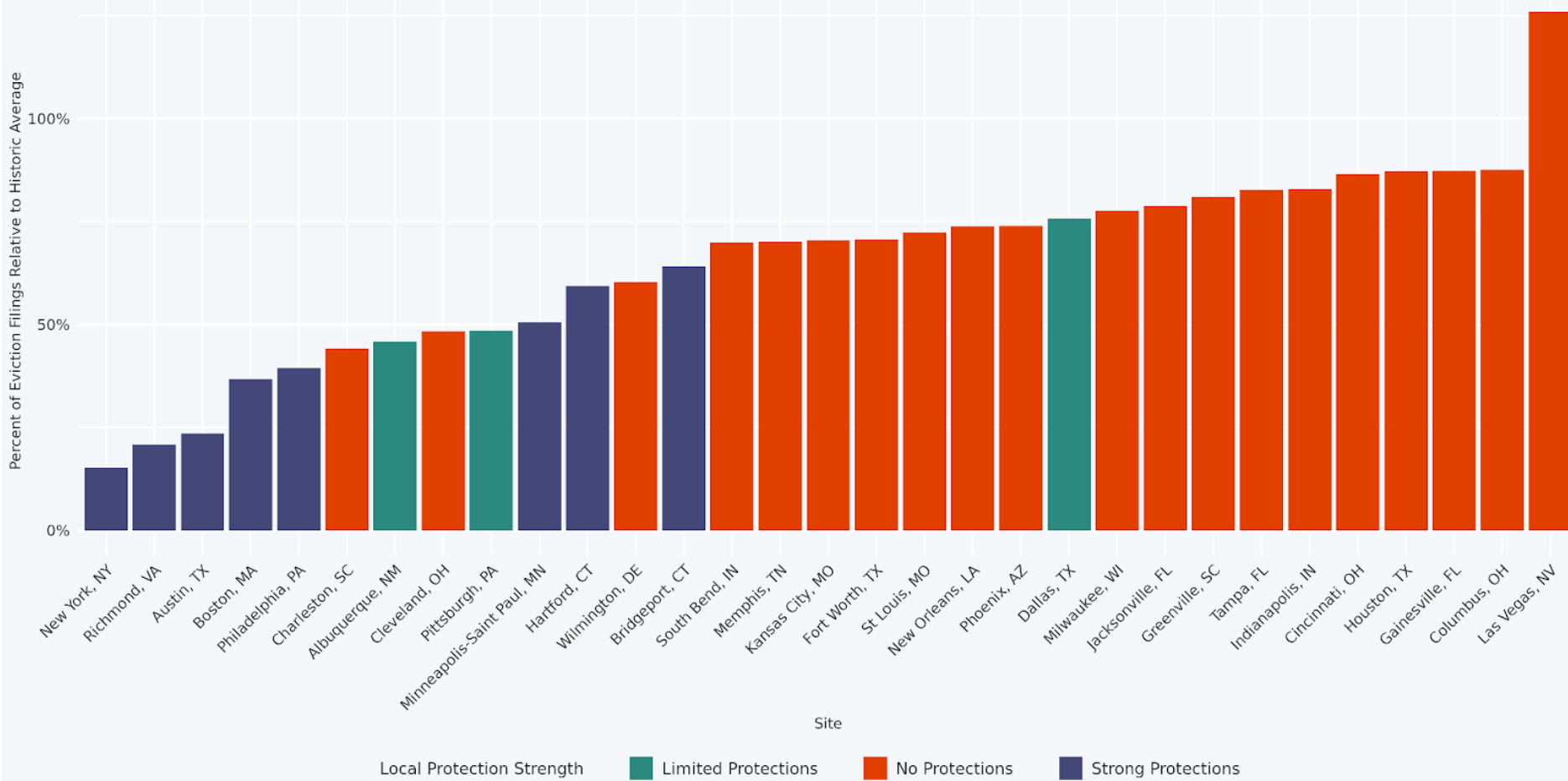
# Filings increased post-CDC





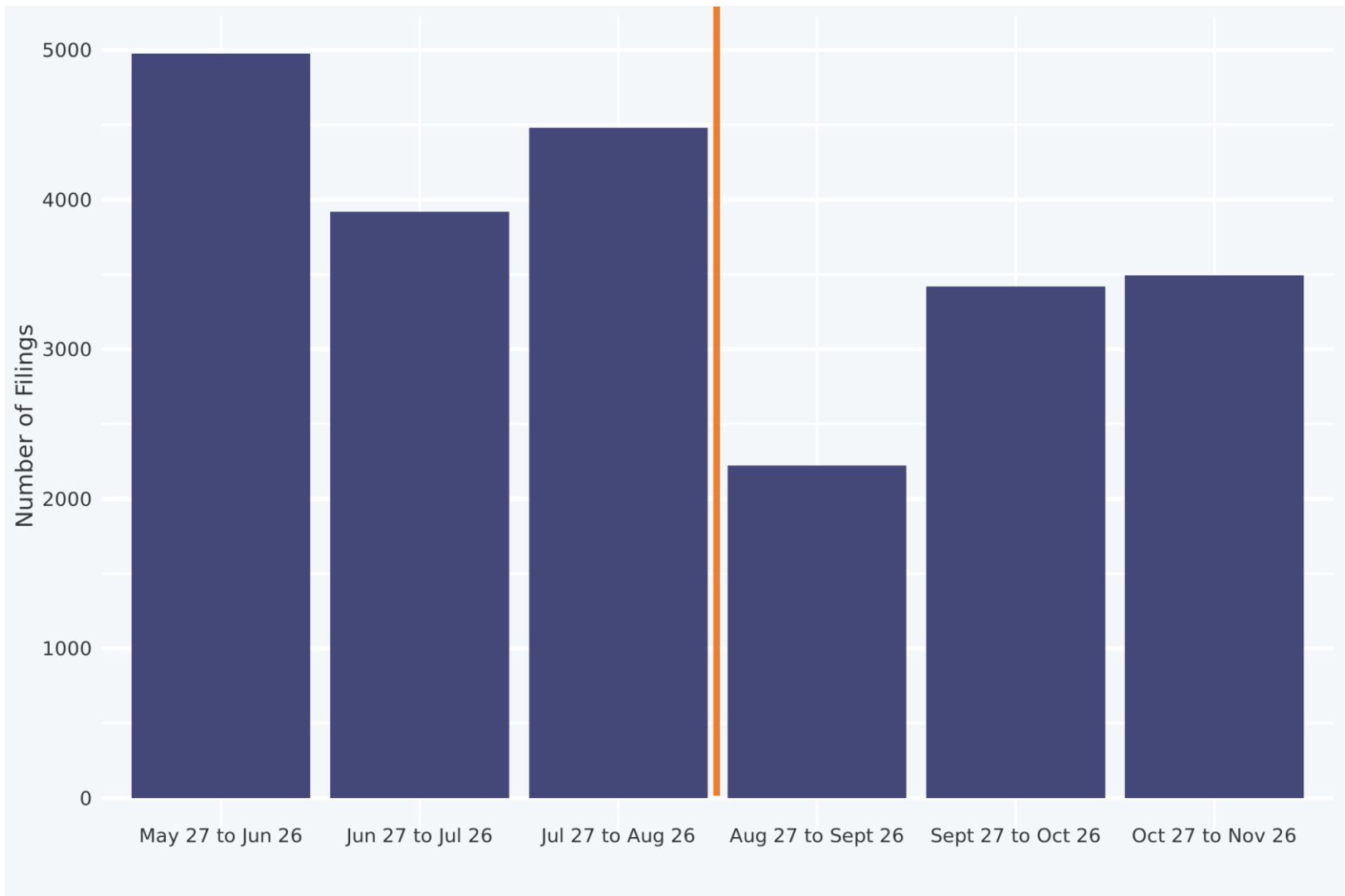
# Filings post-CDC across