What Can We Learn from Communities About Equitably Providing Emergency Rental Assistance?

#LiveAtUrban

Housekeeping

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- All participants are muted.

- Type your **questions** or **comments** into the Q&A box at any time.

#LiveAtUrban

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OUR MISSION IS TO OPEN MINDS, SHAPE DECISIONS, AND OFFER SOLUTIONS THROUGH ECONOMIC AND SOCIAL POLICY RESEARCH.

On this webinar today...

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Communities Policy Center,
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Joanne Karchmer,
Chief Impact Officer,
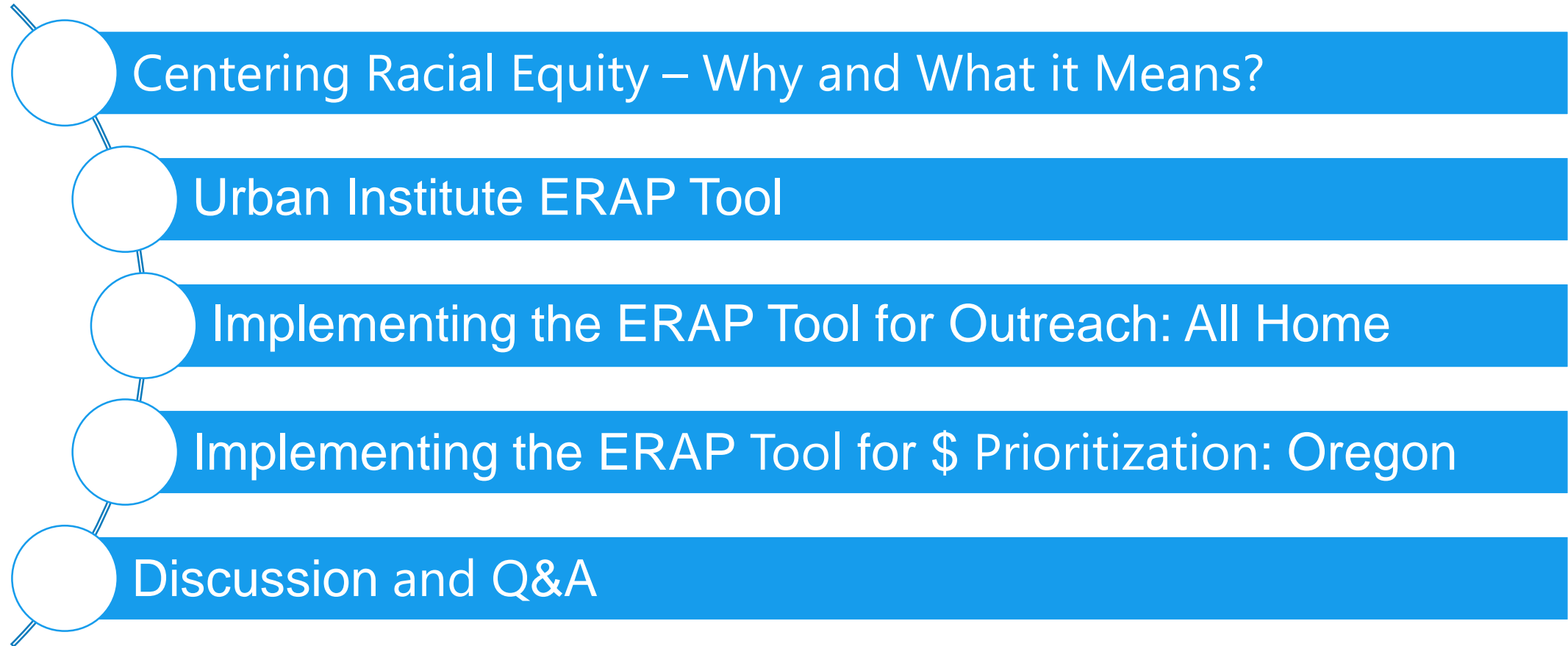All Home California,
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Webinar roadmap...

Centering Racial Equity – Why and What it Means?

Urban Institute ERAP Tool

Implementing the ERAP Tool for Outreach: All Home

Implementing the ERAP Tool for $ Prioritization: Oregon

Discussion and Q&A

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Centering Racial Equity in Emergency Rental Assistance

A look at the numbers before COVID-19

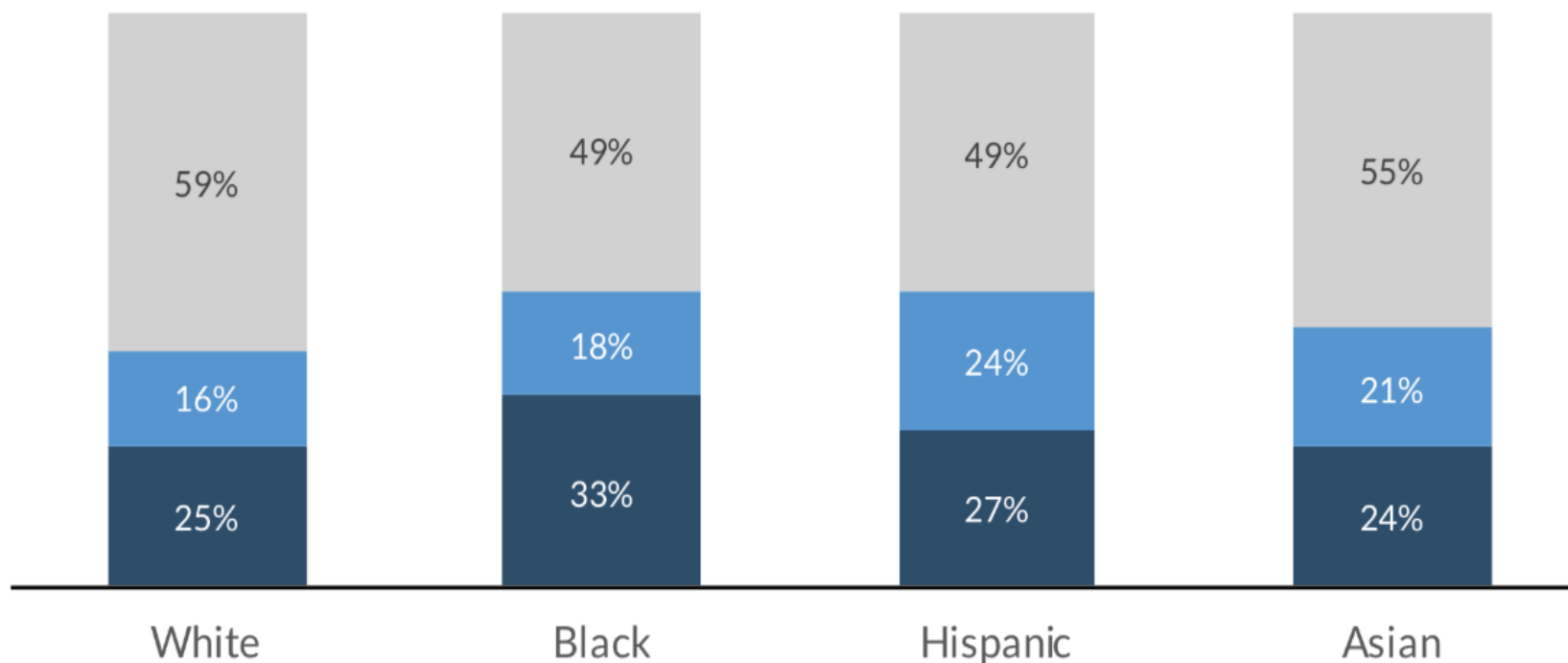## Share of Renters and Their Financial Status, by Race or Ethnicity

