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BEYOND HOUSING STABILITY

*UNDERSTANDING TENANT AND LANDLORD
EXPERIENCES AND THE IMPACT OF
EMERGENCY RENTAL ASSISTANCE*

A JOINT REPORT



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BEYOND HOUSING STABILITY

UNDERSTANDING TENANT AND LANDLORD EXPERIENCES AND THE IMPACT OF EMERGENCY RENTAL ASSISTANCE

EXECUTIVE SUMMARY

The COVID-19 pandemic and its economic impact caused millions of people to fall behind on their rent, placing them at risk of eviction and increased exposure to a life-threatening virus. More than 8 million renter households - the great majority of them low-income and disproportionately people of color - were behind on their rent by the end of 2020.¹ In response, the federal government created the Emergency Rental Assistance (ERA) Program, a temporary initiative administered by the U.S. Department of the Treasury (Treasury) and designed to help low-income renters address rent and utility arrears, and appropriated an unprecedented \$46.55 billion in funding. With guidance from Treasury, state and local governments designed and scaled up systems to distribute aid to renters and landlords - a significant undertaking during a global pandemic. As of December 2022, more than 10.7 million ERA payments had been made to households across the country.

The fundamental goal of ERA was to keep people housed. In pursuit of this goal, site-level program administrators were given significant control over how they structured their programs, from outreach to application processing to payment. In setting up their programs, administrators were influenced by their prior experiences with other emergency rental assistance programs, Treasury's shifting guidance and priorities for the ERA program, and their jurisdictions' infrastructural and technological constraints. Program administrators reported that they had never implemented a program in such a short amount of time and under such extreme pressure. High volumes of applications, threats of increased evictions, political attention, and the threat of reallocation led most program administrators to strive to disburse funds quickly, while ensuring their programs adhered to changing regulations and maintained high levels of program integrity.

Safe, stable, and affordable housing has long been recognized as a determinant of health, wellness, and economic mobility. This study examines tenant experiences applying to ERA and assesses the program's success in promoting housing stability, financial security, health, and child well-being during a national emergency, while also seeking to understand what lessons can be gleaned to inform future housing stability programs.

Applicant-level administrative, survey, and focus group data from five primary sites, as well as survey data from five additional sites, were used to evaluate how tenants and landlords experienced the ERA program and to measure tenant outcomes. In particular, this study seeks to (1) reveal the characteristics of those households who applied for ERA through the study sites; (2) shed light on the experiences of tenants who applied for ERA, including their likelihood of receiving assistance; and (3) measure the impact of ERA on short-term tenant outcomes, such as housing stability, financial well-being, physical and mental health, and several child-related outcomes.

1 Andrew Aurand and Daniel Threet, "[The Road Ahead for Low-Income Renters](#)," July 2021.

Many ERA programs made use, at least to some extent, of flexibilities allowed by Treasury to reduce tenants' barriers to assistance. Each of the primary sites examined in this study allowed self-attestation for at least one documentation requirement used to establish eligibility. Two programs used categorical eligibility, and three programs used fact-specific proxy as alternatives to income documentation. Four programs provided direct-to-tenant assistance when landlords refused to participate.

Despite programs' efforts to reduce barriers and ensure accessibility, tenants and landlords still faced challenges in the application process. More than half (50.8%) of survey respondents reported facing at least one challenge in submitting their application. These challenges included not knowing whom to call for help (22.6%) and encountering applications that were confusing (14.7%), too long (9.8%), and hard to locate (8.1%). In their focus groups, tenants noted the challenges posed by a lack of clear instructions. Survey respondents also faced challenges in engaging their landlords (17.1%), providing required documentation (14.1%), and accessing the application portal because of limited internet access (6.2%).

Not surprisingly, the more challenges applicants faced, the less likely they were to receive assistance, and the longer they tended to wait when they did receive it. Low-barrier and flexible application processes, as well as the availability of application support (such as help understanding the application process, gathering required documents, and uploading documents online), were associated with applicants receiving funding. In particular, our research indicates that:

- Nearly 88% of applicants who faced no challenges during the application process were approved for assistance, while less than 55% of applicants who faced five or more challenges were approved.
- 86% of respondents who received help during the application process were approved for funding, compared to 79.9% of respondents who received no help. Respondents who received no help during the application process were more likely to have been denied assistance or still have pending applications.

Programs participating in the study appear to have approved funds in a manner that did not appear to reproduce historic inequalities. Seventy-seven percent of survey respondents received assistance, but the share was higher among members of certain subgroups, including people with disabilities (79.1% received funding) and those for whom English was a second language (82.8%), as well as Black (78.2%), Asian or Pacific Islander (80.6%), and bi- or multi-racial applicants (80.1%).

ERA'S SHORT-TERM IMPACT ON HOUSEHOLDS

Preliminary survey analysis suggests that those who received ERA funding experienced more positive outcomes than those who did not receive funding when measured by several metrics of housing security, financial well-being, outcomes for children, and general health. We also asked tenant focus group participants to reflect on the effects ERA had or could have had for them. For those who received ERA, the assistance provided rent relief, peace of mind, and an ability to meet other household needs. Some participants, however, faced housing precarity again after their assistance ended. Participants who did not receive assistance suggested that it

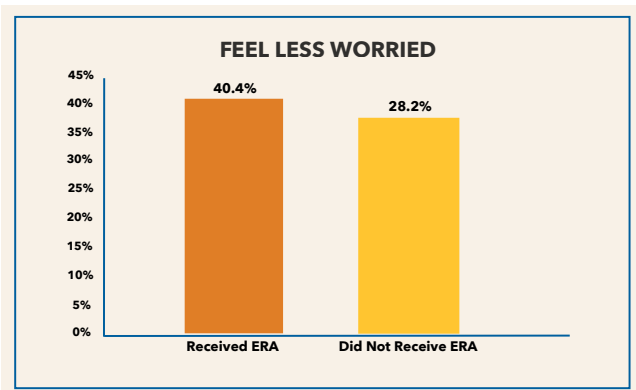
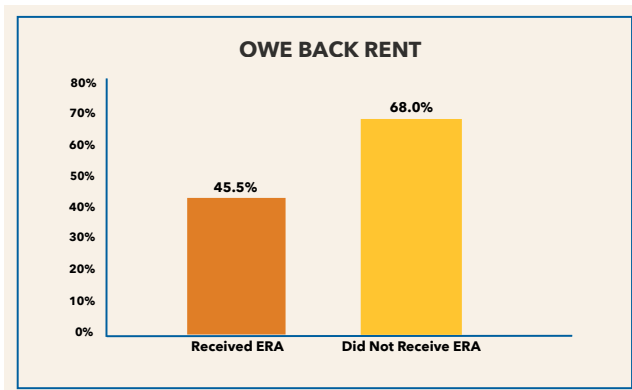
could have stabilized their financial situation and improved their relationship with their landlord, allowing them to avoid having to move or being evicted.

Most participants in landlord focus groups said the program provided critical support at a time when they were struggling to collect rents and meet their own financial obligations, but participants also recognized the need for improvements to program implementation. Many landlords observed that ERA helped some tenants who were truly in need and that the program prevented evictions and tenant turn-over. At the same time, landlords stated that simplified processes, transparency about application status, and responsive administrators would have addressed many of the concerns they had about the program. Most landlords in focus groups said they would participate in a future version of the program.

Housing Security and Financial Well-Being

Survey respondents who received ERA funding were more likely to be living in their own apartment or home (as opposed to living with family or friends or being unhoused), were less likely to owe back rent, and were less worried about their overall housing status at the time of the survey. Moreover, households that did not receive ERA were more likely to experience homelessness than households that received ERA. While more than half of survey respondents were not financially stable at the time of the survey, either because they had taken on debt or were living on their savings, those who had received ERA were less likely to have taken on debt. Focus group participants who received assistance reported that ERA gave them breathing room to catch up on necessary payments and address other basic household needs.

Of survey respondents who received assistance, 45.5% currently owed back rent, while 68.0% of those who did not receive assistance owed back rent. Slightly more than 40.0% of survey respondents who received ERA reported a decrease in the time they spent worrying about their ability to stay in their home, compared to only 28.2% of those who did not receive ERA.



Outcomes for Children

Children are impacted in both the short and long term by the financial and housing stability of their household.² Children in financially distressed households can often sense stress and may in consequence exhibit feelings of anger, anxiety, sadness, and irritability. Our survey data indicate that children living in households that received funding experienced these stressors less often during the month prior to our survey than children living in households that did not receive funding:

² Veronica Gaitan, "[How Housing Affects Children's Outcomes](#)," January 2019.

CREATING ERA PROGRAMS: REFLECTIONS FROM PROGRAM ADMINISTRATORS

In this section, we provide findings from interviews with program administrators across the five primary sites about the structure of their ERA programs. The decisions made by program administrators regarding the structure of their programs were influenced by their goals and priorities, and technological and partnership constraints. Further, as program administrators made clear, these programs were dynamic and evolved over time based on additional guidance from Treasury and administrators' shifting priorities.

Table 4: Program Characteristics

		Allegheny County, PA	Denver, CO	Louisville, KY	Northern Ponca	Oregon
PROGRAM BASICS	Government administrator	Department of Human Services	Department of Housing Stability	Office of Housing & Office of Resilience and Community	Northern Ponca Housing Authority	Office of Housing & Community Services
	Geographic coverage	County-wide	County-wide	County-wide	Tribal area & tribal members nationwide	State-wide
	Treasury allocation	\$166.7 million	\$38.9 million	\$142.1 million	\$4.1 million	\$396.3 million
	Maximum length of assistance	15 months	18 months	18 months	15 months	15 months
PROGRAM STRUCTURE	Application processing method*	AL	AL & CM	AL & CM	CM	AL & CM
	Prioritization beyond Treasury requirement		Risk of imminent eviction	Risk of imminent eviction		Household size, months of rental arrears, The Urban Institute Rental Assistance Priority Index, wildfire impact
	Application software platform	Custom system created with consultants	Third-party, 'off-the-shelf'	Third-party, 'off-the-shelf'	Internal system	Third-party, 'off-the-shelf'
PROGRAM FLEXIBILITIES	Self-attestation	X	X	X	X	X
	Categorical eligibility	X	X			
	Fact-specific proxy	X	X	X		X
	Direct-to-tenant payments	X	X	X		X
PARTNERSHIPS	Outreach	X	X	X	X	X
	Application support	X	X	X		X
	Application processing	X	X			X
	Court-based	X	X	X		

Source: NLIHC COVID-19 Database (2020-2022) & program administrator interviews.

*Note: AL indicates assembly-line, where application processing is broken down by steps. CM indicates case management, where one person processes all portions of an application.

Table 4 provides an overview of key program characteristics for the five primary sites. To process applications, administrators utilized two general approaches: "assembly line" and "case management." The assembly line approach broke application processing into discrete steps, with different staff or partners engaged at different steps, whereas the case management

TECHNOLOGICAL AND PARTNERSHIP CONSTRAINTS

Program administrators structured their programs in light of the technological and partnership constraints they faced. Additionally, partnerships with nonprofits, community-based organizations (CBOs), and for-profit companies shifted over the course of the program.

Most programs used a third-party, “off-the-shelf” software system to process applications (see Table 4). Some software systems could link data from other state and local systems to integrate categorical eligibility or conduct outreach to at-risk households. Not all programs utilized a standardized software system; instead, some relied on their own internal systems to manage workflow. For some programs, the software system provided a single source of application information for both staff and applicants. Applicants could track the progress of their applications, and program administrators could see all communications that took place between staff and applicants. Other program administrators found that while their software systems were better than the alternative (e.g., a single spreadsheet), third-party software programs were often inflexible and could not be customized to match how the program processed applications. One administrator noted that “[u]sing a spreadsheet was not ideal. But we then went to Neighborly. And quite frankly, Neighborly was not ideal. It worked exactly the opposite of the way our program worked...We really had to come up with some workarounds with Neighborly after we shelled out a lot of money to make it work.”

All primary sites utilized formal and informal partnerships with nonprofits, CBOs, and for-profit companies to operate their programs, although the structure of the partnerships and their roles varied across programs. The manner in which government agencies were required to contract with partners constrained or expanded the ways ERA programs were able to work with outside organizations. For example, Allegheny County collaborated with a network of nonprofits to implement its emergency rental assistance program, which was funded through an initial allocation that pre-dated ERA1 and ERA2 from the “Coronavirus Aid, Relief, and Economic Security Act” (CARES Act). However, the government agency’s contracting process proved to be cumbersome, slowing the process with multiple partners. Based on that experience, the local government contracted directly with a single nonprofit to implement the more recent Treasury ERA program, and that nonprofit in turn contracted with a network of smaller nonprofits.

Contract structures with partners differed across programs. Some programs paid partners for performance (e.g., number of clients assisted, completed applications, and applications funded), while others offered fixed payments to administer their program regardless of eventual outcomes. When payments were made also mattered – for example, whether partners were paid in advance, after the service was completed, or a combination of the two. Program administrators in Allegheny County felt it was crucial to pay small CBOs a stipend up front for helping applicants apply to the ERA program, given their limited financial capacity. Similarly, Denver provided a cash advance to all five contracted partners but also allowed partners to seek reimbursement after services were rendered.

In some cases, the role of partners shifted during the program. Of the program administrators interviewed, those in Oregon experienced the most dramatic shift regarding the role of partners. Initially, a network of Community Action Agencies (CAAs) was responsible for applicant intake, application processing, and handling potentially fraudulent applications. In December

2021, the Oregon legislature passed the "Safe Harbor Provision," which delayed the processing of evictions for 60 days for households that applied for ERA. This increased the pressure to process applications in a timely way, and the state agency transitioned away from using CAAs for application processing and instead began to use a for-profit contractor. Even so, tenants relied on their local CAAs for support in applying for the program, answering questions, and navigating systems used by the third-party contractor. The transition led to some tension with CAAs, and some interviewees worried it caused additional confusion for applicants.

Assistance with the Application Process

Providing application assistance was an eligible use of ERA funds. Still, more than half of survey respondents did not receive any type of help during the application process (Table 10). As mentioned above, tenants often faced difficulty tracking down answers to their questions during the application process and learning the status of their application once submitted. According to participants in focus groups, if staff from a program administering ERA contacted a tenant, it was usually to let the tenant know their application was incomplete. For many tenants, however, a general lack of clarity continued after their application had been submitted. In focus groups, tenants suggested that programs provide notification of some kind when applications were processed. Focus group participants also suggested that a readily available FAQ with answers to common questions (e.g., how long it would take to receive ERA, how many months assistance would cover, and whether funds could be used to pay late fees) would have been helpful during the application process.