jurisdictions

Total Site Eviction Filings After the End of the CDC Moratorium



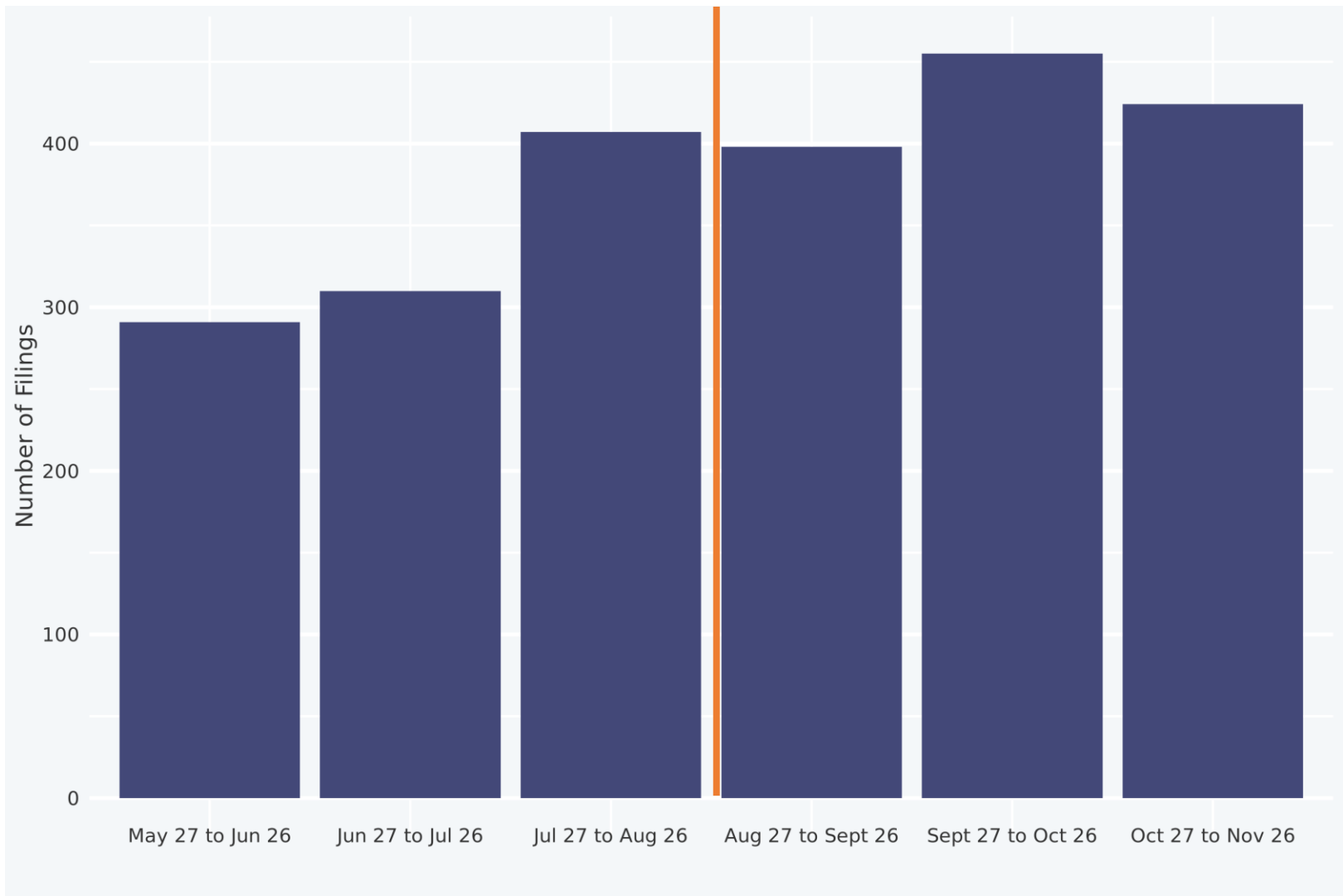


# NYC: pre- and post-CDC