	White	Black	Hispanic	Asian
Renter share	27.8%	58.3%	52.5%	40.5%
Median income	$43,000	$30,000	$39,000	$58,500
Median liquid assets	$9,000	$1,600	$2,808	$9,300
Unemployment rate	4.1%	7.2%	4.4%	3.1%

Sources: 2018 American Community Survey and 2019 US Financial Health Pulse data.

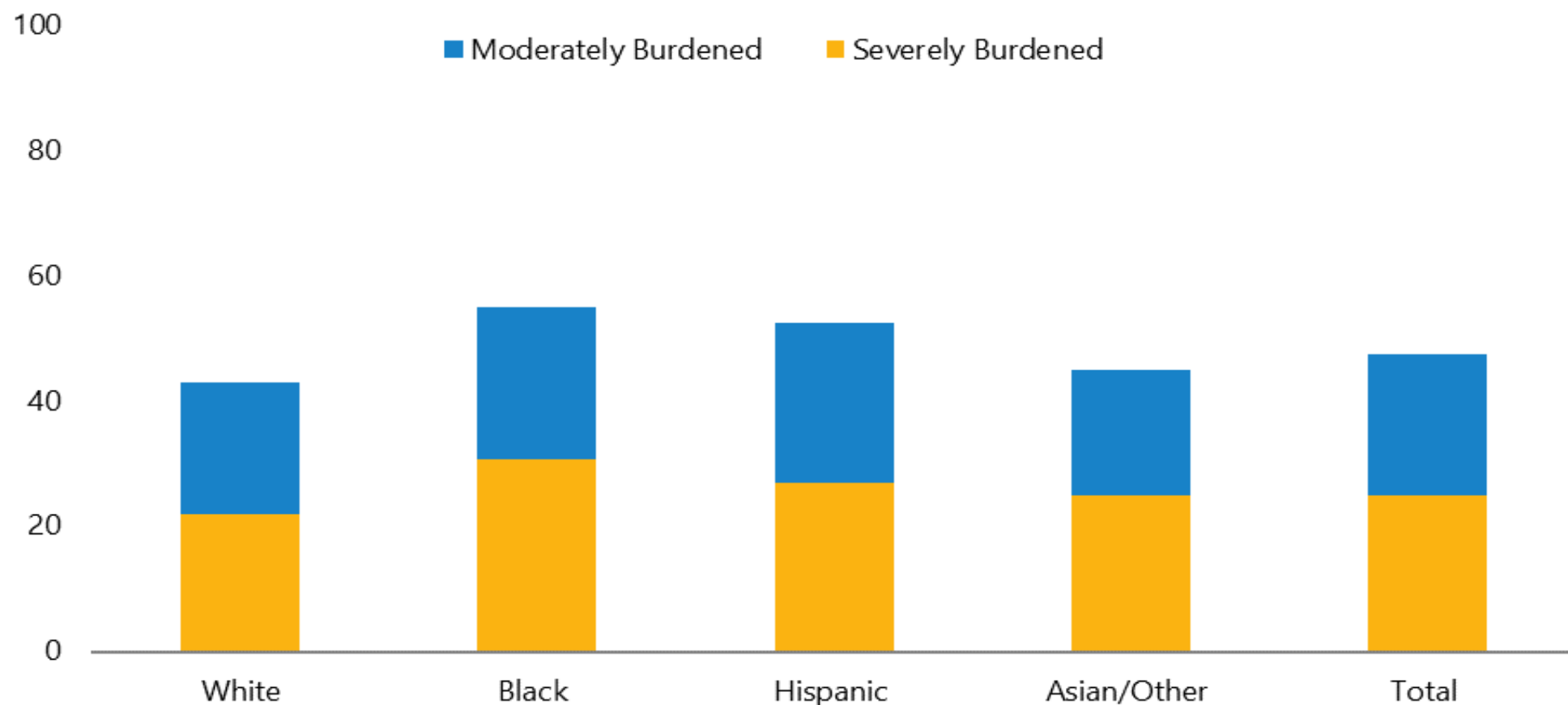# Do You Experience Difficulty Paying Rent?

By race or ethnicity

■ Often or sometimes   ■ Rarely   ■ Never

	White	Black	Hispanic	Asian
Never	59%	49%	49%	55%
Rarely	16%	18%	24%	21%
Often or sometimes	25%	33%	27%	24%

Source: 2019 US Financial Health Pulse data.