Assistance Type	Percentage	Count
Help explaining the program to landlord	12.5%	1,358
Help finding the application	9.1%	985
Help gathering required documents	19.0%	2,061
Help understanding the application process	20.9%	2,274
Help uploading documents to the online application	19.1%	2,077
None	54.0%	5,874
Other	5.0%	541

Our survey results suggest that providing help and guidance to tenants during the application process improved the likelihood that they would receive assistance. Indeed, 86.1% of respondents who received help during the application process either received funding or were approved for funding and were waiting to receive it compared to 79.9% of respondents who received no help. Moreover, respondents who did not receive help were more likely to have been denied assistance compared to those who received help (9.5% vs. 5.5%) (Table 11). Applicants who did not receive help were also slightly more likely to have an application still under review compared to those who received help (10.6% vs. 8.5%).

Assistance Status	Received Help with Application	Did Not Receive Help with Application
I have not received assistance but received a notice that I have been approved	6.4% (321)	4.8% (281)
I received a notice that I was denied assistance	5.5% (275)	9.5% (560)
My application is still pending or under review	8.5% (419)	10.6% (622)
Yes, I have received assistance	79.7% (4019)	75.1% (4411)

Chi-square test significant, $p < .05$.

SHORT-TERM IMPACTS OF ERA ON HOUSEHOLDS

To better understand the short-term impact of the ERA program on households, we compared self-reported outcomes of 8,430 survey respondents who received ERA funding and 2,488 survey respondents who did not receive funding by the time they completed the survey. We examined how receiving ERA impacted housing security and financial well-being, outcomes for children in households, and healthcare access and overall health.

Our preliminary analysis suggests that those who received ERA funding experienced more positive outcomes than those who did not receive funding by several measures of housing security, financial well-being, outcomes for children, healthcare access, and overall health. We also asked focus group participants to reflect on the effects ERA had or could have had on them. For those who received ERA, assistance provided rent relief, peace of mind, and an ability to meet other household needs. Some participants, however, faced housing precarity again once their assistance ended. Participants who did not receive assistance suggested that it could have stabilized their financial situations and improved their relationship with their landlord, allowing them to avoid having to move or being evicted.

Housing Security

Survey respondents who received ERA funding were more likely to live in their own apartment or home (as opposed to experiencing homelessness), were less likely to owe back rent, and were less worried about their housing status at the time of the survey. Of respondents living in their own rental unit at the time they applied for assistance, 94.4% who received ERA funding were still in a rental unit at the time of the survey and 5.6% were no longer in a rental unit and experiencing homelessness (Table 14).¹¹ In comparison, 11.8% of those who did not receive ERA had lost their rental home and were experiencing homelessness at the time of survey.

Table 14: Current Living Arrangements of Applicants (Who Were in Their Own Home at Time of Application) by ERA Funding Status

		No ERA Funding	ERA Funding
Current Living Arrangement:	In own rental unit or home	88.2% (1,862)	94.4% (7,486)
	Experiencing homelessness	11.8% (248)	5.6% (440)
Note: Count in parentheses. Chi-square test significant, p < .05.			

¹¹ Survey respondents were considered to be experiencing homelessness if they reported living with friends or family (without paying rent); in a hotel or motel; in a shelter, safe haven, or transitional housing project; in a car; in an abandoned building; or outdoors.

in their home, suggesting that ERA offered temporary relief for households that continue to struggle with their housing and may need longer-term housing assistance. Even more respondents who did not receive assistance (49.3%) worried everyday about their ability to remain in their home.

We also compared survey participants' responses about their frequency of worry in the two weeks prior to their applying for ERA and the two weeks prior to completing the survey. Respondents who received ERA were more likely to indicate a decrease in the frequency of worry between the time of their ERA application and when they took the survey. This offers further evidence that ERA may help respondents worry less frequently about housing.

		No ERA Funding	ERA Funding
Change in Frequency of Worry about Ability to Remain in Home	Decrease	28.2% (554)	40.4% (3,088)
	No change	56.6% (1,113)	44.0% (3,362)
	Increase	15.3% (301)	15.7% (1,199)

Note: Count in parentheses. Chi-square test significant, $p < .05$.

Financial Well-Being

For many who received assistance, the funds provided critical support, allowing households not only to maintain housing, but also to have the financial breathing room necessary to meet other essential household needs. ERA may have provided households with enough financial leeway to stop them from going into debt. More than 26% of funded respondents reported that their households were just managing to get by on their income without dipping into savings or going into debt, compared to 18.6% of respondents who had not received ERA funding (Table 19). Conversely, respondents who had not received ERA funds were more likely than those who had received funds to be using debt to cover their expenses (53.2% vs 45.8%).

	No ERA Funding	ERA Funding
I do not know or prefer not to say	14.7% (354)	13.6% (1121)
We are going into debt	53.2% (1279)	45.8% (3787)
We are living on our savings	5.6% (135)	6.8% (559)
We are just managing. Managing means having just enough income to get by without drawing on savings or going into debt	18.6% (446)	26.2% (216)
We have a little bit of income left over	5.8% (140)	5.6% (463)
We have enough income to be able to save	2.0% (49)	2.1% (170)

Note: Count in parentheses. Chi-square test significant, $p < .05$.

Focus group participants reported that assistance provided them with a sense of relief and allowed them to catch up on necessary payments; address other financial priorities, like buying laundry, soap, and extra groceries; pay off their debts; or support loved ones during stressful times. One participant described assistance as a "life raft": "receiving help and assistance with

REFLECTIONS ON ERA FROM LANDLORDS IN FOCUS GROUPS

Most landlords said that the ERA program provided critical support at a time when they were struggling to collect rents and meet their own financial obligations. Many also explained that it had helped tenants who were truly in need and prevented evictions and turn-over. In the words of one landlord, “I would see the effects COVID had with people losing their jobs, people contracting COVID, being off work for so long, schools being out. I saw those people be able to take advantage of the program, and it really helped them get back on their feet...I did see it work well with a lot of our tenants.”

Despite these perceived positive impacts, a general sense of dissatisfaction with the program dominated the landlord focus group conversations. Some landlords described the rollout of ERA as “messy” and “a bit chaotic.” Across the board, landlords noted the same top complaint as tenants: a lack of satisfactory communication and timely updates from ERA programs. This issue was at the core of negative responses by some landlords to a question about their willingness to participate in future rental assistance programs. Some landlords were reluctant to participate in a future program due to perceived abuse of the program by tenants. However, most landlords said they would participate in a future version of the program even if they thought there could be improvements.

Applying for ERA

Most landlords said that they heard about ERA from their tenants. Other landlords explained that they learned about the program from media coverage, landlord associations, or other organizations with which they worked. Opinions varied concerning the ease of the application process. Several landlords – particularly those whose tenants handled most of the application themselves – said the process was easy. However, most landlords found the application process challenging in some way. For some, the paperwork required was a significant burden, and many encountered technical difficulties or reported that their tenants struggled with the application portal technology. Landlords who participated in multiple ERA programs were able to compare their experiences. For example, several agreed that Northern Ponca’s program was easier to navigate than their respective state programs, and one said that Oregon’s program was easier to navigate than several local programs. Four landlords reported that the ERA process improved slightly as time went on, particularly in regard to response and application processing times.

Paperwork burdens were usually mentioned by property owners or managers with numerous units. Such landlords reported that there was “no benefit from scale” when applying for ERA for multiple tenants. For example, landlords were unable to save basic business and contact information in on-line portals to use for more than one application and instead had to re-fill every field each time. One landlord suggested that “[i]f you have more than one unit, you shouldn’t have to input your info every time. Money should first be put into the software and making it robust. It would’ve been a more efficient process.” Landlords also mentioned the difficulty of submitting full ledgers for each tenant and not being able to submit one standard lease for all tenants. Like tenants, some landlords found the application and documentation requirements to be unclear.

Technological issues with online applications, such as not being able to upload documents or being asked to upload the same documents multiple times, were cited as a common challenge. Several landlords mentioned that older tenants who were not technologically savvy were at a disadvantage when applying for assistance compared to younger tenants. Some tenants had a hard time tracking the phone numbers or email addresses they had used for two-factor identification. Many landlords reported that they spent significant amounts of time helping their tenants fill out the application. Other landlords who spent a great deal of time on applications were frustrated to find out that tenants could have received funds even if they (the landlord) had refused to participate.

ERA's intersection with the eviction moratorium was also a problem for some. Several landlords reported that some tenants did not bother to apply for ERA funding because the moratorium protected them from eviction. One landlord noted that the ERA application period closed before the eviction moratorium ended, and tenants who had not been motivated to apply during the moratorium could not apply once it was over. In at least one case, a tenant faced imminent eviction, and the landlord was unable to collect back rent, which situation benefitted neither party.

When asked for suggestions about how to improve the process, many landlords cited a need for less paperwork and more resources to assist tenants directly with the application process, particularly regarding the use of technology. Many landlords thought ERA programs could have been better staffed, with one observing that it came down to "staffing staffing staffing. When they decide to launch a program, they need to have the infrastructure in place first." Another suggested that "[t]he frontline staff who are taking these applications need to be better trained." Some suggested a need for more logistical assistance from community organizations and case workers for tenants engaged in other benefit programs. Other landlords suggested using in-person application processes for tenants who are unable to use technology due to a disability or lack of skills.

Receiving Funds

The most common frustration cited by landlords was the lack of communication from ERA administrators after an application was submitted. Landlords said that they were left "in the dark," often for months, waiting to find out if and when they could expect payment from the program. Many landlords said they had to rely on their tenants for updates because landlords could not access status updates online or by phone (one reported being told that this was due to the need to protect tenant privacy) and programs did not send updates by email or any other method. In what was a typical response, one landlord explained that they "had to rely on [the tenant] communicating any type of information. I didn't have a log on to go online to look to see if they had actually completed the application. I had no way of verifying what step they were in. You could call in and leave a message, but you wouldn't get a phone call back for months."

Many landlords said their tenants were also often unable to get information about their application status. For example, one explained that "[y]our tenant only knows so much . . . You don't know if it's all fallen apart, if you're ever going to get paid, or what's happening, if (the application) dropped through the cracks or is sitting on someone's desk...Even the tenant wasn't sure what was going to happen in the end." Some said they received conflicting information from

different ERA staffers. Many landlords also had difficulty keeping up with changes to ERA rules, changes to applications, navigating different processes for various ERA programs, and being given different information by different ERA caseworkers.

Many landlords pointed to the length of time between application submission and receipt of funds as a challenge, with some experiencing wait times of more than six months. One landlord said that “[f]or so long, the backlog was crazy. It took so long just to get a notification that an application had been accepted.” Many stated that by the time assistance arrived, some tenants were even further behind on rent. For owners of multiple units, these challenges were multiplied many times over: they had no idea how many of their tenants would be approved, how much assistance they would receive, or when the money would arrive. Several landlords said it was not clear why some tenant applications were approved and others denied. One landlord reported that if they or their tenant missed a call from their program, then their application was sent “to the back of the line.”

Landlords also cited difficulties with the process of receiving payment from tenants who received ERA or with crediting the correct tenants. Checks sent to landlords did not always include a tenant’s full name but rather sometimes had only an ERA account number associated with the tenant’s account. Some landlords reported that funds were sent to incorrect bank accounts or addresses. Several landlords stated that they believed a tenant had received ERA funds only to move elsewhere and not pass the money on to the landlord, or that a tenant had remained in a unit but chosen not to use the ERA money to pay back rent.

Impact on Tenure and Landlord and Tenant Relationships

Landlords were divided about whether ERA funding reduced turnover. Some said that it did, with one landlord stating that “turnover came to almost a stop at the time” and another that “it saved several of our tenants from being evicted.” Other landlords reported no change in turnover rates. Several landlords thought that ERA reduced turnover in the short run, but many believed the eviction moratorium was a bigger factor in keeping people in their units when they could not or did not pay rent. Some said they had to evict tenants who had applied for but did not receive ERA, as well as some who received ERA, because the tenants could not regain their financial footing despite the assistance. Some pointed out that the earliest version of ERA in their jurisdiction required the landlord to start the eviction process or show that the tenant was already behind, which was a problem logistically and seemed unfair to tenants who were stretching to stay current on rent but needed additional help.

Many landlords thought their relationship with their tenants who applied for ERA had changed at least in part due to the ERA program. In some cases, landlords said that ERA changed relationships for the better, because it made their tenants realize that they were understanding and wanted to help, while for others, it opened the property owner’s eyes to the hardships of their tenants. However, many more landlords responded that their relationship with tenants who applied for ERA was strained and resulted in a loss of trust between them. As one landlord explained, the souring of the relationship had occurred not through any fault of the tenant. Rather, long wait times and a lack of transparency from programs raised tensions and sometimes made the landlord feel like they were getting the worse end of the deal because their tenant could live rent free while the landlord had to handle ongoing expenses.

Landlords raised the issue of tenant abuse of the program in every focus group. Many landlords thought at least some of their tenants relied inappropriately on the program. Several landlords believed that some tenants who may have had a legitimate need at one point due to a job loss had stopped looking for work even as hiring recovered after receiving assistance and had chosen to spend the ERA on expenses other than rent. One landlord recounted that “I had one tenant move out right after he got three month’s worth of rent, and I know he used that money to be able to move.” Other landlords described tenants spending the funds on non-housing expenses, with one remarking that “[i]t wasn’t anything that really helped somebody get out of a hole. It was more of a, ‘Hey we’ve got more disposable income because we’re not paying rent.’”

Future Program Participation

When asked to consider whether they would participate in a future ERA program, landlord responses were mixed. Unsurprisingly, those who found the process easy to navigate and successfully received the money they sought were the most enthusiastic about taking part again. One landlord said that “I’m super grateful that the program was out there because I can’t imagine if they did the stops on the evictions [without it] . . . that’s a significant amount of money. There’s not a lot of money for many people in the rental industry, and especially if you’re paying mortgages there’s not a lot of extra room . . . I’m very happy, very appreciative that the program was put out there in spite of the challenges.” Other landlords expressed a reluctance to participate again. Some said they would feel like they “had no choice” if they needed the money. A substantial share of landlords asserted that the administrative burden was more than they would want to take on, and that in retrospect they felt that the benefits offered by the program were not worth the time and effort required to participate. A simplified process, transparency about status, and responsive administrators would have addressed many of their concerns.