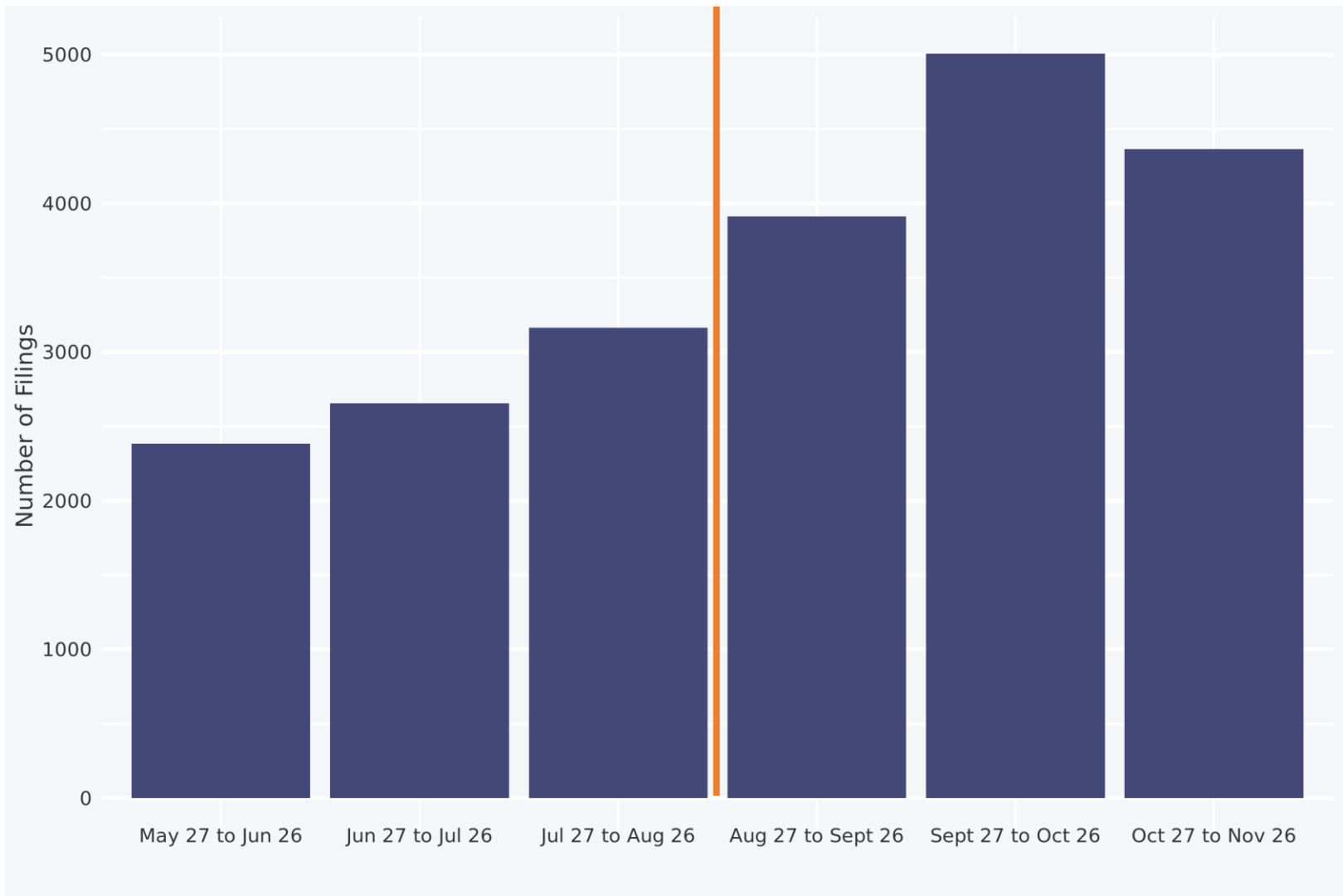


# Cleveland: pre- and post-CDC





# Houston: pre- and post-CDC





# Preliminary Analysis: Eviction Filing Trends After the CDC Moratorium Expiration



Jacob Haas, Jasmine Rangel, Juan Pablo Garnham,  
and Peter Hepburn  
Princeton University