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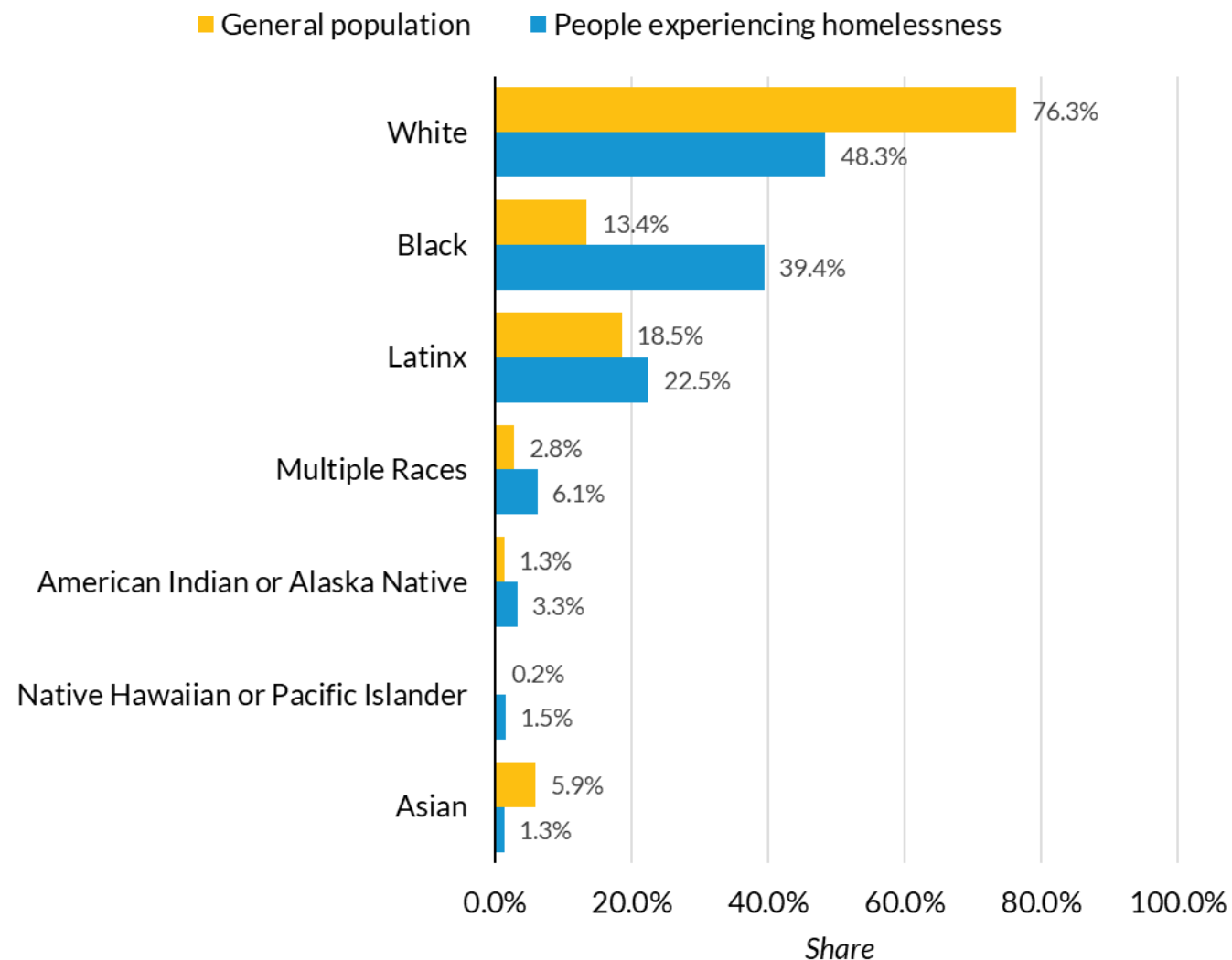
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Share of Renters with Cost Burdens by Race and Ethnicity

Source: Harvard Joint Center for Housing Studies, America's Rental Housing 2020

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People of color—especially Black, Indigenous, and Latinx people—are overrepresented among people experiencing homelessness

