



# OFA Webinar: Leveraging Strategic Partnerships and Funding to Address Housing Stability Needs of TANF Recipients and Families with Low Incomes

April 20, 2022



## Participation

Please submit your questions and comments using the Q&A option on the panel on the bottom of your screen. You will then see a popup of the Question and Answer box.





Question and Answer



Welcome to Q&A  Questions you ask will show up here. Only host and panelists will be able to see all questions.	
Type your question here	
Who can see your questions?	





Poll #1: Which of the following best describes your organization?

- A. Tribal TANF program
- B. State TANF program
- C. Family/Social Service Program
- D. Housing Service Program
- ☐ E. ERA Grantee or Administrator
- ☐ F. Other (Please indicate in the chat box)





Poll #2: Are you aware of housing stability programs in your community that serve TANF and other low-income populations?

- A. Yes, there are many initiatives in my community
- B. Yes, there are some initiatives in my community
- C. Yes, there are few initiatives in my community
- D. Unsure





Poll #3: Are you familiar with the Emergency Rental Assistance Program (ERA)?

- ☐ A. Yes, very familiar
- ☐B. Yes, somewhat familiar
- □C. No, I've never heard of it
- D. Unsure

## U.S. DEPARTMENT OF THE TREASURY

**AN OVERVIEW OF** 

## **Emergency Rental Assistance**

**Overview and Resources** 



## **Disclaimer**

This presentation is designed to give an overview of the Emergency Rental Assistance program for educational purposes. It should not be construed as legal advice or a statement of binding policy guidance from the Treasury.

For official Treasury guidance, go to: <a href="https://www.treasury.gov/ERA">www.treasury.gov/ERA</a>.



## **ERA OVERVIEW**

The Emergency Rental Assistance (ERA) program makes funding available to assist households that are unable to pay rent or utilities.

### **FUNDING FROM TWO STATUTES:**

**Consolidated Appropriations Act, 2021** > ERA1: \$25 billion

American Rescue Plan Act of 2021 > ERA2: \$21.55 billion

\*The funds are provided directly to states, U.S. territories, local governments, and (in the case of ERA1) Indian Tribes or Tribally Designated Housing Entities, as applicable, and the Department of Hawaiian Home Lands.

## **KEY OBJECTIVES of this funding:**

- SUPPORT urgent COVID-19 response efforts to continue to decrease spread of the virus and bring the pandemic under control
- ASSIST renters most in need to avoid evictions and secure housing stability
- ALLEVIATE the deep financial distress of countless landlords who rely on rental income to support their families



## CURRENT STATUS OF EMERGENCY RENTAL ASSISTANCE

## Rental assistance has reached millions of vulnerable tenants and eviction filings remain well below pre-pandemic levels.

- Over 4 million payments have been made to households supporting the housing stability of low-income renters through January 2022.
- Over 80% of household recipients are very low-income, approximately 40% self-identify as Black, 20% as Hispanic, and nearly 2/3 are female-led.
- Recent data shows that Treasury-reallocated funds have been distributed to grantees with higher needs and more diverse communities.

### **Princeton University's Eviction Lab has found that:**

- Millions of tenants avoided the threat of eviction last year due to new policies and initiatives like the Emergency Rental Assistance Program.
- An estimated 1 in 7 renters received rental assistance.
- Renters seeing the largest increases in housing instability are the lowest-income and majority-minority communities, consistent with data on the reach of ERA to particularly vulnerable communities.



## **ERA ELIGIBLE EXPENSES**

#### 1. Rental Assistance

- ERA1: up to 12 months of assistance plus an additional 3 months, if necessary, OR
- ERA2: up to 18 months of total rental assistance (The aggregate amount of financial assistance an eligible household may receive under ERA2, when combined with financial assistance under ERA1, must not exceed 18 months.)
- Assistance may cover back rent or prospective rent

#### 2. Utilities and Home Energy Costs

 May include separately stated electricity, gas, water and sewer, trash removal, and energy costs, such as fuel oil; payments to public utilities are permitted.