In general, landlords wanted to be more involved in the application process and to have more input. Some wanted to have an easy way to check the status of their tenants’ applications. One focus group participant was sympathetic to the challenges of program administration but believed the design could have been improved: “the landlord needs to be more involved somehow. Obviously, you know the pandemic happened, and all of a sudden they had to put these programs in place and administer them on a large scale, and they weren’t ready for that. It was a clunky system, but they should’ve had something online that both the landlord and the tenant could log into and check on the (application) status and communicate with people, and at a minimum keep the landlord in the loop as opposed to just the tenant.” Other landlords thought the whole program needed a redesign geared towards landlords, not tenants. Landlords expressed that they could have benefited from ERA the most, as they were the ones with bills to pay, while tenants could not be evicted due to the eviction moratorium. Many landlords did not like having to rely on tenants being proactive to receive ERA. One said that “I think it would be easier if the system was set up for the landlord to go after the money themselves versus depending on someone else to get the information and turn it in because in some points the motivation, the accountability, wasn’t there.” Some landlords were more concerned about another eviction moratorium in the future; they believed that leaving the threat of eviction court in place would have increased tenants’ motivation to apply for ERA.

CONCLUSION

ERA was an essential public health intervention during the COVID-19 pandemic. Survey respondents who received ERA funding experienced more positive short-term outcomes than those who did not receive funding by several measures of housing security, financial well-being, outcomes for children, healthcare access, and overall health. Landlords also received vital support from ERA at a time when they were struggling to collect rents and meet their own financial obligations. Tenants and landlords agreed that ERA provided a critically important lifeline, stabilizing renter households in the short term and providing landlords with a degree of financial security. Even those who thought ERA could have been improved said they would participate in a future version of the program.

Unfortunately, many ERA programs are now coming to a close as they deplete their funds, even as the need for assistance among renters remains. The affordable housing shortage, high rents, and a lack of local, state, and federal tenant protections all place a strain on low-income renters. Some tenants who received assistance are facing housing precarity again now that their assistance has ended. For other tenants who did not apply in time, programs ran out of funds too soon to help them. A recent NLIHC survey of ERA programs has identified at least 56 jurisdictions that plan to continue emergency rental assistance via state, local, or federal resources, but the majority of jurisdictions will not due predominantly to funding and staffing constraints. For these reasons, Congress must enact new federal legislation that creates a permanent emergency rental assistance program similar to the temporary, pandemic-era ERA program. Meanwhile, other systems serving low-income renters, such as Medicaid, should invest in providing financial assistance, as well as eviction prevention and diversion, for low-income renters. Our tenant survey data indicate that many renters who received ERA are still behind on rent and worried about losing their housing security, albeit at a lower rate than those who did not receive assistance. These results indicate that a significant share of renters need longer-term housing assistance due to the structural shortage of affordable housing. Congress must also adequately fund longer-term housing solutions, like Housing Choice Vouchers and the national Housing Trust Fund, to meet these renters' longer-term needs.

While preliminary findings about the impact of ERA are promising, there is still much work to be done to understand its lasting impacts and to ensure long-term housing stability for tenants. Additional research is needed to examine tenant experiences and the impact of ERA over the long term and in a larger number and greater variety of programs. Despite the need for additional investigation, we propose the following recommendations on the basis of this study in the hope that they inform program implementation and policy in the future and improve housing stability for low-income renters.

LESSONS FOR FUTURE HOUSING STABILITY PROGRAMS

- Invest in program infrastructure, including staffing, technology, and training, to facilitate effective and timely communication with tenants and landlords throughout the application process and reduce the length of time between application submission and receipt of funds.
- Minimize application barriers for both landlords and tenants by reducing burdensome

APPENDICES

APPENDIX A: SITE DESCRIPTIONS

Program: Allegheny County Emergency Rental Assistance Program

The Allegheny County Emergency Rental Assistance program was administered by the Department of Human Services (DHS) and three local nonprofits: ACTION-Housing, YWCA, and the Urban League. Administrators broke the application process down into five steps: initial eligibility and document check, tenant outreach for missing documentation, final eligibility review, landlord outreach for documentation, and payment processing. Each nonprofit administrator processed all applications in their assigned step(s), much like an assembly line. ACTION-Housing managed the initial and final eligibility review as well as payment processing, YWCA managed tenant outreach, and the Urban League managed landlord outreach.

The ERA application was only available online, so to bridge the digital divide, administrators established drop-in centers with basic technology access. Tenants could also call a hotline to complete the application over the phone. DHS contracted with an additional 27 community-based organizations throughout the county to provide tenants with application assistance (e.g., gather necessary documentation and answer questions about the application process).

Beyond Treasury's requirements, Allegheny County did not have additional prioritization criteria within the application process but did prioritize outreach to those at imminent risk of eviction. DHS stationed staff members at court buildings to help eviction-involved tenants apply for ERA. Through a partnership with RentHelpPGH, DHS accessed eviction filings to call and email tenants about ERA.

DHS adopted self-attestation as an alternative to documentation for COVID-19-related hardship, housing instability, and income. Program administrators also made payments directly to tenants if landlords were unwilling to participate. Starting in mid-2021, DHS allowed categorical eligibility as an alternative for income documentation. To implement categorical eligibility, program administrators searched the state's public welfare database, COMPASS, to determine whether applicants were receiving SNAP, TANF, or Medicaid, which was sufficient documentation to satisfy income-eligibility for ERA.

In the fall of 2021, Allegheny County administrators saw an increase in application fraud leading them to hire a team of compliance specialists to conduct additional documentation review. Administrators noted that this slowed the disbursement of funds.

In March 2022, Allegheny County closed the public application portal and transitioned to a more targeted eviction prevention program with the remaining funds. Through the targeted program, tenants could only apply through a DHS staff member if they were at imminent risk of eviction.

To increase the ways tenants could apply for ERA, the Office of Housing leveraged the CSP – a coalition made up of community health workers and the Association of Community Ministries. CSP held in-person rental assistance clinics and provided application intake support. All applications submitted were processed by the Office of Housing using the same assembly-line structure as applications submitted through the CEDP program.

Both CEDP and CSP implemented all the flexibilities allowed by Treasury, including self-attestation as an alternative form of documentation for COVID-19 and housing instability; categorical eligibility and fact-specific proxy as an alternative for income documentation; and payments could be made directly to the tenant if landlords did not participate.

To administer the Eviction Prevention for Households program, RCS leveraged a network of social service agencies located throughout the Louisville Metro Area called Neighborhood Place. The RCS program allowed tenants to submit their applications at various drop boxes or online. Because applications were submitted both in-person and online, the order of processing was determined by when tenants registered for an appointment. Tenants did not need to attend this appointment; it was merely used as RCS's application queuing system. RCS processed applications using a case management approach. RCS did not have additional prioritization categories beyond those required by Treasury. RCS utilized self-attestation as an alternative form of documentation for establishing COVID-19 hardship.

Prior to the pandemic, Louisville had established an eviction working group – an informal coalition of community-based organizations, RCS, and the Office of Housing – led by the Coalition for the Homeless. Members of the working group led outreach efforts for ERA during the pandemic by door knocking and sending flyers and postcards to tenants. They also developed a flier promoting the use of ERA, which was included in eviction summons.

Louisville temporarily closed its application portal to new applicants in late 2022. The program reopened to a targeted population in 2023 using reallocated funds.

Program: Oregon Emergency Rental Assistance Program

The state-wide Oregon ERA program – administered by the Office of Housing and Community Services (OHCS) – had two distinct phases. In the first phase, OHCS contracted with 17 Community Action Agencies (CAAs), which were responsible for engaging tenants and landlords in the application process (e.g., following-up on missing documentation), approving applications, and making payments. CAAs were assigned applications through a central portal and followed a uniform set of policies and procedures established by the Office of Housing and Community Services. CAAs tended to process applications through a case management approach.

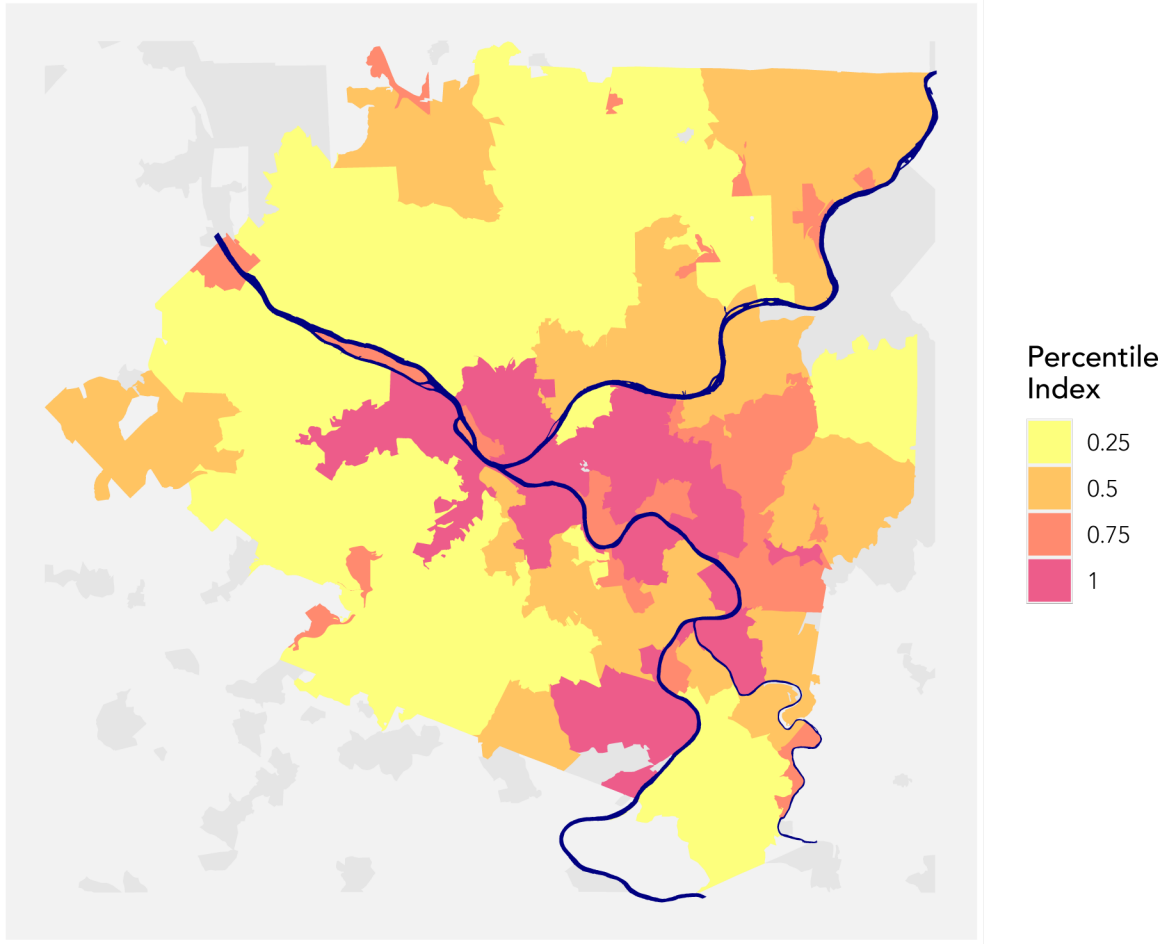
In August 2021, state administrators pivoted all application processing and payments to a third-party financial management company. CAAs' responsibilities narrowed to assisting tenants and landlords in the application process. CAAs activities included following up with tenants and landlords on missing documentation, mediating between tenants and the third-party processor to determine application status, and, in some cases, filing appeals.

The Office of Housing and Community Services, in addition to CAAs, conducted significant outreach to tenants with incomplete applications, including hiring over 20 staff members to

APPENDIX B: SPATIAL ANALYSIS MAPS

Emergency Rental Assistance Prioritization Index

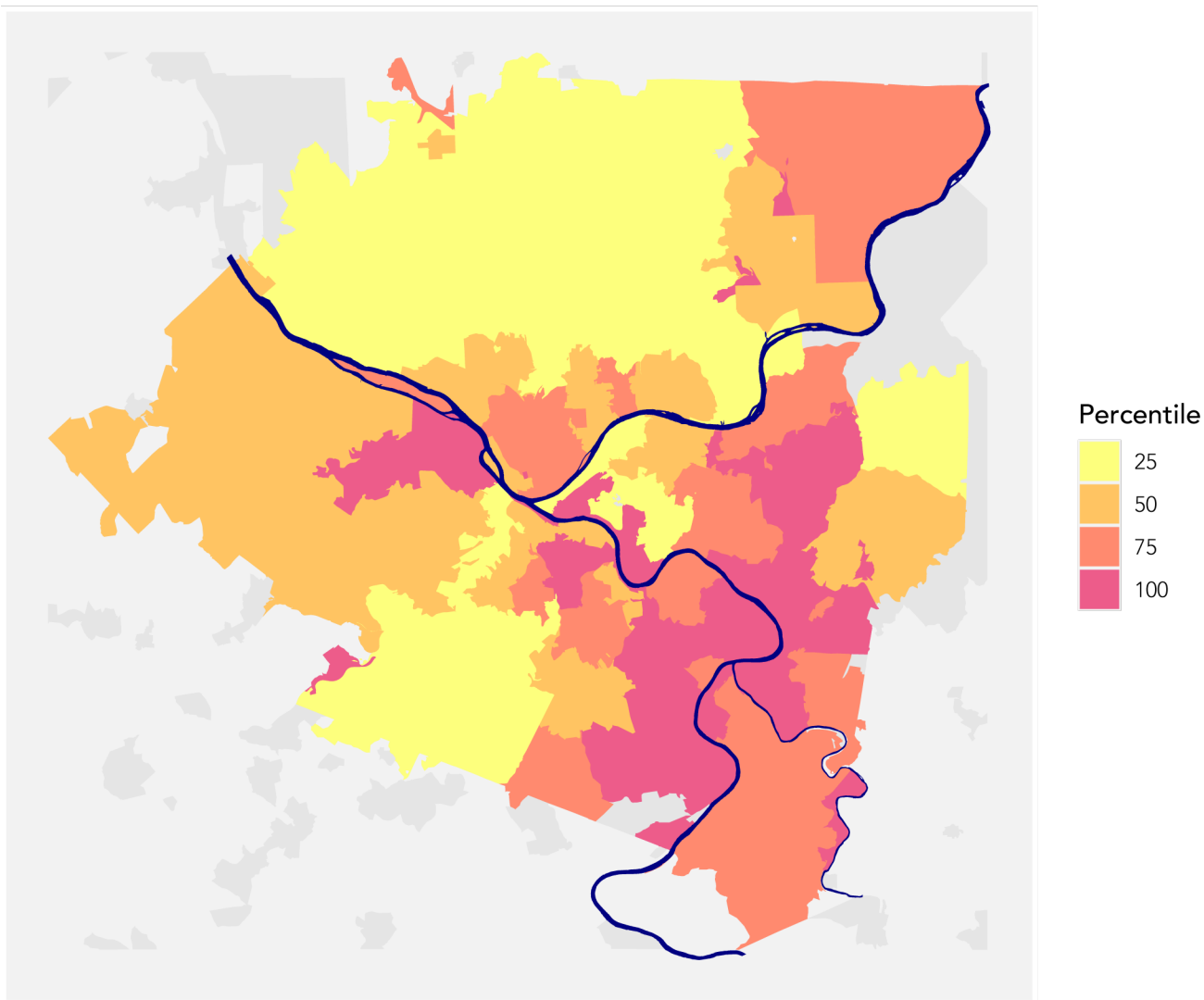
Allegheny County, PA



Source: Urban Institute (2021). Emergency Rental Assistance Priority Index. <https://datacatalog.urban.org/dataset/rental-assistance-priority-index>.