<https://evictionlab.org/updates/research/eviction-filing-trends-after-cdc-moratorium/>



Jacob Haas, Jasmine Rangel, and Juan Pablo Garnham  
Princeton University Eviction Lab

[peter.hepburn@rutgers.edu](mailto:peter.hepburn@rutgers.edu)



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



# ERASE Project: New Report on ERA Programs' Features & Spending Performance

**Vincent Reina**

*Faculty Director, Housing Initiative at Penn*

University of Pennsylvania

[vreina@design.upenn.edu](mailto:vreina@design.upenn.edu)

**Rebecca Yae**

*Senior Research Analyst*

National Low Income Housing Coalition

[ryae@nlihc.org](mailto:ryae@nlihc.org)



# Treasury ERA: Examining Program-Design Features and Spending Outcomes

Rebecca Yae

*Senior Research Analyst*

[ryae@nlihc.org](mailto:ryae@nlihc.org)

National Low Income Housing Coalition

Vincent Reina

*Faculty Director*

[vreina@design.upenn.edu](mailto:vreina@design.upenn.edu)

Housing Initiative at Penn



# New Report!



Research Brief | December 2021

## Treasury Emergency Rental Assistance Programs in 2021: Preliminary Analysis of Program Features and Spending Performance

Housing Initiative at Penn

National Low Income Housing Coalition

Claudina Aiken  
Isabel Hamer  
Vincent Reina

Andrew Auerand  
Rebecca Yac

### I. Introduction

Congress appropriated a historic \$46.55 billion for emergency rental assistance to protect the housing stability of tenants struggling to pay their rent. An initial \$25 billion, known as ERA1, was included in the Consolidated Appropriations Act of 2021, creating the U.S. Department of the Treasury's Emergency Rental Assistance (ERA) program. Congress appropriated an additional \$21.55 billion, known as ERA2, for the Treasury ERA program in the American Rescue Plan Act.

Prior to these appropriations, many jurisdictions created or expanded emergency rental assistance programs in immediate response to the COVID-19 pandemic using a variety of federal and local funding streams, including funds provided through the CARES Act<sup>1</sup>, state and local funds, and philanthropic contributions. By mid-October 2020, for example,

333 unique state and local jurisdictions had launched 438 rental assistance programs accounting for at least \$3.9 billion.<sup>2</sup>

Our prior research on these earlier programs indicates that more flexible funding streams and less restrictive program characteristics were associated with better program performance.<sup>3</sup> Jurisdictions that used the most flexible source of CARES Act funds served more households than administrators initially expected, while those that used more restrictive funds with greater documentation requirements served fewer. Programs with more application requirements, especially those requiring documentation of COVID-related income losses, were also more likely to report incomplete applications as a challenge. Programs that partnered with non-profit to administer rental assistance were

<sup>1</sup> The CARES Act was enacted by Congress in March 2020 and states and local jurisdictions will receive the portion of the COVID-19 pandemic relief funds allocated to them.

<sup>2</sup> Research Brief, "The Effectiveness of Emergency Rental Assistance Programs in Response to COVID-19," National Low Income Housing Coalition, October 2020 (<https://nlihc.org/sites/default/files/Emergency-Rental-Assistance-Report-2020.pdf>).

<sup>3</sup> Most Recent, "COVID-19 Emergency Rental Assistance: Analysis of a National Survey of Programs," Housing Initiative at Penn, NLIHC Partner, National Low Income Housing Coalition, Research Brief, January 2021 ([https://nlihc.org/sites/default/files/ERP\\_NLIHC\\_Penn\\_Brief\\_Final.pdf](https://nlihc.org/sites/default/files/ERP_NLIHC_Penn_Brief_Final.pdf)).