#### 3. Other Expenses (under certain constraints)

- Internet service
- Accrued late fees
- Relocation expenses

#### 4. Housing Stability

- Eviction Prevention
- Housing Support/Counseling



<sup>\*</sup>Applicant eligibility may vary depending upon the grantee's program design.

## **ELIGIBLE EXPENSES: 1. Rental Assistance**

## In general terms, applicants must meet the following eligibility requirements:

- 1. A household must be obligated to pay rent.
- 2. One or more individuals within the household has qualified for unemployment benefits or experienced a reduction in household income, incurred significant costs, or experienced other financial hardship due (ERA1) or during (ERA2), directly or indirectly, to the pandemic.
- 3. One or more individuals within the household can demonstrate a risk of experiencing homelessness or housing instability; and
- 4. The household has a household income at or below 80 percent of area median income.

#### PRIORITY SHOULD BE GIVEN TO:

- 50% of area median income
- 1+ individuals unemployed for the 90-day period preceding the date of application.



## **ELIGIBLE EXPENSES: 2. Utilities and Home Energy Costs**

## In general, *Utilities and Home Energy Cost* assistance can be provided as follows:

- Utilities and home energy costs include separately stated electricity, gas, water and sewer, trash removal, and energy costs, such as fuel oil.
- Payments to public utilities are permitted. All payments for utilities and home energy costs should be supported by a bill, invoice, or evidence of payment to the provider of the utility or home energy service.
- Utilities and home energy costs that are covered by the landlord will be treated as rent.



## **ELIGIBLE EXPENSES: 3. Other Expenses**

## In general, Other Expenses assistance can be provided as follows:

#### Internet service

• Internet service provided to a residence is related to housing that allows renters to engage in distance learning, telework, and telemedicine and obtain government services.

#### Accrued late fees

Late fees (if not included in the rental or utility arrears).

## Relocation expenses

Relocation expenses include security deposits, rental fees, which may include application
or screening fees, future rent, utilities, and the cost of a transitional stay in a hotel or
motel.



<sup>\*</sup>See FAQ 7, FAQ 26, & FAQ 35 for more information.

<sup>\*</sup>Applicant eligibility may vary depending upon the grantee's program design.

## **ELIGIBLE EXPENSES: 4. Housing Stability**

## **Housing Stability Services may include:**

#### **Eviction Prevention**

- Eviction diversion programs
- Landlord/tenant mediation
- Legal services or attorney's fees related to eviction proceedings and maintaining housing stability

## **Housing Support/Counseling**

- Housing counseling
- Fair housing counseling
- Housing navigators
   Housing stability case management
- Housing-related services for survivors of domestic abuse or human trafficking
- Specialized services for individuals with disabilities or seniors that support their ability to access or maintain housing

<sup>\*</sup>A limited amount of ERA funds may be used for housing stability services.



## **SUPPORTING HOUSING STABILITY FOR RENTERS**

#### **ERA Goals for Grantees:**

- Accelerate assistance: Treasury released policy recommendations including clarifying that self-attestation can be used in documenting each aspect of a household's eligibility for ERA.
- Drive toward access by removing language and cultural barriers in securing assistance.
- Provide a streamlined payment option for utility providers and large landlords to make accessing emergency rental assistance on behalf of multiple tenants easier and more attractive.
- Develop partnerships with courts to actively prevent evictions and develop eviction diversion programs.
- Allow flexibilities to help families experiencing homelessness gain access to assistance.
- Adopt promising practices: Treasury encourages grantees to adopt promising practices like making applications multi-lingual or mobile friendly.