General population ■   **People experiencing homelessness** ■

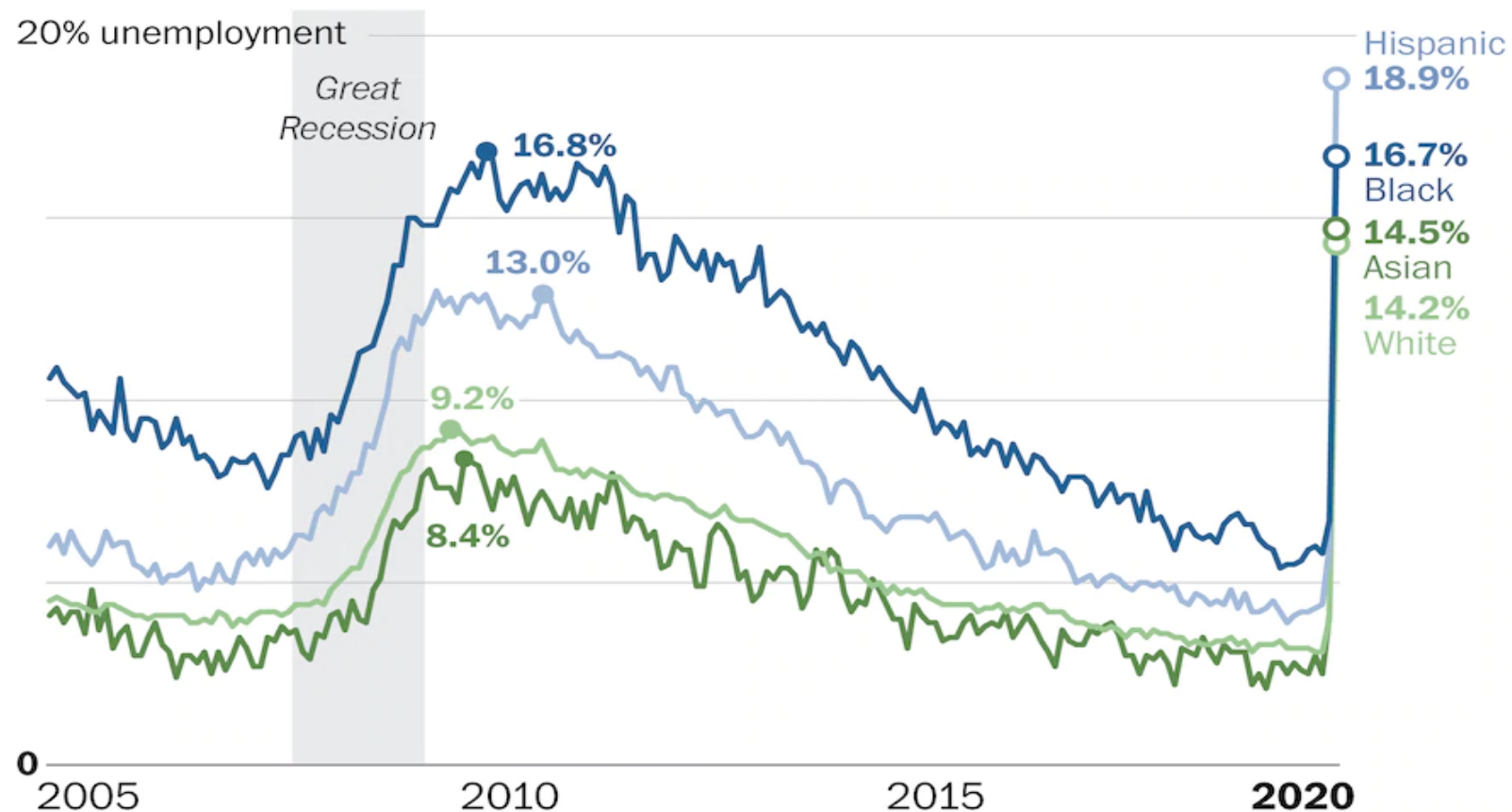| Race	General population	People experiencing homelessness
White	76.3%	48.3%
Black	13.4%	39.4%
Latinx	18.5%	22.5%
Multiple Races	2.8%	6.1%
American Indian or Alaska Native	1.3%	3.3%
Native Hawaiian or Pacific Islander	0.2%	1.5%
Asian	5.9%	1.3%

Share

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Source: 2020 Point-in-Time Count estimates published by US Department of Housing and Urban Development, 2019 American Community Survey published by US Census Bureau

How has the pandemic affected existing racial disparities among renters?

Historic High Rates of Unemployment

20% unemployment

Great Recession

16.8%

13.0%

9.2%

8.4%

Hispanic
18.9%

16.7%
Black

14.5%
Asian

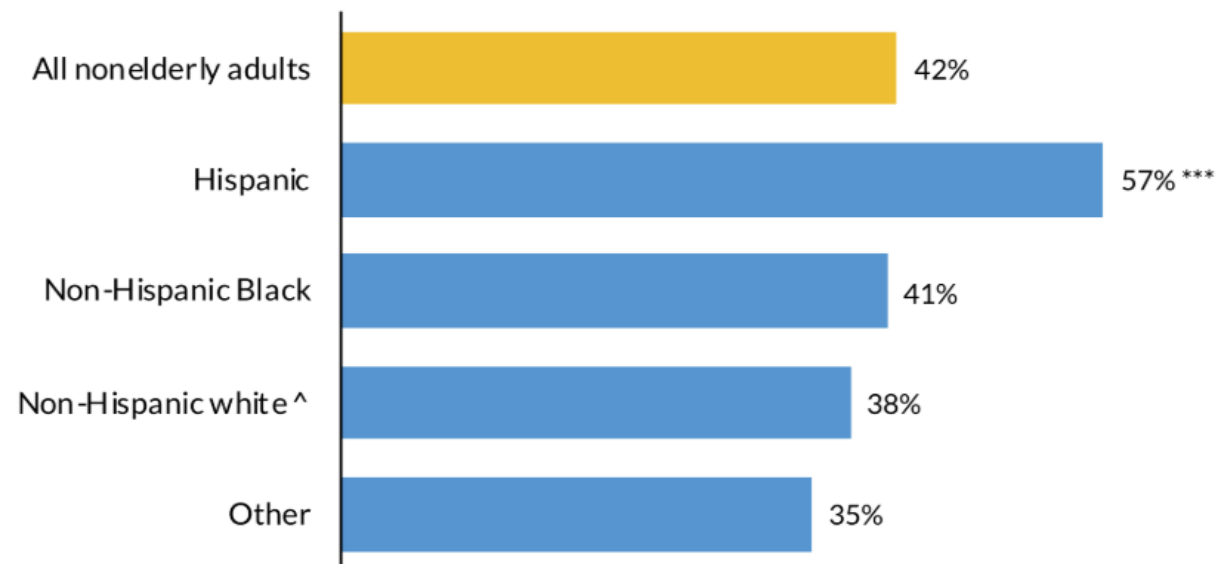14.2%
White

2005   2010   2015   **2020**

0

Note: For civilian Americans, seasonally adjusted. White, black and Asian categories are not exclusive of Hispanic ethnicity.

Source: Labor Department

THE WASHINGTON POST

Latinx and Black workers are overrepresented in industries affected by COVID-19

Share of Adults Ages 18 to 64 Whose Families Lost Jobs, Work Hours, or Work-Related Income during the Pandemic, by Race and Ethnicity, March and April 2020

Category	Share
All nonelderly adults	42%
Hispanic	57% ***
Non-Hispanic Black	41%
Non-Hispanic white ^	38%
Other	35%