Percentile Ranking of Applications per Zip Code

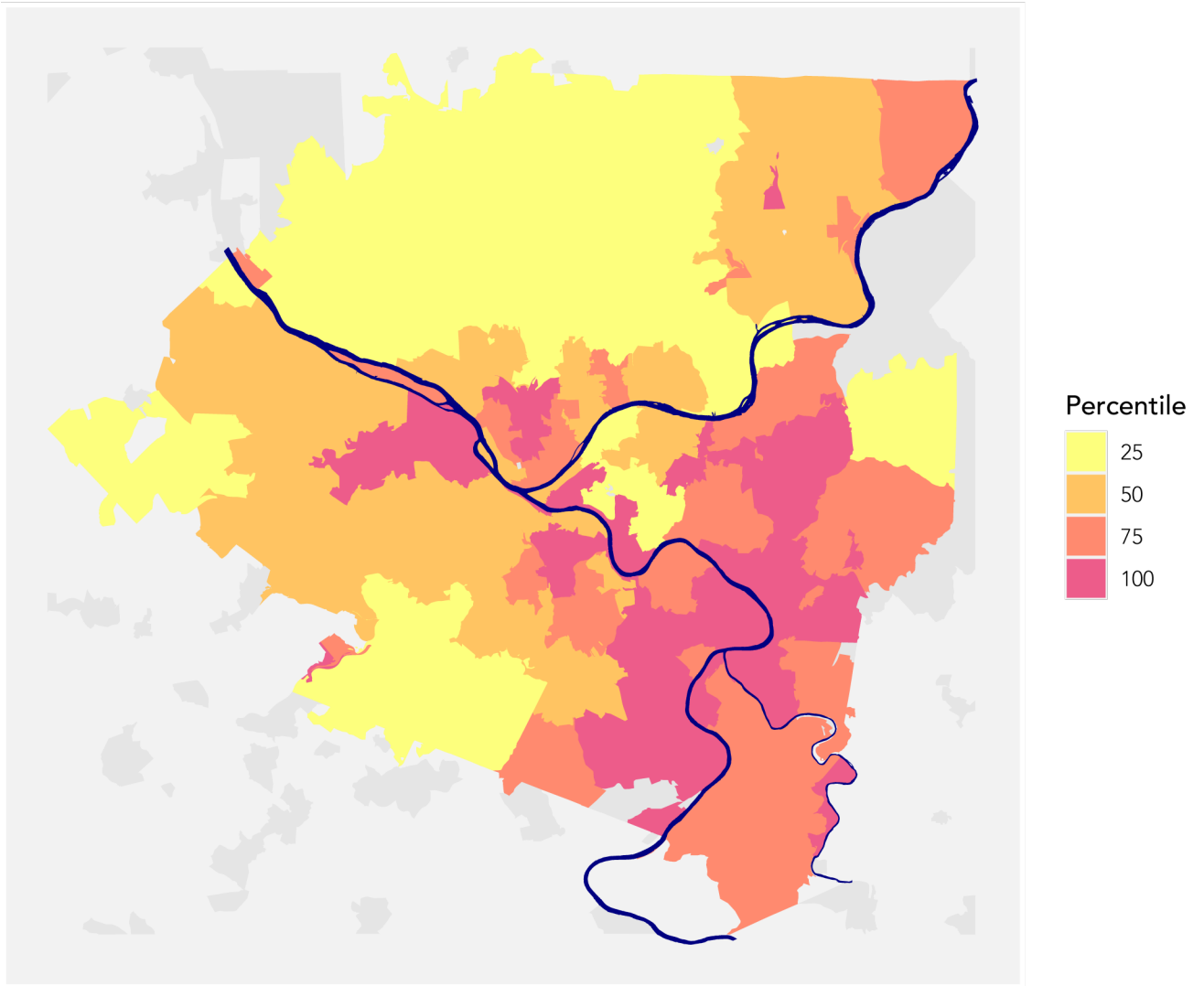
Allegheny County, PA



Sources: Emergency Rental Assistance (ERA) application data provided by Allegheny County, PA; survey data collected by the Housing Initiative at Penn.

Percentile Ranking of Share of Applicants who were Funded by Zip Code

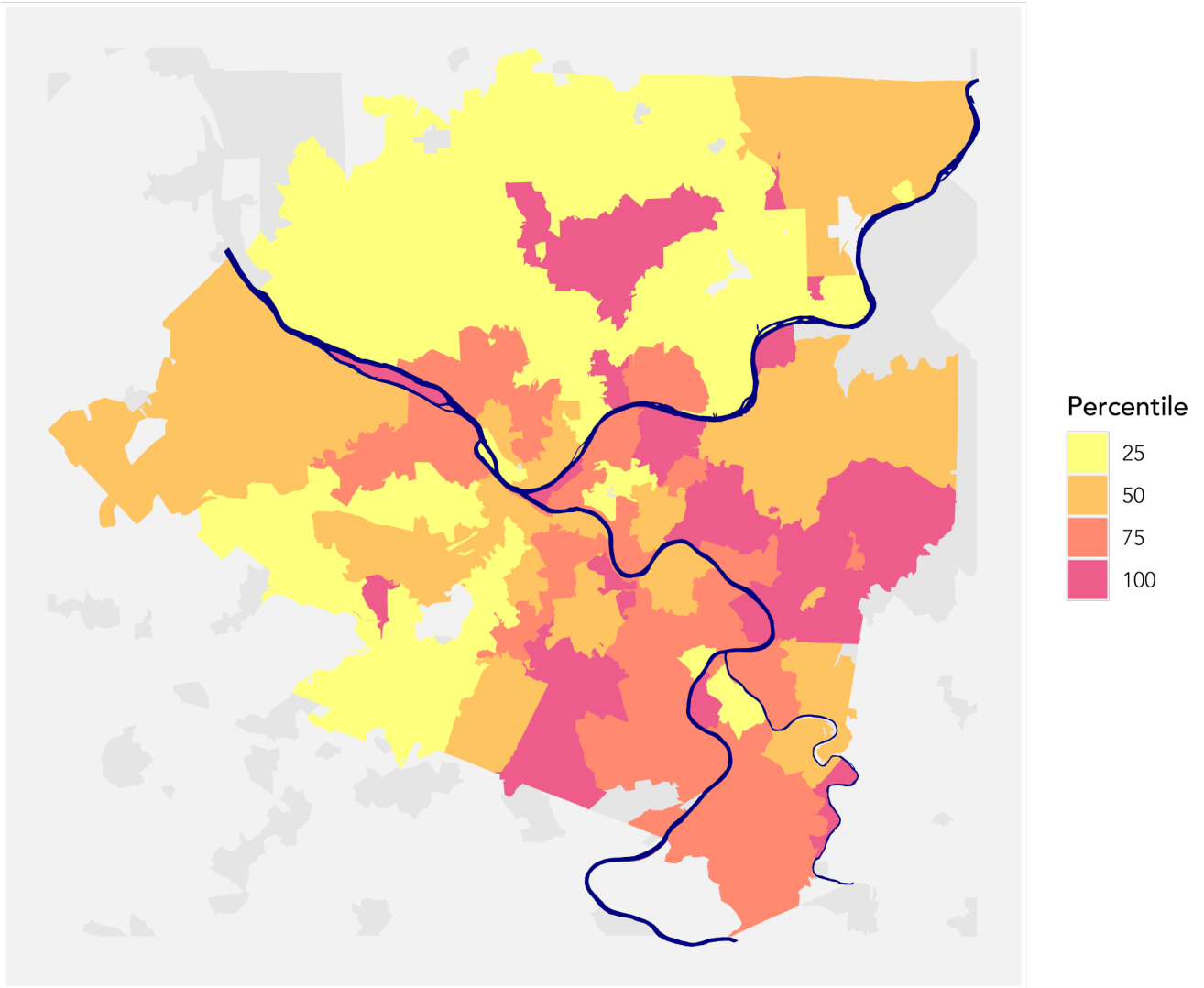
Allegheny County, PA



Sources: Emergency Rental Assistance (ERA) application data provided by Allegheny County, PA; survey data collected by the Housing Initiative at Penn.

Percentile Ranking of Share of Applicants who were Surveyed by Zip Code

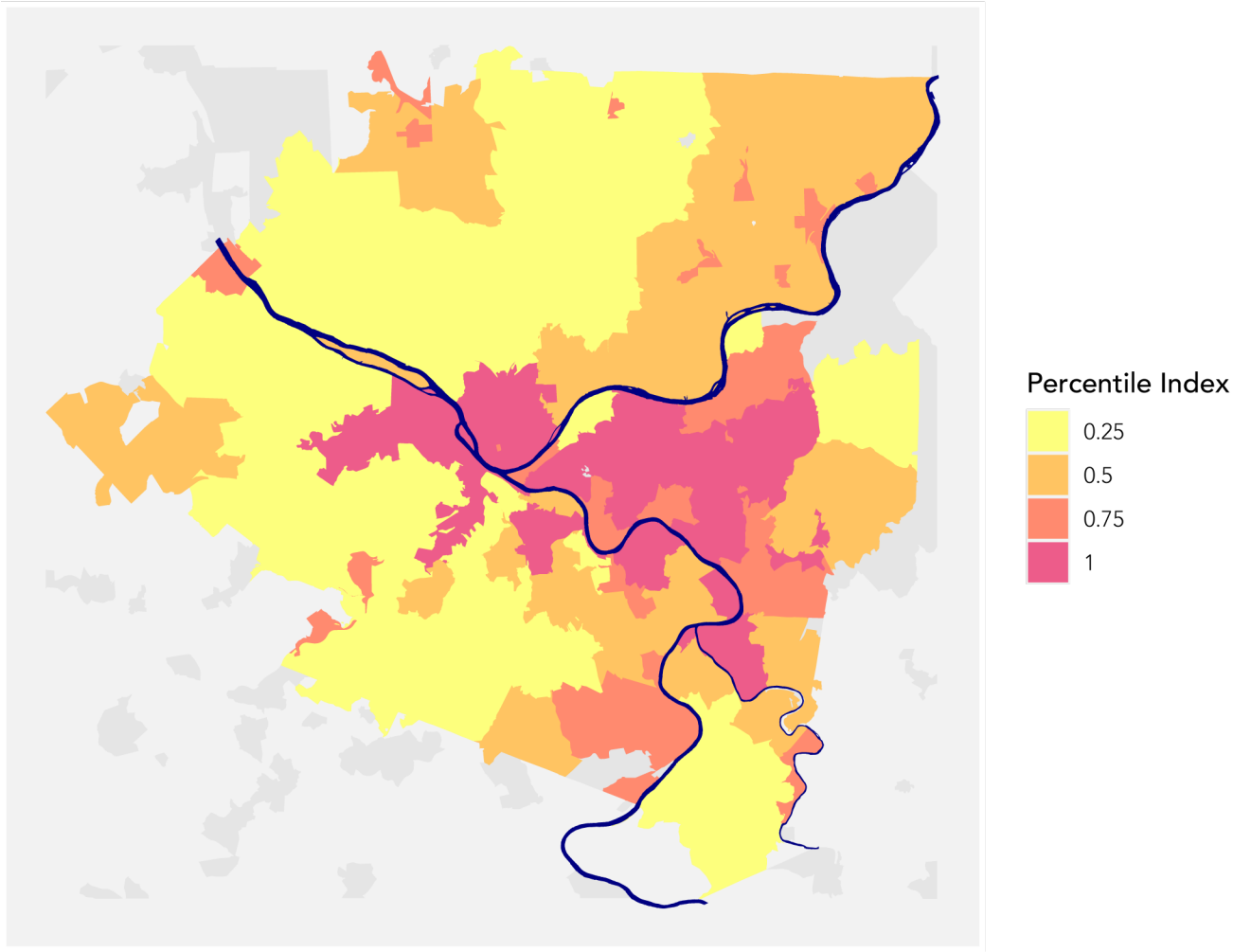
Allegheny County, PA



Sources: Emergency Rental Assistance (ERA) application data provided by Allegheny County, PA; survey data collected by the Housing Initiative at Penn.