## PROMISING PRACTICES FROM THE FIELD

The following promising practices have been developed to improve program delivery:

## **Promising Practices:**

- Partnerships with local organizations that are integrated into the community can provide holistic support.
- **Commitment letters** are increasing housing stability, giving grantees more tools to support eviction prevention and rehousing efforts.
- Data-driven outreach strategies with a focus on equity are helping identify targeted outreach and support strategies, including culturally and linguistically competent partnerships.
- Eviction diversion efforts by ERA grantees have catalyzed coordination between local courts, legal aid organizations, community action agencies, housing providers, and other stakeholders to mitigate evictions and, if necessary, provide rehousing support services.



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## EMERGENCY RENTAL ASSISTANCE PROGRAM

Allocations and Payments

Award terms

Guidance

Program & service design

#### **Promising Practices**

Partnerships

Outreach

Landlord Engagement

**Eviction Diversion** 



#### Looking for rental assistance?

Renters and landlords can <u>find out what emergency rental assistance covers</u>, <u>how it works</u>, <u>and who's eligible</u> on the interagency housing portal hosted by the Consumer Financial Protection Bureau (CFPB).

## Promising practices for ERA programs

The U.S. Department of the Treasury has made funding available to assist households that are unable to pay rent or utilities. The funds are provided directly to states, U.S. territories, local governments, and Indian tribes. As a result, these grantees across the United States have been working hard to stand up their Emergency Rental Assistance (ERA) programs in order to address the devastating impact of the COVID-19 pandemic on millions of American renters. Each ERA grantee has some flexibility to develop their rental assistance program to suit the needs of their local community, while complying with requirements outlined in their ERA financial assistance agreement, the ERA statute, and Treasury's guidance.

Treasury has engaged with ERA grantees across the country to identify program strategies that promise to speed up program implementation, more efficiently deliver program benefits, enhance program integrity, and improve tenant and landlord access to programs—particularly for vulnerable and harder to reach populations. As grantees across the country build program infrastructure designed to meet the specific needs of their communities, many have reported that early successes have relied on leveraging local resources, data-driven operational analyses, and incorporating continuous operational improvement strategies into their regular practices. Specific promising practices include: <sup>1</sup>

## **ERA PROMISING PRACTICES**



## **ERA FAQs**



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## EMERGENCY RENTAL ASSISTANCE PROGRAM



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Allocations and Payments

Award terms

#### Guidance

#### **FAQs**

FAQs by Category

Change log

Latest FAQs 👨

Program & service design

**Promising Practices** 

## **FAQs**

The Department of the Treasury (Treasury) is providing these frequently asked questions (FAQs) as guidance regarding the requirements of the Emergency Rental Assistance program (ERA1) established by section 501 of Division N of the Consolidated Appropriations Act, 2021, Pub. L. No. 116-260 (Dec. 27, 2020) and the Emergency Rental Assistance program (ERA2) established by section 3201 of the American Rescue Plan Act of 2021, Pub. L. No. 117-2 (March 11, 2021).

These FAQs apply to both ERA1 and ERA2, except where differences are specifically noted. References in these FAQs to "the ERA" apply to both ERA1 and ERA2. These FAQs will be supplemented by additional guidance. Grantees must establish policies and procedures to govern the implementation of their ERA programs consistent with the statutes and these FAQs. To the extent that these FAQs do not provide specific guidance on a particular issue, a grantee should establish its own policy or procedure that is consistent with the statutes and follow it consistently. Additions and changes to FAQs are tracked in a change log.



## **EMERGENCY RENTAL ASSISTANCE NEXT STEPS**

- Treasury will continue to work with grantees to improve delivery of assistance and housing stability services while facilitating additional reallocation of ERA1 funds and ERA2 funds.
- Based on current trends, we expect that the vast majority of ERA funds will be obligated or paid out to grantees by the middle of 2022, leaving limited funds available for reallocation.
- Treasury continues to urge states and localities to dedicate State and Local Fiscal Recovery Funds (SLFRF) and other funds to make durable investments to build on the new nationwide infrastructure for eviction prevention as emergency funds are exhausted.
- Treasury has also encouraged grantees to take advantage of program rules for SLFRF to make investments in affordable housing development to address the supply crisis.