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Source: The Health Reform Monitoring Survey for the first quarter of 2020. The survey was conducted between March 25 and April 10, and 74.5 percent of respondents completed the survey by March 31.
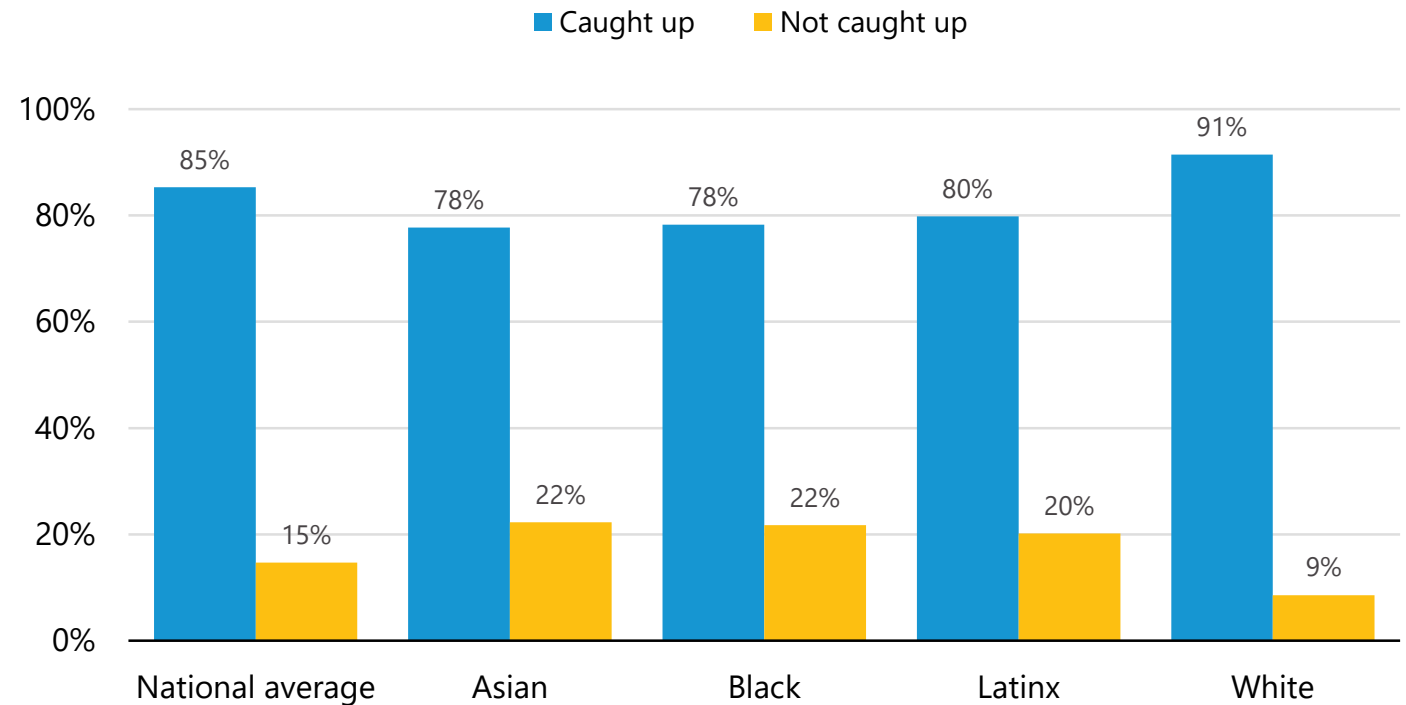**Notes**: "Other" includes non-Hispanic adults who are not Black or white or who are more than one race.
*/**/*** Estimate differs significantly from reference group (^) at the 0.10/0.05/0.01 level, using two-tailed tests.

Black, Latinx & Asian renters were less likely to be caught up on rent in April 2021

Share of adults in households caught up on rent payments
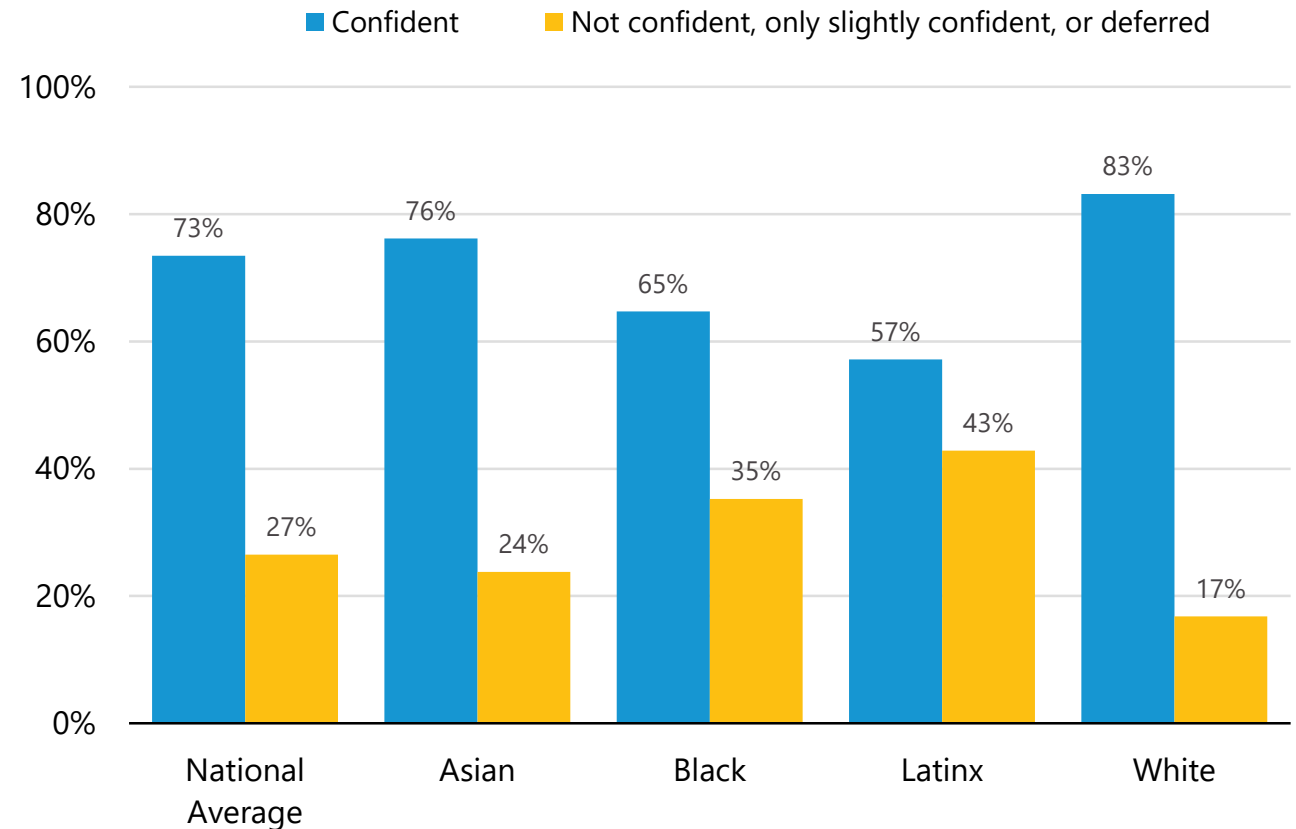
April 14 - April 26, 2021

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Source: Urban Institute analysis of US Census Household Pulse Survey.

