

# HOPE POLICY INSTITUTE AND MISSISSIPPI NAACP

## COHORT CASE STUDY

### Ensuring Rural Renters Have Access to Emergency Rental Assistance and Tenant Protections



**Coalition Partners:** Immigrant Alliance for Justice and Equity, the Mississippi Chapter of the National Association of Social Workers, Mississippi Center for Justice, the Mississippi Tenant Emergency Support & Power Building Hotline, the Southern Rural Black Women’s Initiative, Enterprise Community Partners, and the University of Mississippi School of Law Civil Legal Clinic

#### Background

The COVID-19 pandemic threatened to bring about widespread housing instability in the southern U.S. By February 2021, [nearly one in three renters living in the deep South](#) – Alabama, Mississippi, Tennessee, Arkansas, and Louisiana – reported having little to no confidence that they could pay rent. Meanwhile, landlords were continuing to evict tenants despite a federal moratorium on evictions. Assistance through the State of Mississippi Emergency Rental Assistance (ERA) program was initially not accessible to the most vulnerable renters because application processing times were so slow and applications were only available digitally, with very few opportunities for face-to-face application assistance. These barriers resulted in the exclusion of many Mississippi residents from the process. According to [BroadbandSearch.net](#), 41% of Mississippians have no internet connectivity – the highest rate in the country. Community organizing was needed to ensure rural tenants and tenants with the greatest needs were able to learn about, apply for, and receive emergency rental assistance.

In addition to inequitable ERA application processes, Mississippi renters faced laws that allowed same-day evictions and enabled landlords to take possession of tenants’ belongings.

Moreover, the state had only a limited eviction defense infrastructure in place, with no statewide capacity for eviction defense, which caused legal services entities to be quickly overwhelmed.

#### Intervention

Hope Policy Institute and the Mississippi NAACP served as co-conveners of the Mississippi ERASE coalition, a group of partners engaged in advocating for those Mississippians most in need of rental assistance. Coalition partners included the Immigrant Alliance for Justice and Equity, the Mississippi Chapter of the National Association of Social Workers, Mississippi Center for Justice, the Mississippi Tenant Emergency Support & Power Building Hotline, the Southern Rural Black Women’s Initiative, Enterprise Community Partners, and the University of Mississippi School of Law’s Civil Legal Clinic. The goals of the coalition were to accelerate the state ERA program’s use of funding, enable adoption of eviction prevention and diversion measures through policy reforms and judicial partnerships, and encourage transparency by tracking program data to ensure funds were disbursed to those persons most in need.

To accelerate use of ERA funding, coalition partners held 15 rental assistance clinics in some of the most

economically distressed communities in Mississippi, including the Delta region. Events were organized by local leaders and held in community centers, churches, schools, and apartment complexes. At the events, coalition members assisted tenants with applications and answered questions about rental assistance. Mississippi ERASE coalition members also cultivated several earned media opportunities to expand program reach. Through these events, coalition members gained a better understanding of the challenges renters faced, which they were able to convey to program administrators when they met with them to advocate for changes to the application and online portal processes.

As a result of the Mississippi ERASE coalition's efforts, several changes were made to the state's ERA program, including (1) hiring a marketing firm and contracting with community organizations to provide application assistance and outreach, which improved program visibility; (2) hosting face-to-face application clinics to help tenants apply to the program, which increased program equity; (3) eliminating the requirement that applicants have an email address, which reduced tenant and administrative burden; (4) creating a paper-based application, which improved accessibility; and (5) reducing barriers to the paper and online applications, which resulted in a quicker process and a decline in the number of incomplete applications.

### Advancing Eviction Prevention and Diversion

To enable the adoption of eviction prevention and diversion measures, the Mississippi ERASE coalition regularly convened a network of organizations and volunteers to pursue strategies that would reduce evictions in the state, such as informing judges about rental assistance and asking them to urge tenants facing eviction proceedings to apply; hosting eviction defense training events for volunteer lawyers; staffing a statewide eviction hotline; representing tenants during eviction proceedings; and pursuing legal action to repeal regressive landlord tenant laws.

Throughout the grant period, the Mississippi ERASE coalition monitored and shared program data with relevant stakeholders. These data were drawn from U.S. Department of the Treasury reports, Hinds County Docket eviction proceedings, and the U.S. Census Pulse Survey. Approximately halfway through the grant period, the state program began publishing a data dashboard that was updated monthly with selected data measures.

Following legal action by the University of Mississippi School of Law's Civil Legal Clinic, the State of Mississippi updated its regressive landlord-tenant law. U.S. District Judge Michael P. Mills wrote in an order issued on November 30, 2021 that the state's previous eviction law was "unpredictable and absurd" and that it went further than laws in any other state in violating residents' right to due process. A new law, "S.B. 2461," was passed by the Mississippi legislature in 2022 and



Rental Assistance Clinic in Starkville



Rental Assistance Clinic in Port Gibson

gave tenants seven days to gather belongings and vacate their home after an eviction notice. (The previous law had allowed landlords to immediately seize and dispose of a delinquent occupant's personal property.)

### Future Focus

Members of the Mississippi ERASE coalition are continuing to pursue eviction prevention efforts: the Mississippi Center for Justice is still operating the statewide eviction crisis line, Central Mississippi Legal Services continues to offer legal resources, and student interns from the NASW-Mississippi Chapter continue to screen cases from court proceedings and phone calls from people seeking assistance. The coalition is exploring funding options, such as grants, to sustain the work over the long term. If long-term financial resources cannot be obtained, the coalition will be forced to rely on limited existing community-based organizations to sustain its work assisting tenants with their evictions.

"The most important thing now is not only that this money is continued to be spent in a positive way, making sure that households receive this rental

assistance, but also that there is an opportunity to take this work around affordable housing even further with these federal relief funds," said Matthew Campbell, a field organizer with the NAACP.

### Tenant Story

One week after the coalition held its ERA Assistance clinic in Yazoo City, where many tenants were receiving high utility bills from the local utility provider, HOPE Policy Institute and NASW-MS worked to connect the ERA program administrator, Mississippi Home Corporation, with the local utility provider, which was previously unaware of ERA. The goal was to ensure the utility provider's participation in ERA before people's bills became due. Several weeks after the clinic was held, NASW-MS received a call from a tenant who had attended the clinic because his electricity had been cut off. Because his name was on NASW-MS's clinic sign-in sheet, the organization was able to flag the problem and successfully advocate for the local provider to turn the lights back on at the tenant's apartment while the tenant waited for payment from MS Home Corporation.

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### End Rental Arrears to Stop Evictions (ERASE) 2021 – 2022 Cohort

[NLIHC's End Rental Arrears to Stop Evictions \(ERASE\) 2021-2022 Cohort](#) was a group of 38 state and local nonprofit partners that conducted on-the-ground partnership development, capacity building, outreach and education, policy reform, and systems change work to ensure that emergency rental assistance (ERA) funds reached renters and small landlords with the greatest need for assistance - especially Black and Indigenous people and people of color, and other marginalized people and communities - and to build support for long-term housing solutions.