## Thank you.



#### **For More Information:**

Please visit Treasury's ERA website at <a href="https://www.treasury.gov/ERA">www.treasury.gov/ERA</a>



# Leveraging Strategic Partnerships and Funding to Address Housing Stability Needs of TANF Recipients and Families with Low Incomes

presented by

Rachel Gwilliam, Program Specialist
Office of Family Assistance (OFA), Administration for
Children and Families (ACF)

## **TANF and Family Homelessness**

- Many families eligible for TANF are homeless or at risk of homelessness or housing instability.
- Some homeless or at-risk families may <u>not</u> be accessing TANF assistance.
- TANF's federal block grant structure gives states considerable flexibility and discretion in determining implementation, financing, and policies.
- States can leverage TANF to connect families experiencing homelessness to services such as housing supports (i.e., subsidized housing and rapid rehousing), cash assistance, and childcare support.

# Use of TANF Funds to Serve Homeless Families and Families at Risk of Experiencing Homelessness (TANF-ACF-IM-2013-01)

- Recognizes the integral role TANF can play in family stability and helping families experiencing homelessness.
- Offers approaches for using TANF funding and provides examples of existing state initiatives.
  - Covers allowable use of **non-recurrent**, **short-term** (**NRST**) **benefits** and services, which are designed to extend no longer than four months, and must address a specific crisis situation rather than meet ongoing needs.
  - Also covers allowable employment services such as education, job training, job placement, and subsidized employment.
  - TANF funds can be used in coordination with other targeted homeless assistance programs to maximize resource impact and coordinate services.

## **Enhancing Family Stability: A Guide for Assessing Housing Status and Coordinating with Local Homelessness Programs for TANF Agencies (2016)**

- Helps state TANF agencies recognize the important role they have in addressing housing instability.
- Encourages states to use it as a resource to better assess for homelessness and housing instability during intake, and for ideas on coordinating with other organizations.
- The appendices offer examples of housing status assessment tools that TANF jurisdictions can use.

## Questions and answers about TANF and the Coronavirus Disease 2019 (COVID-19) pandemic (TANF-ACF-PI-2020-01)

- Provides guidance on how states and tribes may use TANF to assist needy families experiencing financial difficulties due to the COVID-19 emergency.
- Flexibilities applicable to homelessness:
  - o Increasing cash benefit levels.
  - o Providing non-recurrent, short-term benefits.
  - Providing online approaches for participants to engage in work activities.

# OPRE Study — Supporting Families Experiencing Homelessness: Strategies and Approach for TANF Agencies (2022)

- Goal was to understand how TANF agencies are addressing family homelessness. Scan of assorted agency practices in 2018 and 2019.
- Highlights:
  - Local TANF agencies focus on family homelessness in response to state policy guidance
  - Local homeless services providers, Continuums of Care, and Public Housing Agencies are key partners in TANF-funded family homelessness program implementation
  - TANF agencies should consider braiding their funding with other public and private funding streams to amplify ability to help families experiencing homelessness

## Resources

- <u>Use of TANF Funds to Serve Homeless Families and Families at Risk of Experiencing Homelessness</u> (TANF-ACF-IM-2013-01)
- Enhancing Family Stability: A Guide for Assessing Housing Status and Coordinating with Local Homelessness Programs for TANF Agencies
- Questions and answers about TANF and the Coronavirus Disease 2019
   (COVID-19) pandemic (TANF-ACF-PI-2020-01)
- Supporting Families Experiencing Homelessness: Strategies and Approaches for TANF Agencies

## **Contact Information**

Rachel Gwilliam rachel.gwilliam@acf.hhs.gov





Poll #4: Name one benefit housing stability provides to low-income families. (Use the chat box to submit your answer.)





Poll # 5: Does your program/organization partner with a housing stability

program?