Emergency Rental Assistance Prioritization Equity Sub-Index

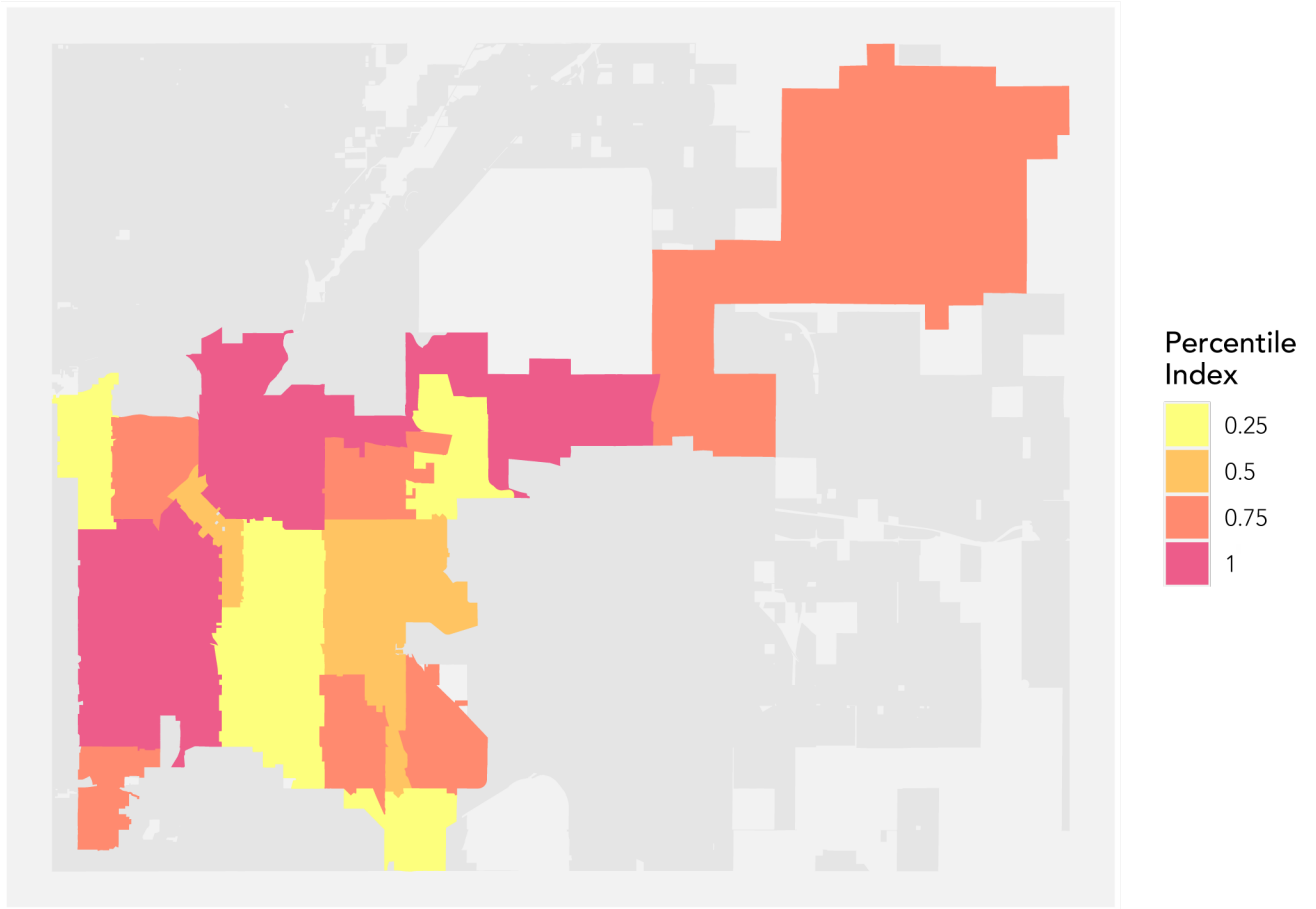
Allegheny County, PA



Source: Urban Institute (2021). Emergency Rental Assistance Priority Index. <https://datacatalog.urban.org/dataset/rental-assistance-priority-index>.

Emergency Rental Assistance Prioritization Index

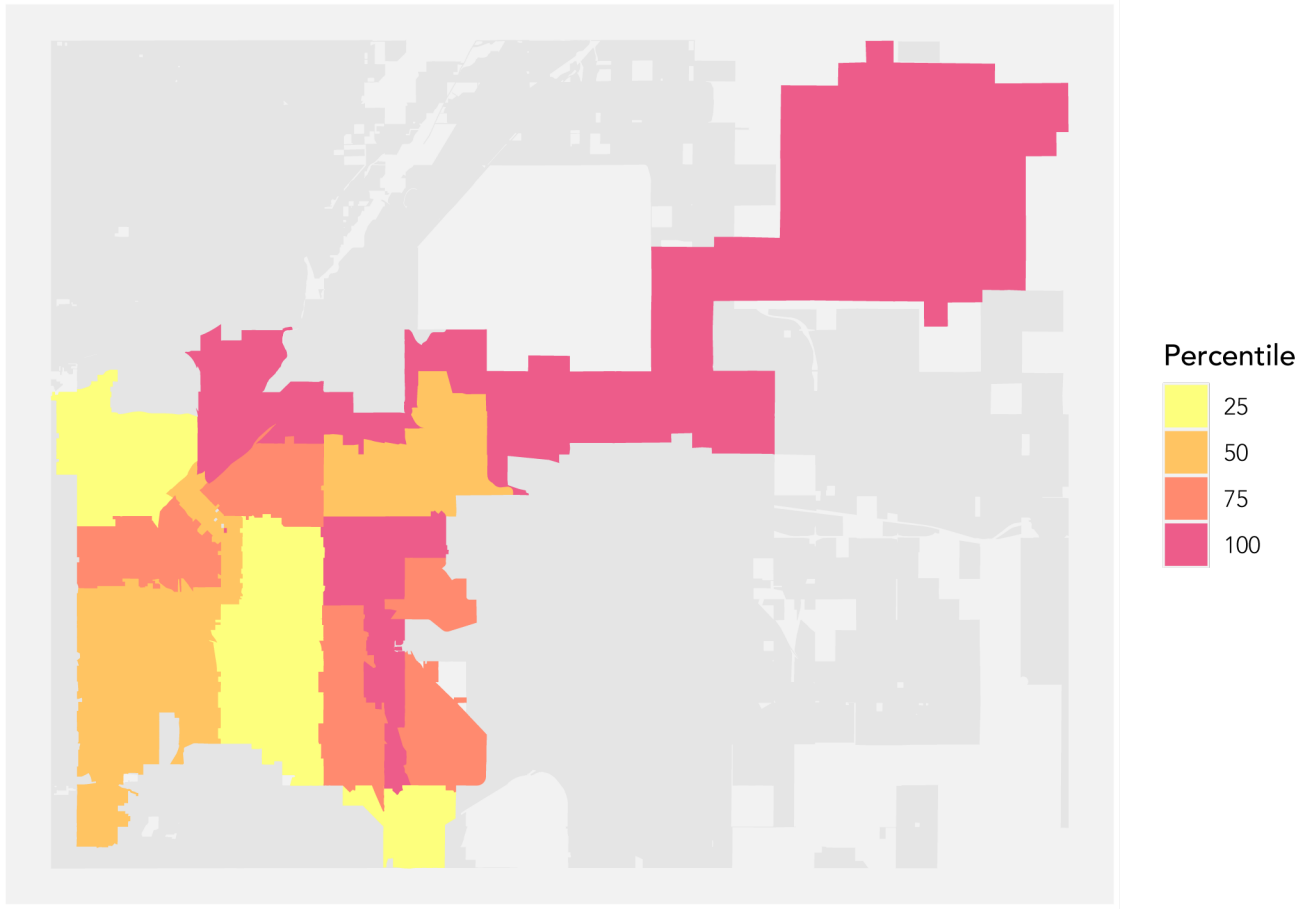
Denver, CO



Source: Urban Institute (2021). Emergency Rental Assistance Priority Index. <https://datacatalog.urban.org/dataset/rental-assistance-priority-index>.

Percentile Ranking of Applications per Zip Code

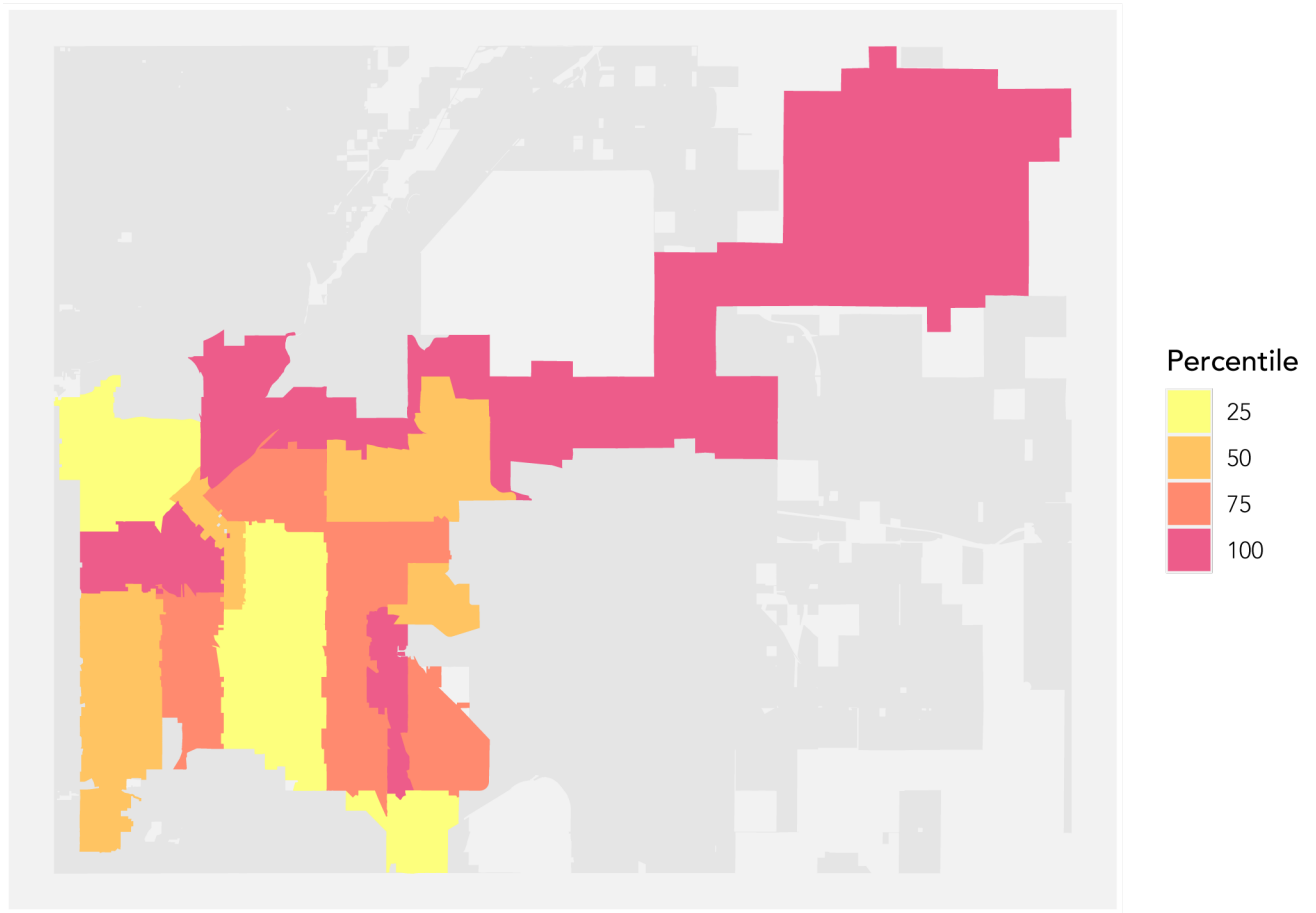
Denver, CO



Sources: Emergency Rental Assistance (ERA) application data provided by the City of Denver, CO; survey data collected by the Housing Initiative at Penn.

Percentile Ranking of Share of Applicants who were Funded by Zip Code

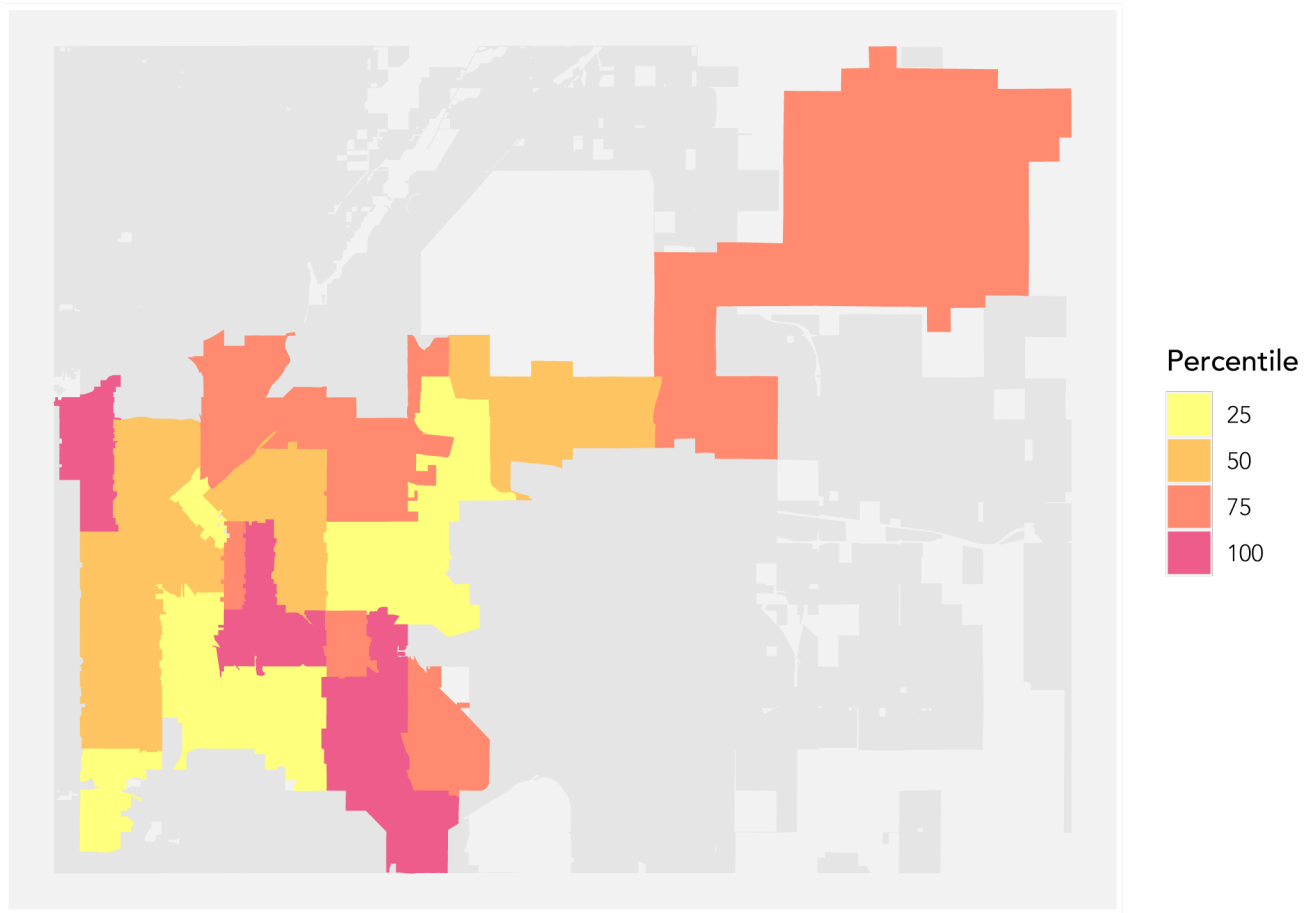
Denver, CO



Sources: Emergency Rental Assistance (ERA) application data provided by the City of Denver, CO; survey data collected by the Housing Initiative at Penn.