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Black and Latinx renters were less likely to be confident that they could pay rent in May 2021

Share of adults confident they can pay rent next month
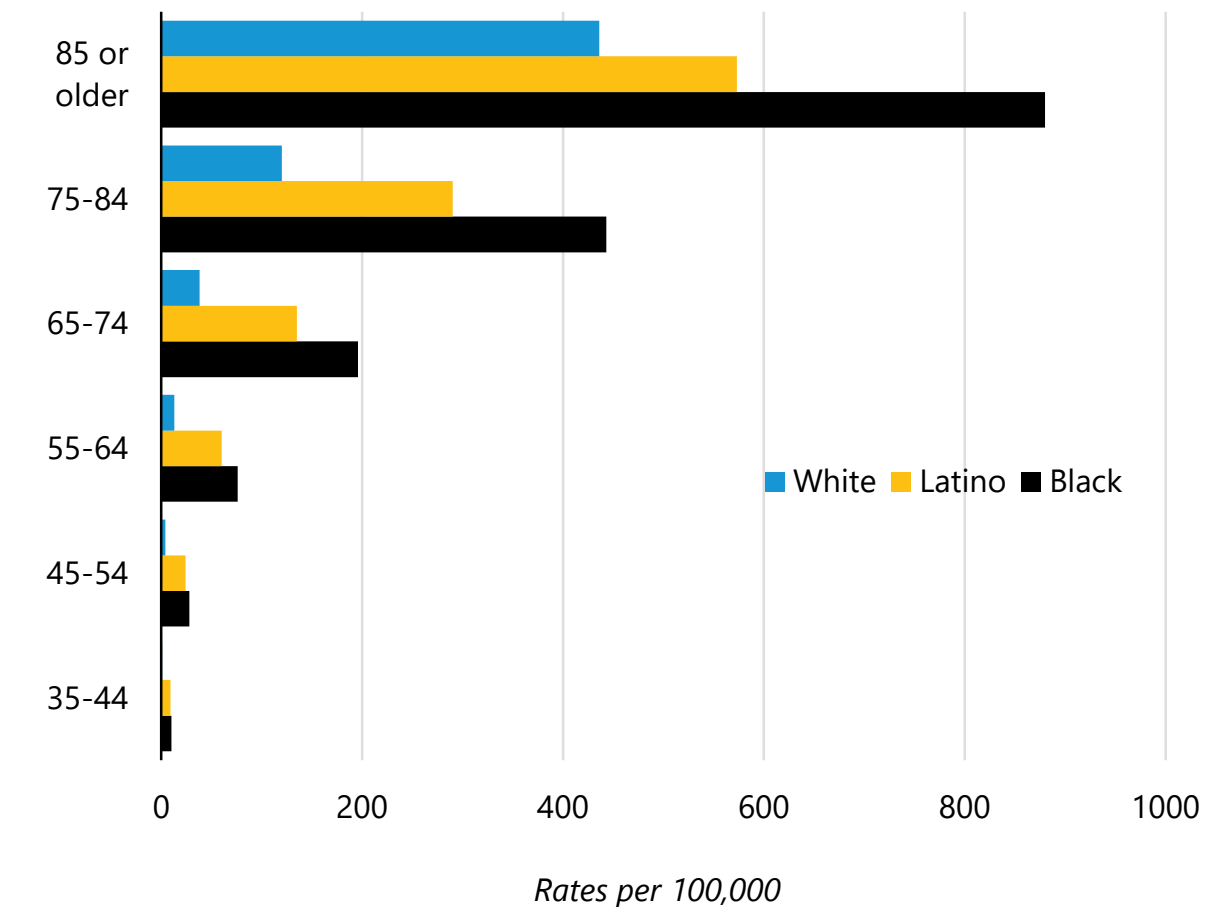
April 14 - 26, 2021

■ Confident ■ Not confident, only slightly confident, or deferred

	National Average	Asian	Black	Latinx	White
Confident	73%	76%	65%	57%	83%
Not confident, only slightly confident, or deferred	27%	24%	35%	43%	17%

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Source: Urban Institute analysis of US Census Household Pulse Survey.

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Black and Latinx people overrepresented in COVID-19 deaths

COVID-19 Deaths aby Age and Race

Age range (years)

Rates per 100,000

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Source: CDC COVID-19 Provisional Death Count data (Feb 1, 2020 – June 6, 2020)

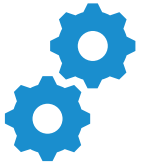# What does equity mean in emergency rental assistance programs?