- ☐ A. Yes
- B. No
- C. Unsure
- D. Not Applicable

## Leveraging TANF Partnerships to Address Housing Instability

presented by

**Sharon McDonald, Senior Advisor** 

## **Housing Challenges Pre-date the Pandemic**

- Extremely low-income renters have incomes at or below 30 percent of AMI.
- There are simply not enough affordable and available rental units for renters with extremely low incomes.
- As a result, millions of extremely low-income renters are "severely cost burdened" – paying more than 50% of their income for rent and leaving little left to meet other family needs.
- There is also heavy competition for available units, allowing for landlords to set high thresholds.
- State-level data is available at: <u>The Gap | National Low Income Housing Coalition (nlihc.org)</u>

## Challenges Are Particularly Acute for Poorest Families

- An estimated 6.3 million people living in poverty paid more than 50 percent of their income for rent in 2019.
- 3.7 million individuals living in poverty, including children, resided in a doubled up living arrangement over the course of 2019.
- Homeless school liaisons identified 1.06 million minor children residing in doubled up situations and 98,000 children residing in motels over 2018/19 school year.
- An estimated 501,000 individuals in families (comprising 156,000 families) entered shelter in 2018.
- Families headed by a Black mother were vastly over-represented among those entering shelter. Very young children also overrepresented.

## **Emergence of New Modalities to Prevent Homelessness**

- Prior to ERA, traditional eviction prevention/homeless prevention programs tended to steer interventions away from, rather than towards, those in more precarious housing arrangements.
- However, researchers and innovative practitioners have been exploring strategies to reach those "closer to the shelter door."
- Strategies often rely on using data to refine targeting, incorporating broad screenings, strategically locating interventions, and new partnerships with nonprofit and governmental agencies to reach those who may otherwise be missed.

## **Examples**

- Adopting screening questions to identify those at high risk of homelessness within social service programs.
- Locating access to assistance at nonprofit/governmental programs where families may go for help to address a crisis or meet other family needs.
- Building capacity within social service programs to assist those on their caseloads to overcome housing challenges independently or through partnerships.
- Designing targeted interventions for high-risk subgroups and building the appropriate partnerships to reach them.
- Using data to inform targeting of interventions, identify key points of intervention, and build complementary service strategies.
- Providing re-housing assistance.

## **Contact Information**

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# Chesterfield, VA

Nicholas Feucht, Real Estate and Housing Coordinator, Chesterfield County Department of Community Enhancement



Bridging Educational and Housing Needs







No housing money for homeless students.





# **Bringing Families Home**

School attendance and studying are more predictive of dropout than test scores.

Homelessness reduces the likelihood of graduation.



Not graduating increases the likelihood of homelessness.

Bringing Families Home is an intervention for housing, school attendance, and achievement.



Ist: Richmond: Initially privately funded with \$500K foundation grant Richmond Public Schools Center for Families in Transition (C-FIT)

2nd: <u>Henrico:</u> Initially received one-time, private pandemic funding of \$75,000 Henrico County Public Schools McKinney-Vento Office

3rd: Chesterfield: Received \$205,000 one-time Emergency Rental Assistance funding as sub-grantee of another nonprofit

Chesterfield County Public Schools Office Chesterfield-Colonial Heights Department of Social Services Communities in Schools (CIS) of Chesterfield (if student attends CIS school) Regional Housing Resource Line



# Role of Dept. of Social Services



- Internal referrals: other casework teams including CPS; people who call anxiously looking for help; families identified by homeless school liaisons.
- Providing specialized support for those who need more intensive or wraparound support, their involvement in screening and assessing the families that came through them, leveraging case management, etc. that they have.