Percentile Ranking of Share of Applicants who were Surveyed by Zip Code

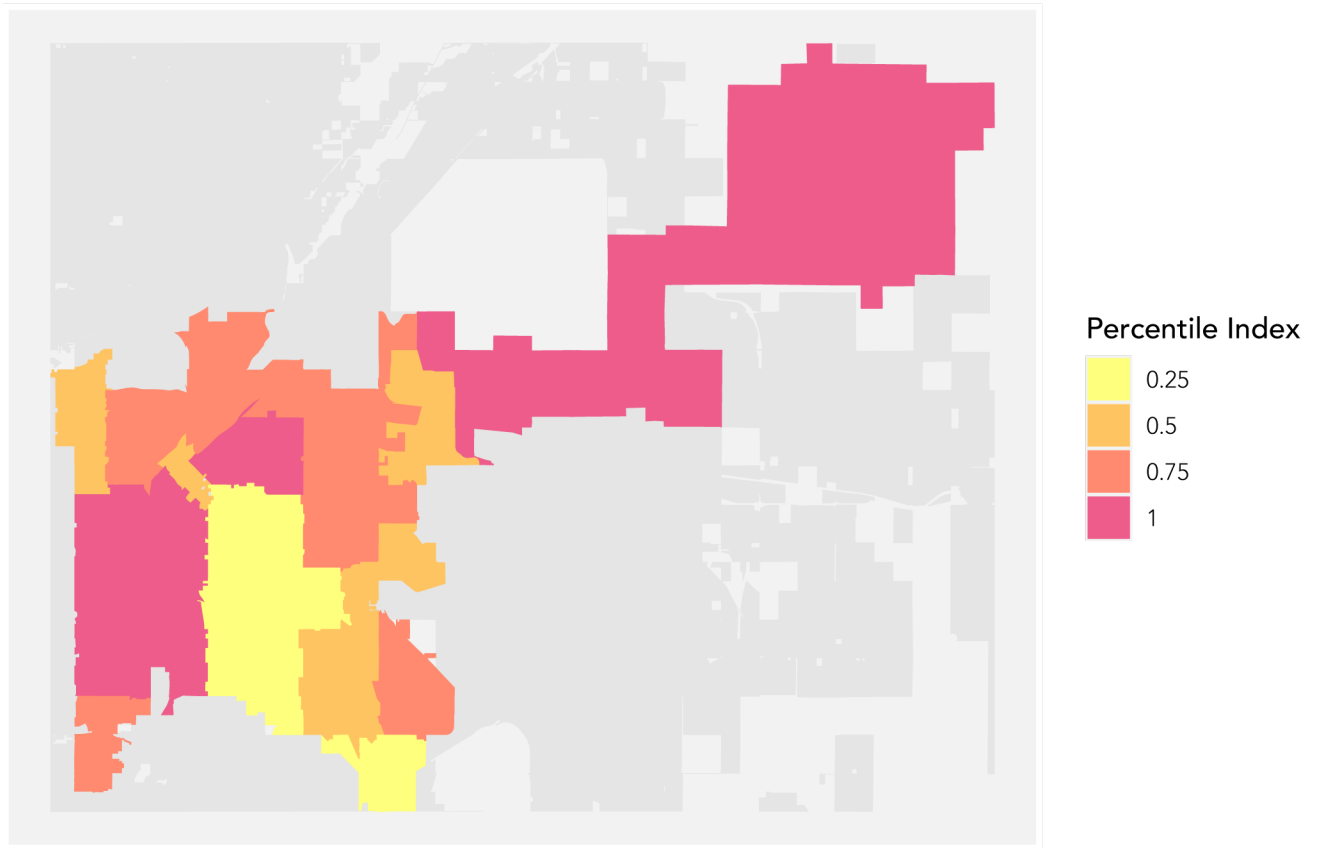
Denver, CO



Sources: Emergency Rental Assistance (ERA) application data provided by the City of Denver, CO; survey data collected by the Housing Initiative at Penn.

Emergency Rental Assistance Prioritization Equity Sub-Index

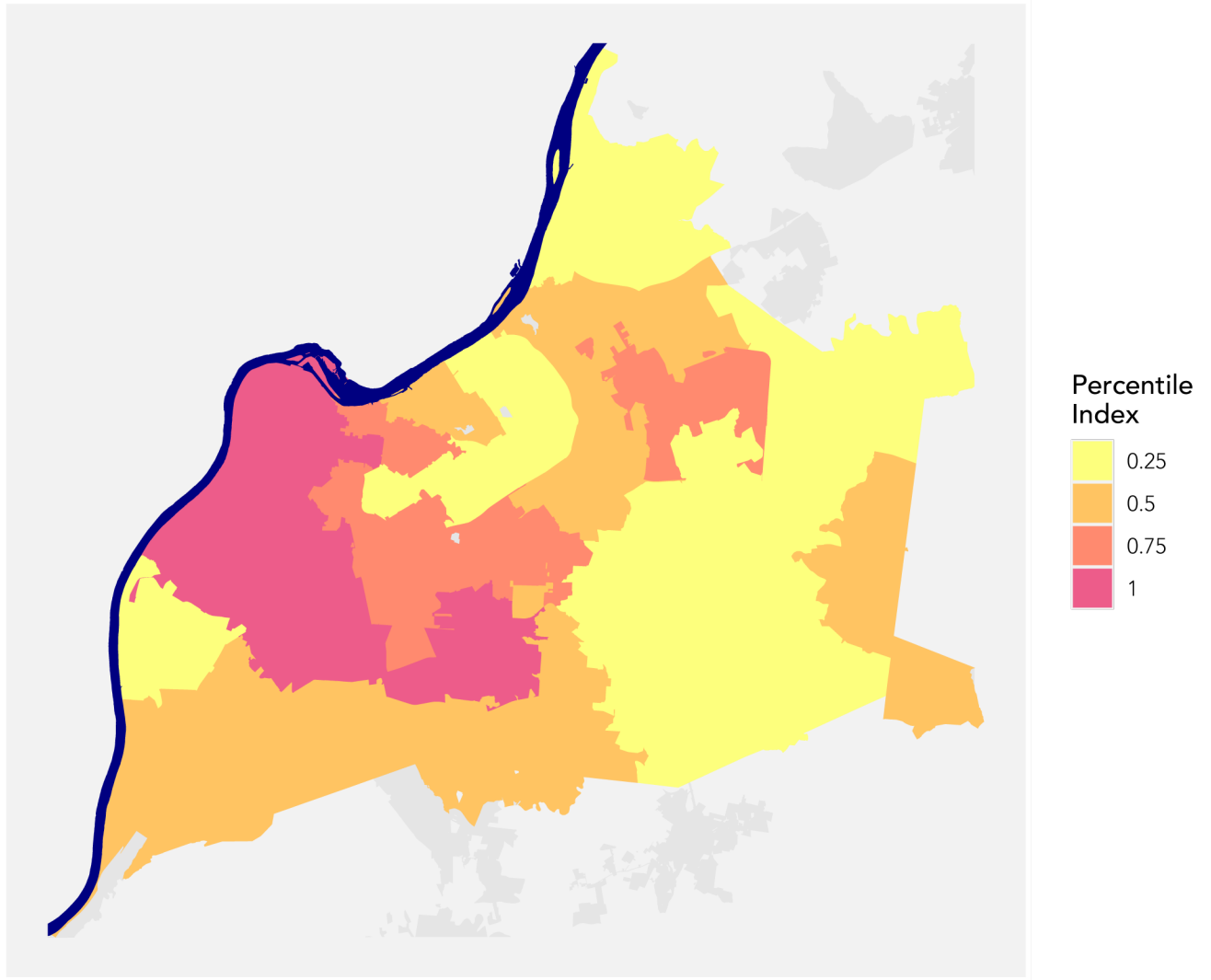
Denver, CO



Source: Urban Institute (2021). Emergency Rental Assistance Priority Index. <https://datacatalog.urban.org/dataset/rental-assistance-priority-index>.

Emergency Rental Assistance Prioritization Index

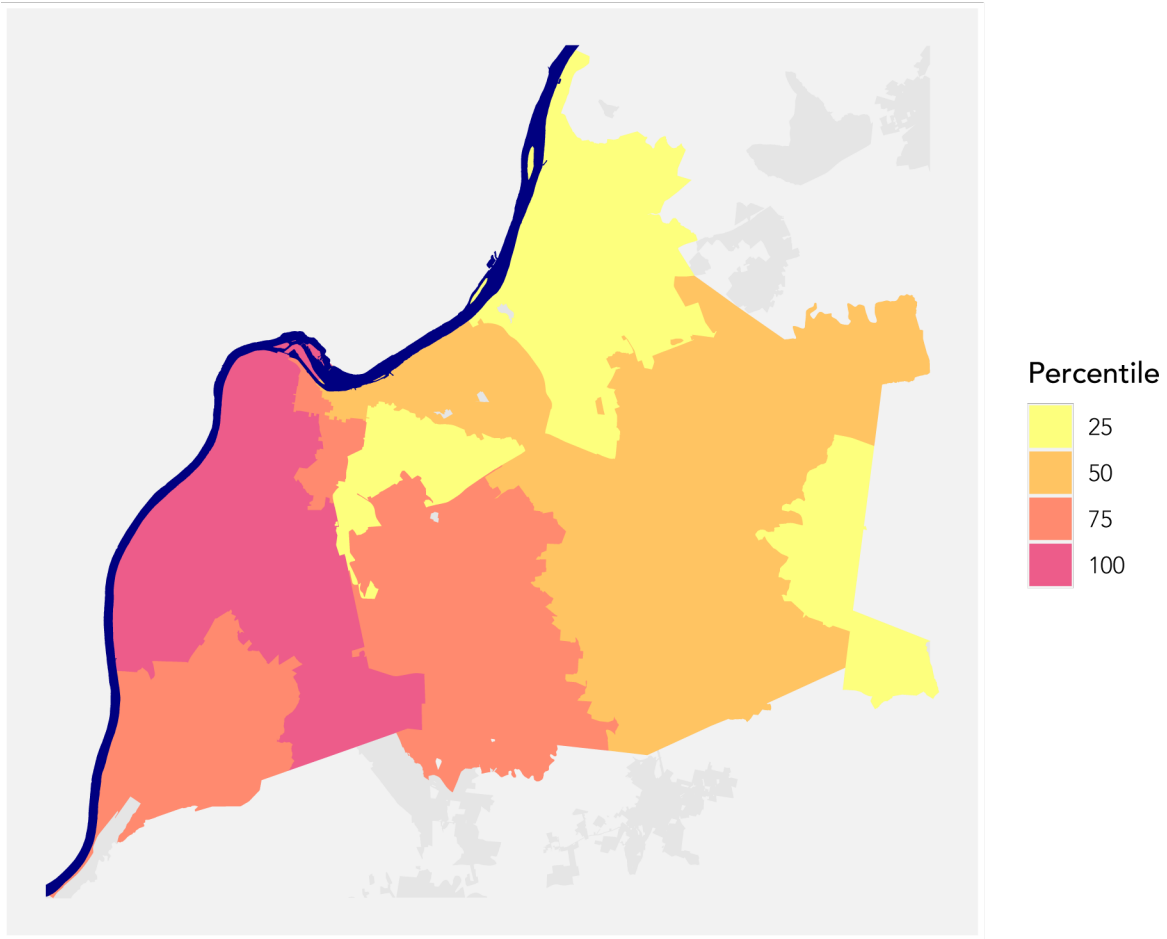
Louisville, KY



Source: Urban Institute (2021). Emergency Rental Assistance Priority Index. <https://datacatalog.urban.org/dataset/rental-assistance-priority-index>.