THE HOUSING  
INITIATIVE at Penn



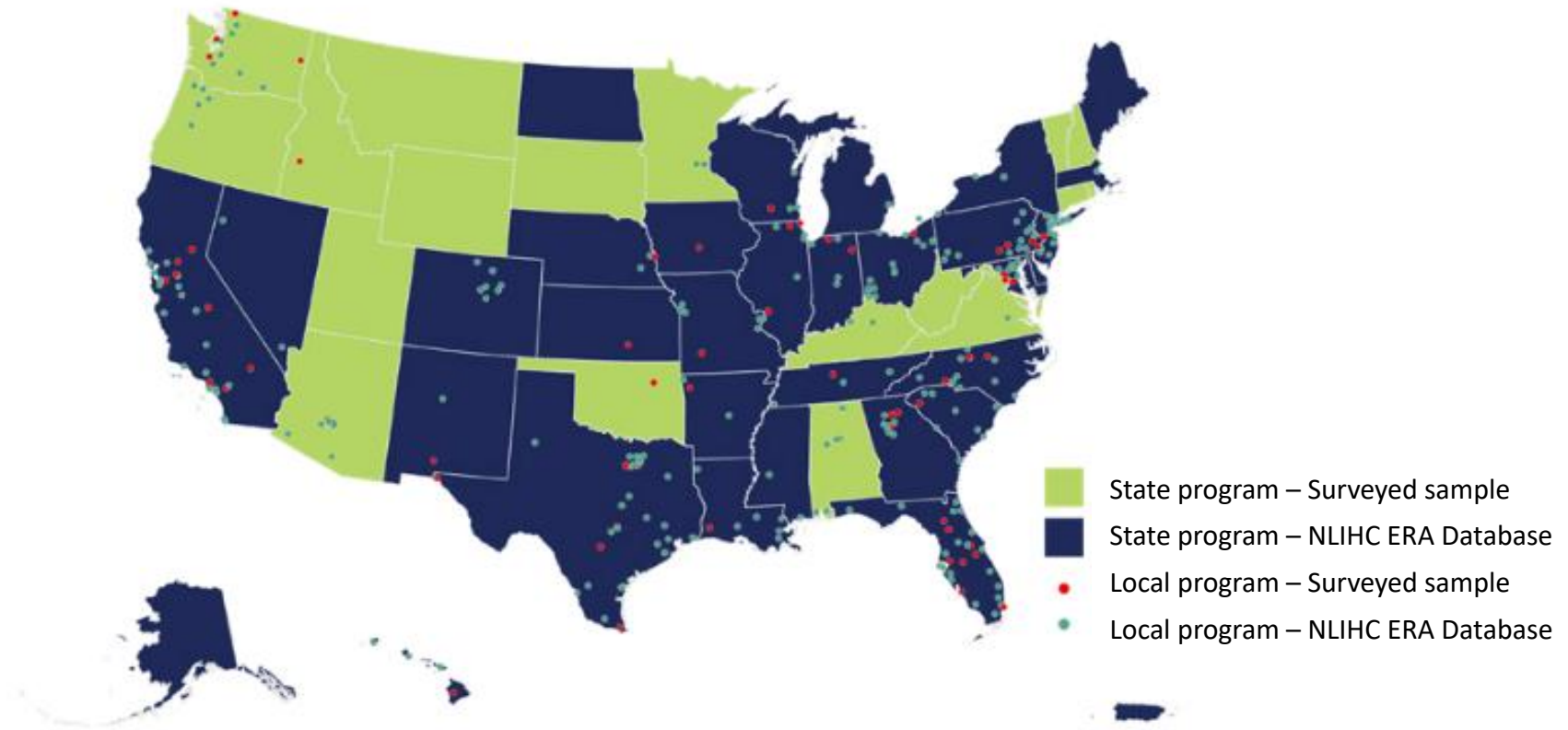
<https://bit.ly/3E1CpWE>

- How much do programs with certain key features, like self-attestation, spend compared to those without?
- How much do programs that adopt certain key features over the summer ramp up their spending compared to those that consistently had or never adopted them?