# **Housing Counseling**



#### Assessment

- Income
- Rental History
- Arrears/Judgments
- Criminal History

#### Housing Action Plan

- # of Bedrooms
- Arrears Amounts
- ID, SSN, birth certs
- **Desired Location**
- Income-Bsd v Mkt

#### Housing Search

- Rental Inventory
- Rental Applications
- Housing Narrative
  - Viewings

#### Leasing/ Move-In

- App Approval
  - -Inspection
- Utilities/Deposit
- Security Deposit
- First Month's Rent

Referral



# **Family Profiles**

#1: Just Need \$\$\$

Have found housing and received an approval to lease if they can secure the deposit, rent, and utility connection.



**Average Family Size:** 

3-4 people\*

#2: Need Housing Counseling & \$\$\$

Typically have prior utility arrears, evictions, and/or backgrounds that may limit housing opportunities. Require housing counseling and \$\$\$\$



# Barriers to Leasing a Home

"If we can cover \$\$\$ for security and utility deposits, why can't we get approved and lease a home?"

- -Can't get utilities connected in your name if you owe arrears to energy/utility providers.
- -Landlords won't execute lease if utilities are not connected in tenant's name.
- -Some landlords will not consider leasing to anyone that owes \$\$\$ to a previous landlord, particularly in a market with very low vacancy rates like Greater Richmond.



#### Leasing/Move-In

- App Approval-Inspection
- Utilities/Deposit
- Security Deposit
- First Month's Rent



## **Bringing Families Home Program**

#### **3 School Systems:**

**Richmond** 

Chesterfield



198

students and family members in 53 Chesterfield families

Henrico

3 staff

6 partner organizations

68%

that exited the program moved to a permanent home\*





**Lessons Learned** 

# LESSONS



# Thank you! **Questions?**



#### PARTNERSHIPS THAT WORK: COMMUNITY EXAMPLES

#### FRANKLIN COUNTY, OHIO

#### Representative:

Vivian Turner

Assistant Director, Workforce, Childcare, and Strategic Partnerships

Franklin County Department of Job and Family Services

- Role of Department of Job and Family Services
  - ERA Partnership
- Supportive services network
- Housing Stabilization Coalition

#### STATE OF MONTANA

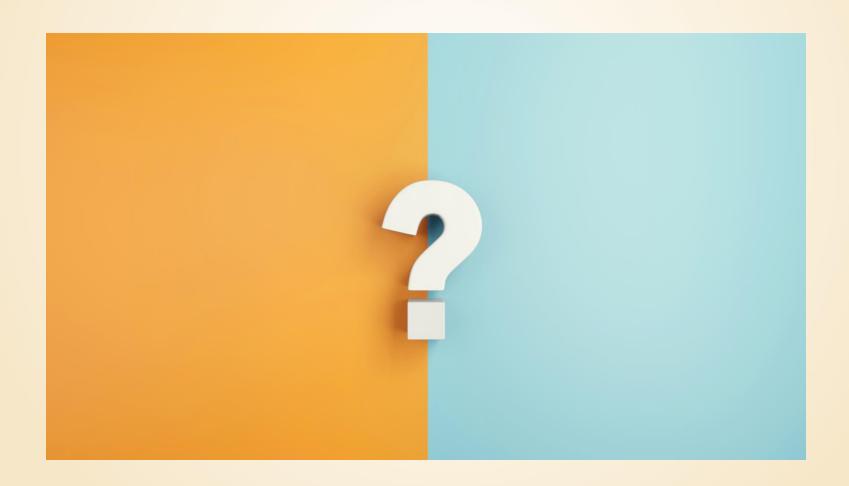
- Coordinated mailing to all TANF recipients
- Interdepartmental Housing Integration Project (IHIP)







# Questions







## **Additional Information**

- A recording of this webinar will be available shortly on the OFA PeerTA website (<a href="https://peerta.acf.hhs.gov">https://peerta.acf.hhs.gov</a>).
- We would also like to hear from you about future webinar topics. Please send us your ideas by e-mail to peerta@blhtech.com.





### Webinar Feedback

 Send us your feedback via the survey that will launch when the webinar ends.

# Thank you!