Percentile Ranking of Applications per Zip Code

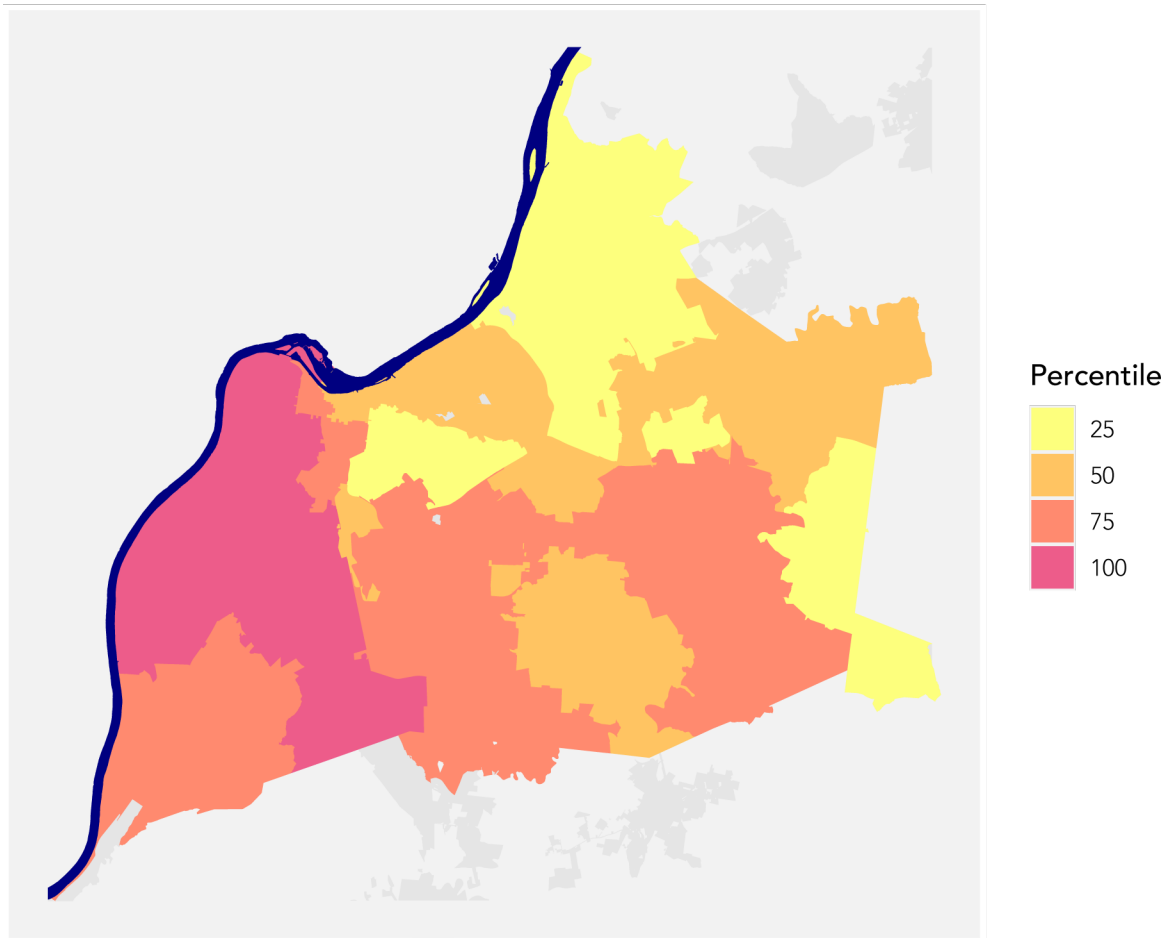
Louisville, KY



Sources: Emergency Rental Assistance (ERA) application data provided by the City of Louisville, KY; survey data collected by the Housing Initiative at Penn.

Percentile Ranking of Share of Applicants who were Funded by Zip Code

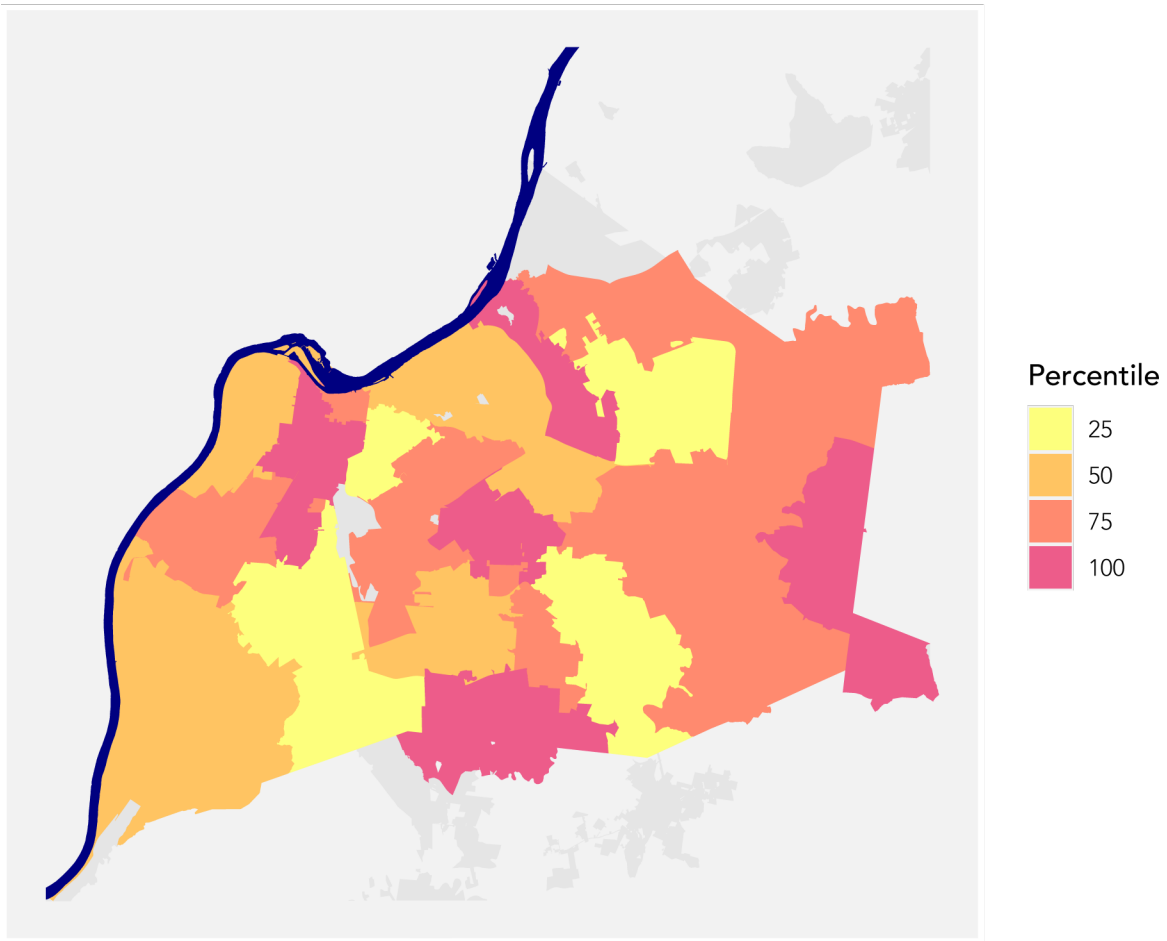
Louisville, KY



Sources: Emergency Rental Assistance (ERA) application data provided by the City of Louisville, KY; survey data collected by the Housing Initiative at Penn.

Percentile Ranking of Share of Applicants who were Surveyed by Zip Code

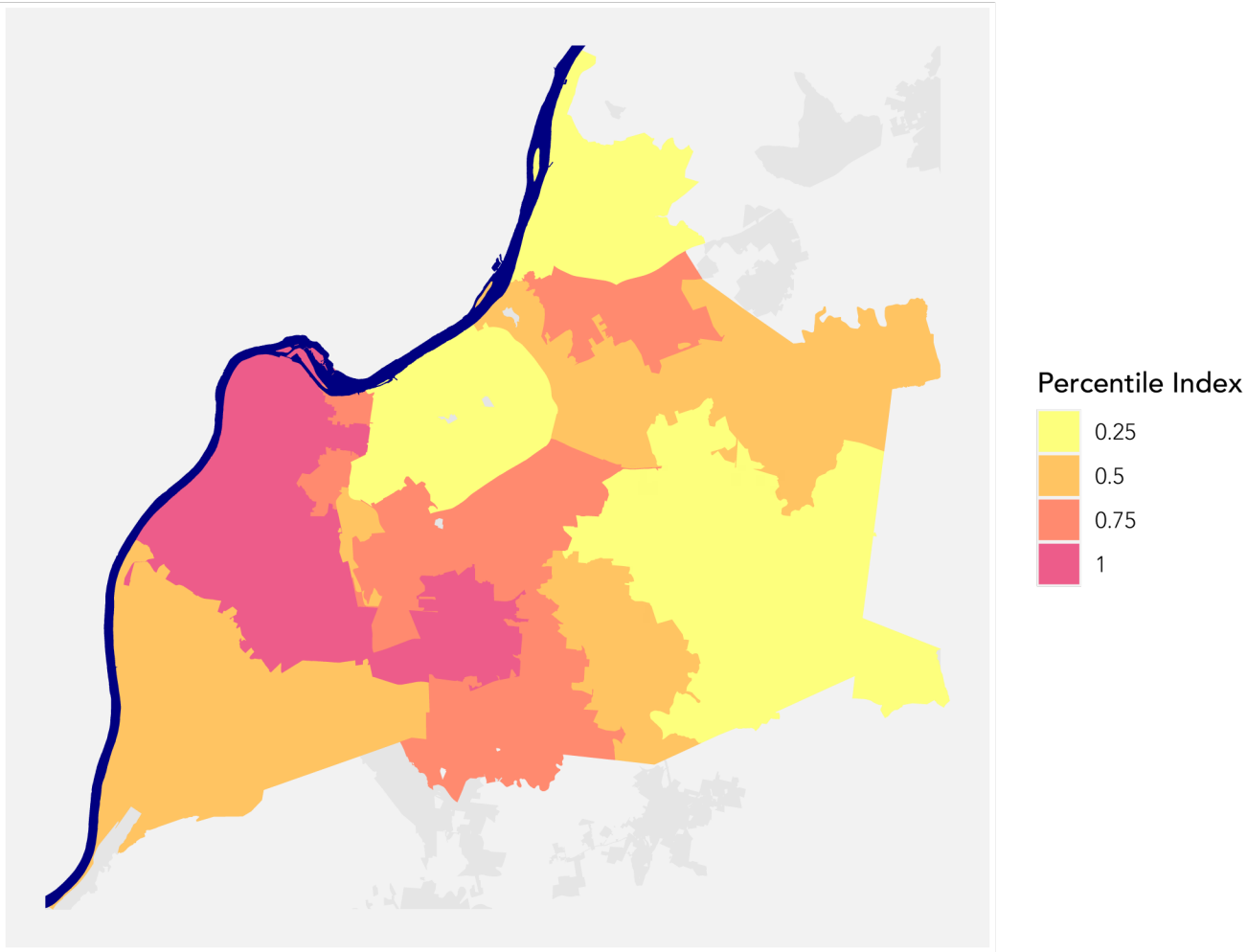
Louisville, KY



Sources: Emergency Rental Assistance (ERA) application data provided by the City of Louisville, KY; survey data collected by the Housing Initiative at Penn.

Emergency Rental Assistance Prioritization Equity Sub-Index

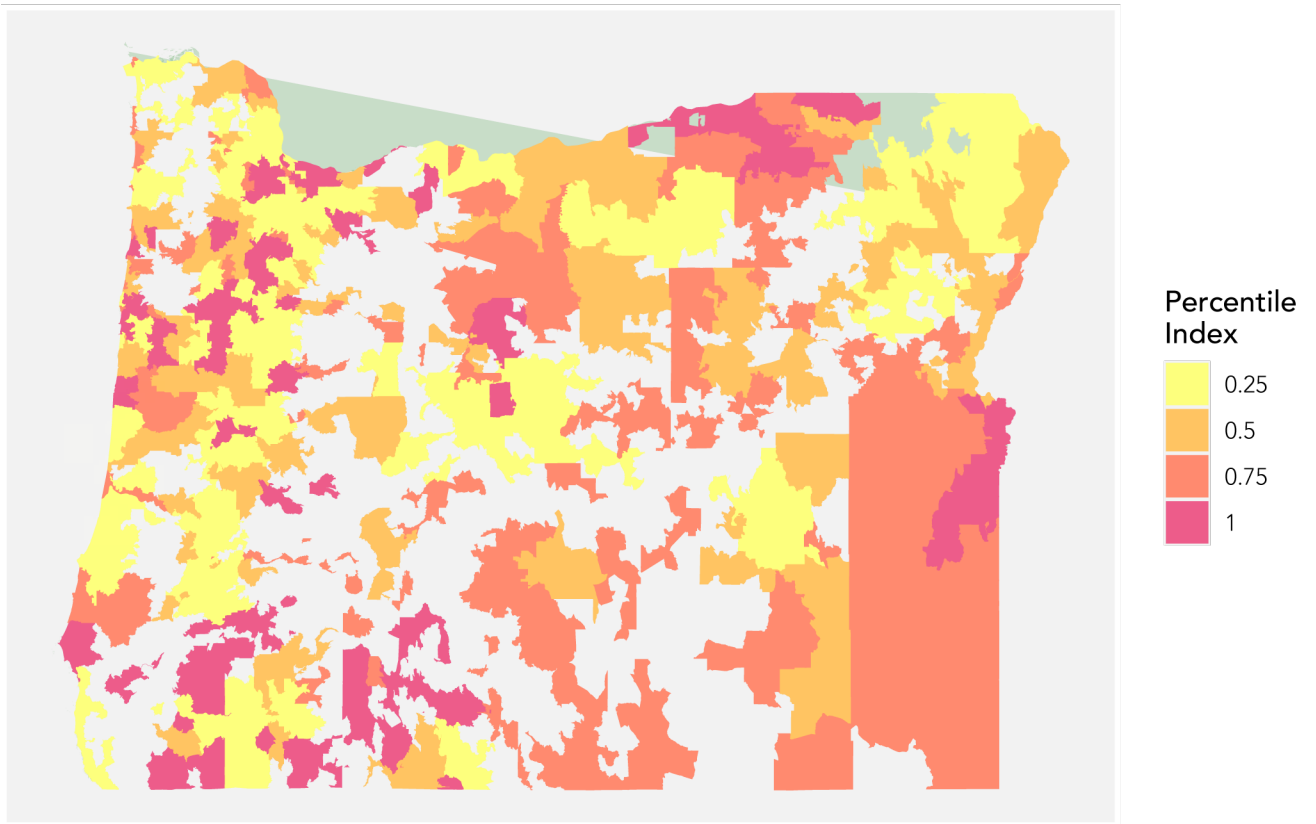
Louisville, KY



Source: Urban Institute (2021). Emergency Rental Assistance Priority Index. <https://datacatalog.urban.org/dataset/rental-assistance-priority-index>.