# Sources of Data

Surveyed Treasury ERA Programs, April 2021



[\*Treasury Emergency Rental Assistance Programs in 2021: Preliminary Analysis of Program Features and Spending Performance\*](#)



# Key Features of Interest



- Self-attestation, income self-attestation, COVID-hardship self-attestation, and both income self-attestation and COVID-hardship self-attestation
- Categorical eligibility and fact-specific proxy
- Direct-to-tenant assistance
- Nonprofit partnership and program experience (surveyed programs only)



# Key Outcome Metrics



## **Applicant Uptake (surveyed programs only)**

- How many applicants have programs received compared to expectations? How many households have programs served compared to expectations?

## **Spending Outcomes**

- How much have programs spent? How much did programs ramp up by?
  - Share of ERA1 allocation spent by July 31 (surveyed programs) and by Sept. 30 (NLIHC database)
  - Share of ERA1 allocation spent between June 30 and September 30



# Key Findings



1. Programs providing applicants greater flexibility in meeting documentation requirements spent more
2. Evidence around the effect of direct-to-tenant assistance on spending is mixed
3. Aspects of program implementation like nonprofit partnership and program experience are also important factors in outcomes



# 1. Greater Flexibility



- Programs with categorical eligibility or fact-specific proxy spent a higher share of their allocation by September 30, 2021, on average, than programs without these features
  - Categorical eligibility: 46.8% vs. 42.5%
  - Fact-specific proxy: 44.2% versus 43.7%
- Programs with self-attestation had generally higher average spending than those without, in both programs in the database and the surveyed sample
  - Programs with self-attestation for at least one eligibility criterion, for example, spent on average 45.7% of their allocation by the end of September 30, 2021 compared to 41.8% of programs without self-attestation. These trends were consistent across all program sizes.



# 1. Greater Flexibility

- Programs adopting any type of self-attestation during the summer spent, on average, a greater share of their allocation during the summer, compared to programs that consistently had self-attestation or never adopted it
  - Programs that adopted self-attestation for at least one eligibility criterion during the summer spent, on average, a greater share of their allocation during the summer than programs that never adopted self-attestation (34% to 25%).
- Programs that adopted any type of self-attestation over the summer were more likely to have had above average spending between June and September and were also more likely to be in the top quartile of spending during those months.
  - 70.6% of programs that adopted self-attestation for both income and COVID hardship over the summer had above average spending (compared to 48.5% of programs that consistently had both forms of self-attestation and 47.7% that had neither)



## 2. Direct-to-Tenant Assistance



- Surveyed programs that provided direct-to-tenant assistance when the landlord refused to participate or was non-responsive spent, on average, a greater share of their allocation by July 31, 2021 than those that did not (33% vs. 28%).
- Patterns among programs in the NLIHC database were less clear.



# 3. Program Implementation



- Surveyed programs that underwent more iterations appear to have better uptake and spending.
- Having a rental assistance program before the COVID-19 pandemic and nonprofit partnership also appeared to have better spending.



# Thank you!

Rebecca Yae

*Senior Research Analyst*

[ryae@nlihc.org](mailto:ryae@nlihc.org)

National Low Income Housing Coalition

Vincent Reina

*Faculty Director*

[vreina@design.upenn.edu](mailto:vreina@design.upenn.edu)

Housing Initiative at Penn



# ERASE Project: Program Spotlight

**Sarah Brune**

*Survey Project Manager*

Nebraska Housing Developers  
Association

[sarah@b-strategies.com](mailto:sarah@b-strategies.com)



# 2021 Rental Housing Survey

Understanding the financial impact of the  
COVID-19 pandemic and federal assistance  
programs on Nebraska renters.