What does racial equity look like in emergency rental assistance programs?
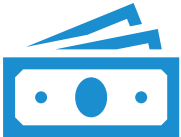
Outreach and engagement

Program structure

Dissemination

Partner organizations

Data collection & program monitoring

Feedback & continuous improvement

Purpose of the Tool

- Part of the [Framework for an Equitable COVID-19 Homelessness Response](#), intended to help local leaders decide where to prioritize and allocate rental assistance funds to minimize evictions and homelessness in a way that promotes racial equity

- The ERAP index estimates the level of need in a census tract by measuring the prevalence of low-income renters who are at risk of experiencing housing instability and homelessness using neighborhood conditions and demographics, incorporating instability risk factors before the pandemic as well as the pandemic's economic impacts

- Updated in April 2021 with most recent data

Housing Instability

Cost Burden	% households with income < 35k paying 50% + in rent
Overcrowding	% renter-occupied households with >1.51 occupants per room
Unemployment	% labor force that is unemployed
Share of Renters	% occupied housing units that are renter occupied
Poverty	% population in poverty over past 12 months

COVID-19

Job Loss	% low-income jobs lost
Uninsured	% civilian noninstitutionalized population 19-64 years that does not have health insurance

Equity

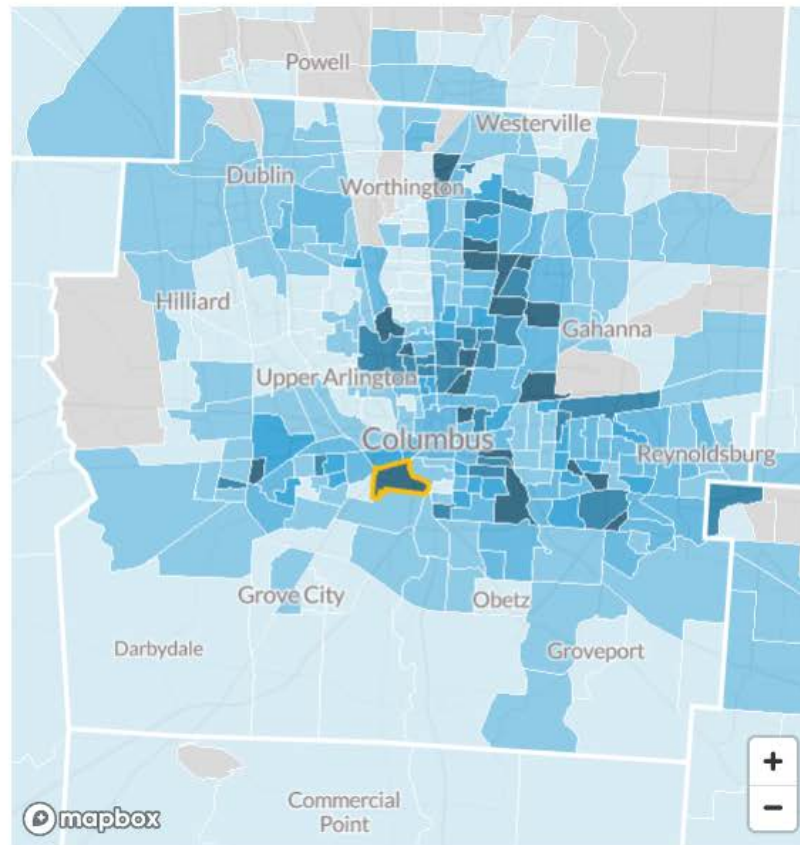|	
Race	% population not categorized as non-Hispanic white
Foreign Born	% population foreign born
Public Assistance	% households with public assistance income in past 12 months
Income	% renter-occupied households earning < 30% household area median family income

Notes about the data

- Subindexes are weighted –

  - Housing subindex is weighted more heavily within the total index

  - People of color is weighted more heavily within the equity index

- Tracts are grayed out with no ELI renters

- We validated the index by testing indicator correlations, ground- truthing, and analysis of past evictions in every state and current (COVID-19 period) evictions in 13 cities

- Limitations:

  - Although updated, data is on a lag

  - Single race indicator

  - Highlights university census tracts

Search by

County   Continuum of Care

Emergency Rental Assistance Priority Index percentile

0   50   75   85 90 95   n/a

Franklin County, OH   ✕

CENSUS TRACT 005100   470
in Franklin County, OH   ELI renters

Emergency Rental Assistance Priority Index: 98th percentile (among Ohio tracts)

Housing Instability Risk Subindex: 98th percentile

Shares of: people living in poverty, renter-occupied housing units, severely cost-burdened low-income renters, severely overcrowded households, and unemployed people

COVID-19 Impact Subindex: 84th percentile

Shares of: adults without health insurance and low-income jobs lost to COVID-19

Equity Subindex: 96th percentile

Shares of: people of color, extremely low–income renter households, households receiving public assistance, and people born outside the US

ELI renters = extremely low–income renters, or renters with incomes at or

·U·R·B·A·N· ·I·N·S·T·I·T·U·T·E·   24

Get the Data!

- Use the tool: https://www.urban.org/features/where-prioritize-emergency-rental-assistance-keep-renters-their-homes

- Github: https://github.com/UrbanInstitute/covid-rental-risk-index

- Data Catalog: https://datacatalog.urban.org/dataset/rental-assistance-priority-index

How can you use the tool?

The tool can help you identify key areas within your jurisdiction where you can:

- Conduct additional outreach

- Partner with grassroots organizations

- Set eligibility criteria and preferences (e.g., give additional points or weight to applications)

- Monitor program metrics in respect to dissemination goals

ERAP: Rental Assistance, Homelessness Prevention and Racial Equity

May 25, 2021

Rental Assistance and Homelessness Prevention

Pilot Operational in Fremont, Oakland and in San Francisco later this week

- Homelessness Prevention is critical to the reduction of unsheltered homelessness

- Region lacked a common definition of homelessness prevention and metrics to evaluate outcomes, agreement on a service model and consistent level of services provided, and most programs are not well-targeted to households most likely to become homeless.

- New sources of federal funding created an opportunity **and** challenges to make progress toward aligning rental assistance and homelessness prevention as well as a robust set of services being offered.

Regional Homelessness Prevention Continuum

Households need the same range of services at these three points and the system should be adequately funded to provide the right intervention regardless at which point the household seeks services.

Eviction Prevention	**Homelessness Prevention**	**Homelessness Diversion**
Eligible Population: • **Future risk of homelessness** • Leaseholders • 0-50% AMI Targeting criteria: • HHs with a previous episode of homelessness • Highly impacted communities and neighborhoods	Eligible Population: • **Imminent risk of homelessness** • Doubled up or leaseholders • 0-30% AMI Targeting criteria: • HHs with a previous episode of homelessness • Highly impacted communities and neighborhoods	Eligible Population: • **Presenting for homelessness assistance** • Doubled up • 0-30% AMI Targeting criteria: • HHs with a previous episode of homelessness • Highly impacted communities and neighborhoods

Targeting and Eligibility

Goals:

- Reduce the number of households that are losing their housing
- Reduce the racial disparity among residents who experience homelessness.