Emergency Rental Assistance Prioritization Index

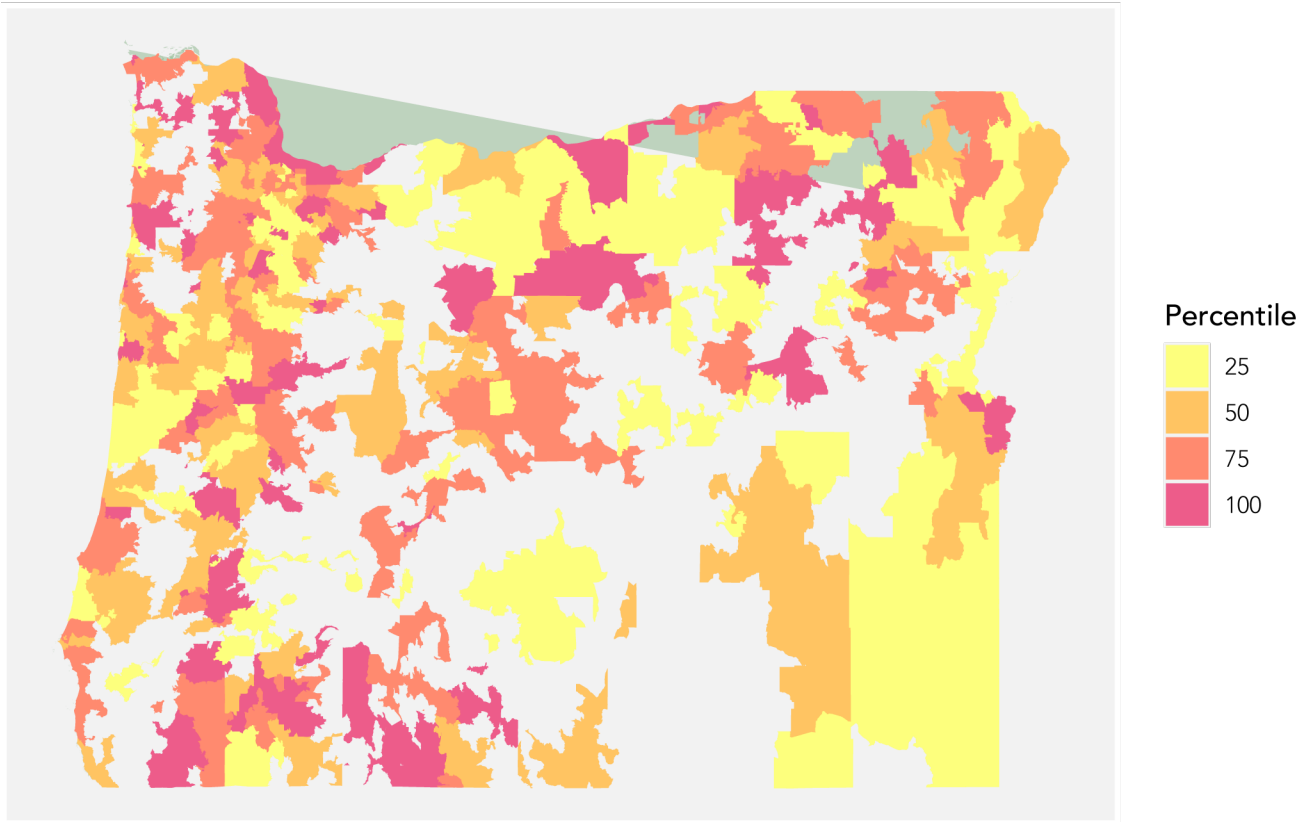
Oregon



Source: Urban Institute (2021). Emergency Rental Assistance Priority Index. <https://datacatalog.urban.org/dataset/rental-assistance-priority-index>.

Percentile Ranking of Applications per Zip Code

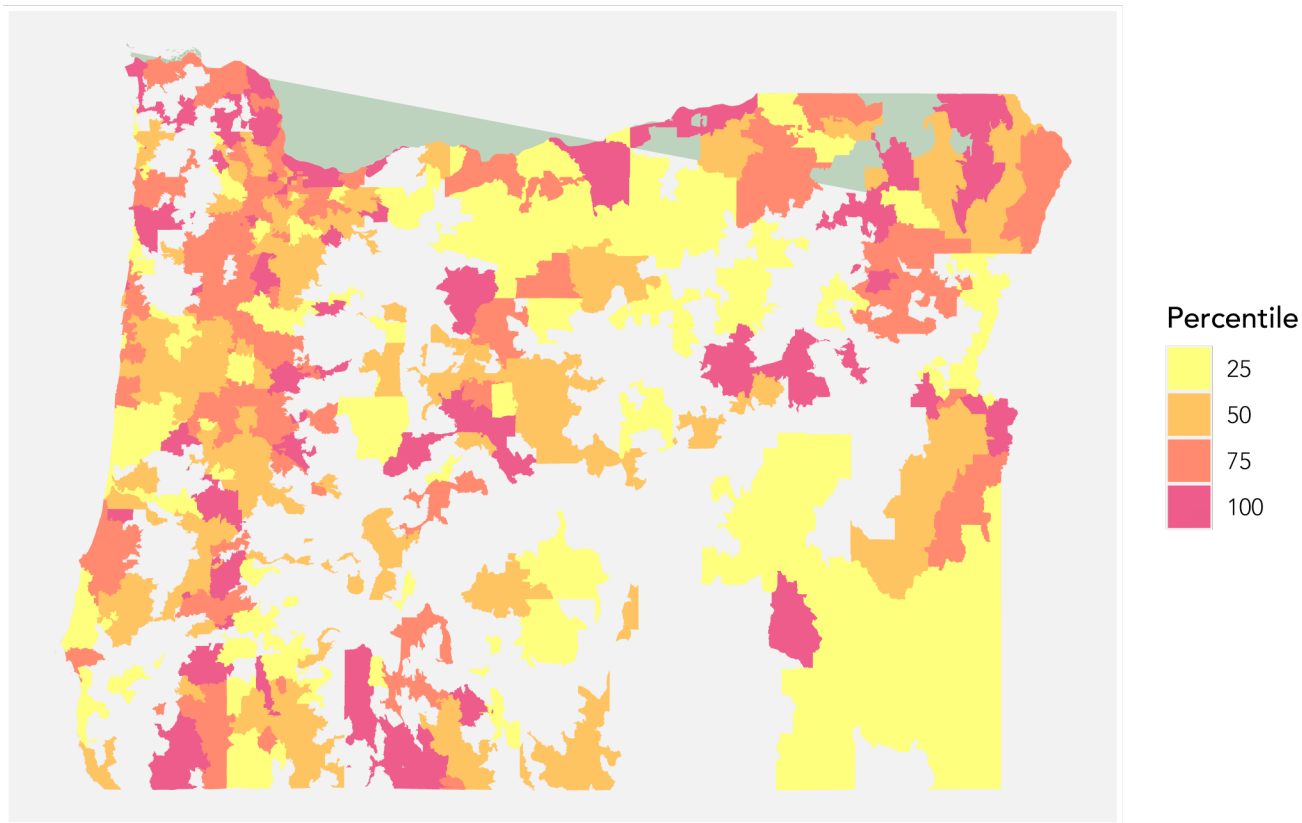
Oregon



Sources: Emergency Rental Assistance (ERA) application data provided by Oregon; survey data collected by the Housing Initiative at Penn.

Percentile Ranking of Share of Applicants who were Funded by Zip Code

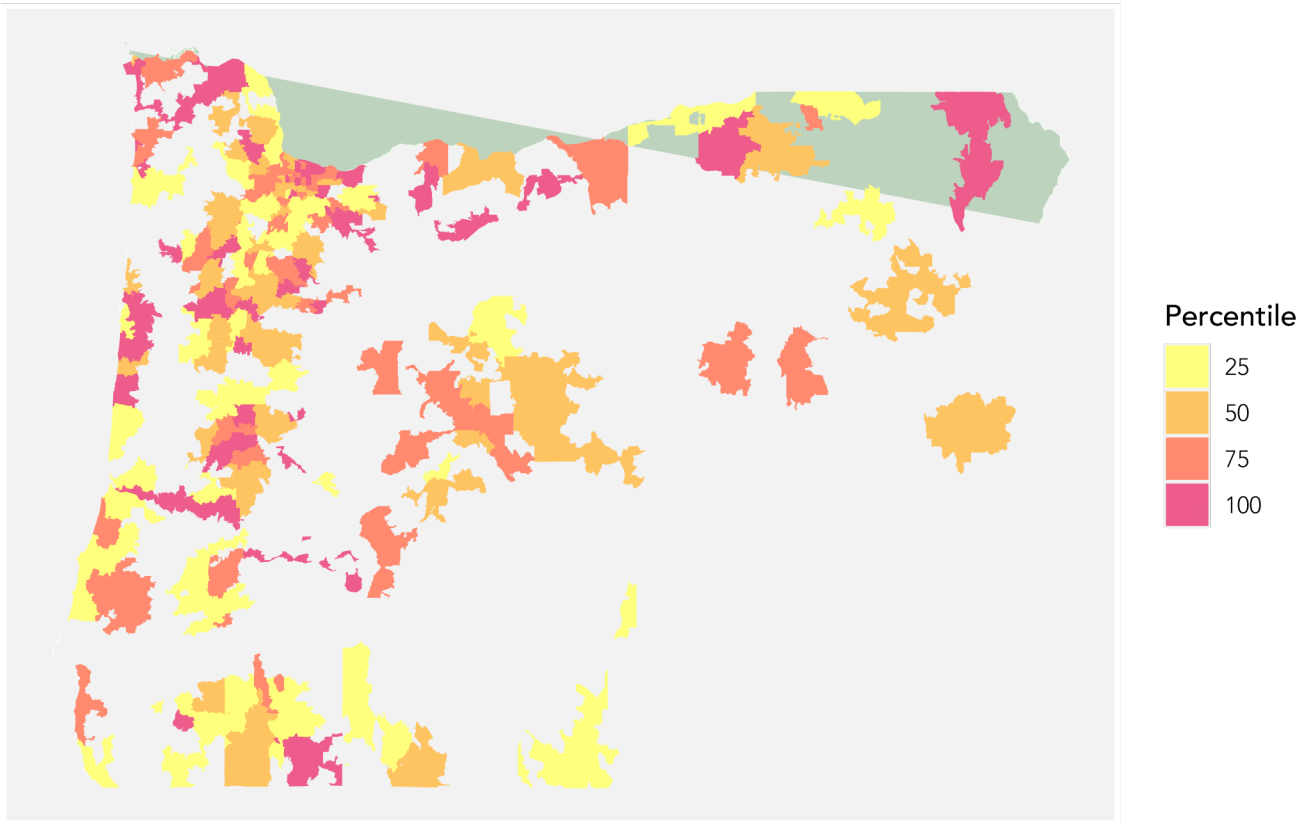
Oregon



Sources: Emergency Rental Assistance (ERA) application data provided by Oregon; survey data collected by the Housing Initiative at Penn.

Percentile Ranking of Share of Applicants who were Surveyed by Zip Code

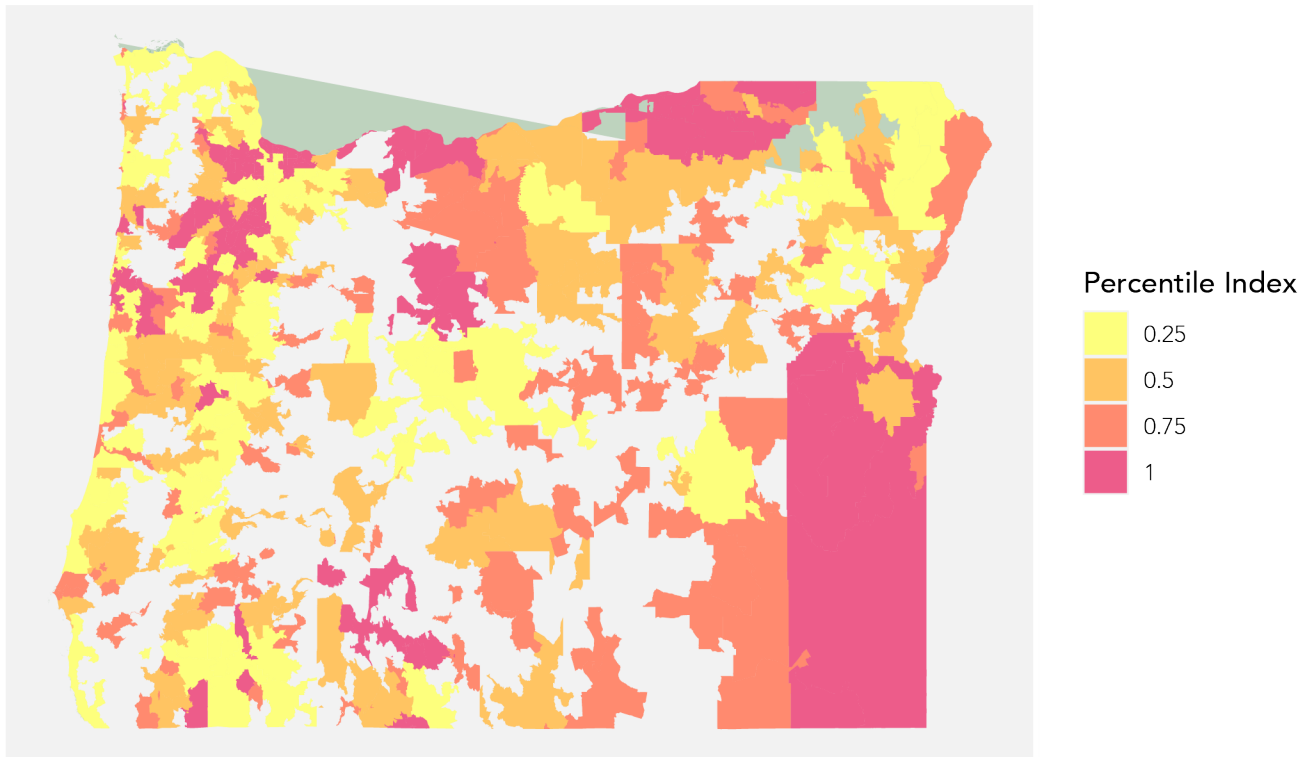
Oregon



Sources: Emergency Rental Assistance (ERA) application data provided by Oregon; survey data collected by the Housing Initiative at Penn.

Emergency Rental Assistance Prioritization Equity Sub-Index

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Source: Urban Institute (2021). Emergency Rental Assistance Priority Index. <https://datacatalog.urban.org/dataset/rental-assistance-priority-index>.