# Survey Data Collection

- We surveyed 252 renters over the course of six months
- 40+ data points were collected from each survey respondent
- All participants were compensated with a \$25 giftcard
- Survey participants were found from online ads, phone outreach, and partnerships with affordable housing agencies across the state

## **PARTICIPANT ACQUISITION:**

- Survey callers contacted those who had previously reached out for rental assistance
- Online surveys were distributed with multi-factor authentication
- Digital advertising brought participants in from facebook
- Direct service agencies and affordable housing organizations across the state sent the survey information to their clients

## **SURVEY GOALS:**

- Understanding financial impacts of the COVID-19 recession and shutdowns on low and moderate-income Nebraska renters
- Improving rental assistance delivery methods by understanding who received aid, who didn't, and why
- Collecting information on how rental assistance funds impacted Nebraska renters' financial situation, mental health, and household activities



# Data Insights

## TOTAL RESPONDENTS:



The average respondent household had 2 adults and one child



The average respondents' rent was \$752 per month

**22%** received information on eviction from their landlord within the past year (during an eviction moratorium)

**45%** sought alternative income streams

**40%** visited a food pantry within the past year

**31%** received unemployment assistance in the past year



33% did not hear about rental assistance at all



41% thought they wouldn't qualify for rental assistance



The average household reported one person employed



28% skipped bills but did not receive rental assistance  
*Most commonly skipped bills were utilities, medical bills and car payments*



48% of respondents applied for rental assistance



37% of total survey respondents reported receiving rental assistance



## RENTAL ASSISTANCE RECIPIENTS

37% of respondents reported  
receiving rental assistance funds

**65%** skipped a bill within  
the past month

**59%** paid rent in full and on  
time last month

**24%** could continue their  
job from home during  
the pandemic

**84%** said that receiving rental  
assistance helped calm  
their anxieties

## NON RECIPIENTS

63% of respondents identified as low or  
moderate-income, but did not receive  
rental assistance funds

**44%** skipped a bill within  
the past month

**75%** paid rent in full and on  
time last month

**33%** could continue their  
job from home during  
the pandemic

**43%** have credit card debt

**43%** sought new or additional  
streams of income within  
the past year

**37%** visited a food pantry  
within the past year





### HOW HAS THE PANDEMIC NEGATIVELY IMPACTED YOUR HOUSEHOLD?



### HOW HAS THE PANDEMIC NEGATIVELY IMPACTED YOUR EXPENSES?





## Rental Assistance Delivery

There were mixed comments on the ease of accessing rental assistance programs. Some applicants felt like the process was easy, while others reported long wait times and paperwork requirements. Overall, most respondents who received rental assistance spoke positively of their experience with the individual organization assisting them.

*I applied through a church. I struggled at first because they needed an eviction notice, and if you don't call them right on the 1st, they will run out of money immediately.*

*The process was fairly easy.*

*I haven't been able to find anyone that will help without an eviction notice.*

*This week, after getting rental assistance, is the first time I have felt any relief and felt like, we're getting there. The process was easy for me because I've worked in rental assistance before so I knew what to do. But I think there's a lot of accessibility issues for people that don't have that experience....*





**NEBRASKA**  
*Housing Developers*  
**ASSOCIATION**

### **Contact Us**

3883 Normal Blvd, Suite 102

Lincoln, NE 68506

Phone 402.435.0315

Fax 402.435.0331

[www.housingdevelopers.org](http://www.housingdevelopers.org)



# Field Updates

**Danny Fugate**

*Leasing Navigator*

Homeless & Housing Coalition of Kentucky

[dfugate@hhck.org](mailto:dfugate@hhck.org)



# Field Updates

**Ryan Dominguez**

*Policy Analyst*

Citizens' Housing & Planning Association

[rdominguez@chapa.org](mailto:rdominguez@chapa.org)



# Field Updates

**Brian Koziol**

*Executive Director*

Virginia Housing Alliance

[brian@vahousingalliance.org](mailto:brian@vahousingalliance.org)



# Next Steps

**Renee Willis**

*Senior Vice President for Racial Equity,  
Diversity & Inclusion*

National Low Income Housing Coalition

[rwillis@nlihc.org](mailto:rwillis@nlihc.org)



## Resources

NLIHC's HoUSed Campaign  
([nlihc.org/housed](http://nlihc.org/housed)): Campaign  
Updates