  - Threshold income eligibility: **Income no higher than 50% of AMI with prioritization for households <30% AMI.**

  - Prioritize households **in targeted geographic zones** identified in each county based on factors such as high incidences of homelessness, eviction, poverty, COVID-impact and rent burden will also receive higher priority for assistance. The geographic zones also become the focus areas for partnering with neighborhood-based organizations that provide trusted connection to the network.

  - Use evidence-based assessment to target resources to households that have the highest likelihood of becoming homeless.

Risk Assessment (common online platform for providers and applicants)

Household

- Household has children
- Any children under 2
- Someone in household is pregnant
- Head of household is <25
- Head of household is > 62
- Recent change in household composition (death, divorce)

Income and Housing

- **Living in a targeted geographic area**
- **Extremely low income**
- Recent reduction in income
- **Previous experience of homelessness**
- Doubled up and not the lease holder
- Never had a lease or have a past eviction

Other Factors

- Adult with a disability
- Recent Criminal Justice system interaction
- Recent reintegration from an institutional setting
- Not eligible for other federal assistance (such as unemployment)

Outreach and Capacity Building in your non-profit community

Partner with Community-Based Outreach Networks
ERAP programs should rely on these established, trusted networks for effective outreach and service delivery.

- **Co-design outreach processes** with CBOs that serve the hardest hit communities. Use Urban Institute rental assistance targeting to refine outreach strategy – church announcements, door hangers, etc.
- **Build upon existing networks, programs, and contracts**
- **Simplify contracting processes** to allow small community-serving organizations to participate in outreach efforts.
- **Conduct outreach in multilingual, culturally sensitive formats** partnering with tenant groups, community groups, grassroots groups, groups that are deeply connected to harder to reach communities.
- **Offer access at common intersections with people at-risk of homelessness** including schools, daycare and after-care programs, food pantries, community health clinics, housing court, and institutional discharging and correctional system release settings.

Eliminate Practices that Could Cause Racial Disparities in Outcomes

- **Prioritize outreach and eligibility by zip code or census tract.**

- **Collect and report disaggregated race and ethnicity data on who was served by the program in a publicly available dashboard.**

- **Remove barriers that could disproportionately impact extremely low income, BIPOC households**
  - ✓ Permit self-attestation and be as flexible as possible regarding verification documents
  - ✓ Allow documents to be uploaded as photos, not just Word or PDFs
  - ✓ Use multiple methods of intake and ongoing communication, including text messaging
  - ✓ Do not limit program participation to leaseholders
  - ✓ Simplify application process and language
  - ✓ Allow maximum months of coverage, if need for assistance persists
  - ✓ Be explicit on all program materials that undocumented residents are eligible for resources and that information on immigration status will not be asked for
  - ✓ Allow direct to tenant payments when landlords refuse to participate or fail to respond

Oregon Emergency Rental Assistance

Andrea Bell, Director of Housing Stabilization

Emergency Rental Assistance: Context

Program Name	Funding Source	Dollar Amount	Spending Deadline	Administration
Various (locally driven programs)	2020 Coronavirus Relief Funds (CRF; Federal, allocated by legislature)	$16M carried over from 2020, awarded January 2021	Spend down deadline of 12/31/21	Community Action Agencies (CAAs)
Supporting Tenants Accessing Rental Relief (STARR)	State general funds allocated 12/21/20	$50M	6/30/21	$50M to CAAs
Landlord Compensation Fund	State general funds allocated 12/21/20	$150M	6/30/21	OHCS + Public Housing Authorities
Federal Emergency Rental Assistance (ERA)	**Federal funds allocated by US Treasury January 2021**	**$204M**	**9/30/21 – 65% expended; 12/31/21 w/3 mo. extension possible**	**CAAs + Sub-recipients**

OHCS Vision and Values

Government 2.0 – Learning from CRF

- Improving upon 2020 rental assistance program design:
  - 18 different programs across the state w/separate policies and procedures complicated service delivery and access
  - Decentralized design – variety of prioritization strategies

OREGON HOUSING *and* COMMUNITY SERVICES

ERA Framework and Structure

- Public-facing portal:
  - Centralized and routed to appropriate CAA provider
  - Will help with de-duplication of benefits within ERA program across the platform
  - Waitlists vs. public applications
  - Prioritization factors ensures most disproportionately impacted by COVID and housing instability have priority access (NOT first-come/first-served)

Prioritization-Providing targeted assistance

- Methodology: Create prioritization index of six factors based on weighted totals from data collected from the Application and ERA Priority Index.

- At conclusion, all factor weighted points will be summed yielding a final number comparable across households. This number will be the prioritization score and will determine the placement of the household in the application queue.

OREGON HOUSING *and* COMMUNITY SERVICES

More information

- https://www.oregon.gov/ohcs/housing-assistance/Pages/emergency-rental-assistance.aspx

OREGON HOUSING *and* COMMUNITY SERVICES

Resources

Additional Resources

- New Guidance from US Treasury (May 2021):

  - [U.S. Department of the Treasury Emergency Rental Assistance FACT SHEET](#)

- From the National Low Income Housing Coalition and National League of Cities:

  - [Prioritization in Emergency Rental Assistance Programs: A Framework of Strategies, Policies, and Procedures to Better Serve Priority Populations](#)

  - [How to Establish and Improve Emergency Rental Assistance Programs](#)

Technical Assistance Opportunity

Technical Assistance Opportunity

- 10-12 high-impact sites beginning in June, if you are:

    - A state or local representative that administers housing and community development programming, particularly emergency rental assistance programs

    - In a region within your state that contains census tracts between 90-99th percentile on Emergency Rental Assistance Priority Index

    - Committed to embedding racial equity in emergency rental assistance program

    - (preferably) new to standing up rental assistance programs or facing local capacity constraints

- We plan to select a broad cross-section by region and characteristics

- Reach out to Monique King-Viehland (mkviehland@urban.org) if interested