

Emergency Rental Assistance Program: Tools to Assist the People You Serve

Thursday, September 30, 2021



Welcome

Webinar hosted by the Administration for Community Living (ACL)

In partnership with:

- The White House
- U.S. Department of Housing and Urban Development
- U.S. Department of Treasury
- Consumer Financial Protection Bureau

Facilitator

Lori Gerhard, Director of the Office of Interagency Innovation,
Administration for Community Living



Opening Poll

In recent weeks, has your organization been (select one):

- Actively helping people connect to emergency rental assistance resources
- Informing the people you serve about emergency rental assistance
- Learning about ways to help people connect to emergency rental assistance
- Inactive and needing to learn more about ways you can support

On YouTube? Access the poll at <https://bit.ly/3uhXf0R>

Webinar Instructions for Zoom

Audio Options

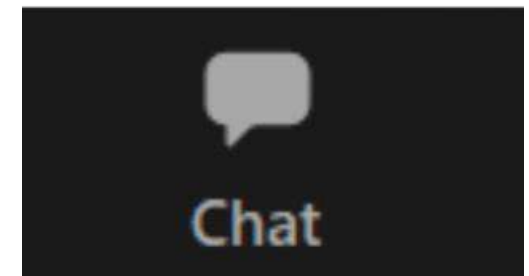
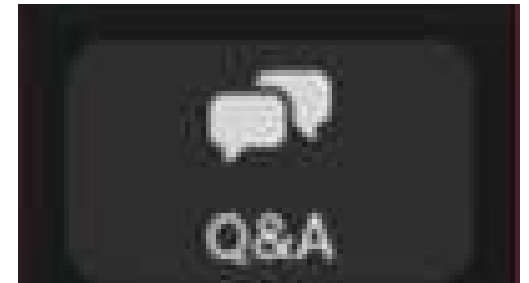
- Use your computer speakers, **OR** dial in using the phone number in your registration email.
- All participants are muted.

Questions and Answers (Q&A)

- You can submit questions for the panelists at any time during this presentation. On the Zoom module on the bottom of your screen, click the Q&A icon, type your question in the box and submit.

Chat Feature

- The Chat feature allows webinar attendees to make comments during the webinar question and answer period.



Accessibility for YouTube

In the video description area, find links for:

- Webinar polling
- Closed captioning – use in a separate browser window
- Email to submit questions for the presenters or request technical support

Opening Remarks

Alison Barkoff, Acting Administrator and Assistant Secretary for Aging, Administration for Community Living, U.S. Department of Health & Human Services

Erika Poethig, Special Assistant to the President for Housing and Urban Policy, The White House

Peggy Bailey, Senior Advisor on Rental Assistance in the Office of the Secretary at the U.S. Department of Housing and Urban Development

ERAP Overview, Tools and Resources

Vanessa Megaw, Senior Policy Analyst, Community Economic Development at U.S. Department of the Treasury

Per Olstad, Senior Advisor at the Consumer Financial Protection Bureau

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: www.treasury.gov/ERA.



Overview

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

Funding from two statutes:

- ERA1: \$25 billion - Consolidated Appropriations Act, 2021
- ERA2: \$21.55 billion - American Rescue Plan Act of 2021

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



Supporting Housing Stability for Renters

Prior to this year, few governments had robust programs for delivering this type of rental assistance and none were operating at the scale now made possible by ERA resources.

Recent Treasury Guidance Highlights

- Policy clarity and recommendations meant to accelerate assistance, 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.
- Strongly encourages **partnerships with courts** to actively prevent evictions and develop eviction diversion programs.
- Allow flexibilities to **help families experiencing homelessness** gain access to assistance.



Eligible Households

Applicant eligibility may vary depending upon the grantee's program design.

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

- The applicant must be obligated to pay rent
- The applicant must demonstrate:
 - Financial hardship during the pandemic;
 - Risk of experiencing homelessness or housing instability; and
 - The household is a “low-income family” (incomes do not exceed 80% of the area median income)

Prioritization

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



Helping Households: Eligible Expenses

Eligible expenses may vary depending upon the grantee's program design.

In general terms, the federal program guidance allows:

Rental assistance

- Up 15 (ERA1) or 18 (ERA2) months of rental assistance
- Assistance may cover back rent or prospective rent

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.

Other Expenses (under certain constraints)

- Internet service
- Reasonable accrued late fees
- Relocation expenses
 - including certain flexibilities for those experiencing homelessness



Helping Households: Eligible Expenses

A limited amount of ERA funds may be used for housing stability services.

Such services may include (among other things):

Eviction Prevention

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

Housing Support/Support

- Housing counseling
- Fair housing counseling
- Housing navigators or *promotoras* (ERA assistance or finding housing)
- 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



Online Resources for ERA Stakeholders



U.S. DEPARTMENT OF THE TREASURY

ABOUT TREASURY **POLICY ISSUES** DATA SERVICES NEWS SEARCH

We can do this. Find COVID-19 vaccines near you. Visit [Vaccines.gov](#).

ASSISTANCE FOR STATE, LOCAL, AND TRIBAL GOVERNMENTS

- State and Local Fiscal Recovery Fund
- Capital Projects Fund
- Homeowner Assistance Fund
- Emergency Rental Assistance Program**
- Allocations and Payments
- Award terms
- Guidance
- Reporting
- Program & service design
- Promising Practices
- Promote the program

Looking for rental assistance?
Renters and landlords can [find out what emergency rental assistance covers, how it works, and who's eligible](#) on the interagency housing portal hosted by the Consumer Financial Protection Bureau (CFPB).

Emergency Rental Assistance Program

KEEPING FAMILIES IN THEIR HOMES

Even as the American economy continues its recovery from the devastating impact of the pandemic, millions of Americans face deep rental debt and fear evictions and the loss of basic housing security. COVID-19 has exacerbated an affordable housing crisis that predated the pandemic and that has exacerbated deep disparities that threaten the strength of an economic recovery that must work for everyone.

To meet this need, the Emergency Rental Assistance program makes funding available to assist households that are unable to pay rent or utilities. Two separate programs have been established: ERA1 provides up to \$25 billion under the Consolidated Appropriations Act, 2021, which was enacted on December 27, 2020, and ERA2 provides up to \$21.55 billion under the American Rescue Plan Act of 2021, which was enacted on March 11, 2021. The funds are provided directly to states, U.S. territories, local governments, and (in the case of ERA1) Indian tribes. Grantees use the funds to provide assistance to eligible households through existing or newly created rental assistance programs.

Find rental assistance

View an index of all emergency rental assistance programs to find assistance near you.

[Find rental assistance in your area](#)

www.treasury.gov/ERA



Program & Service Design (example screen)



2 of 4 Eligibility

COVID-19 pandemic impact

All fields are required

How has the COVID-19 pandemic (since March 2020) affected your household's income or assets?

Check all that apply

- Wages or hours reduced
- Currently am or have been unemployed
- Qualified for unemployment benefits
- Laid off or pause in work
- Sick and unable to work
- Caring for sick household member
- Loss of child or spousal support
- Caring for children home from school or daycare
- Other
- I did not experience a reduction in income

What additional expenses have you had due to the COVID-19 pandemic (since March 2020)?

Check all that apply

- New or increased healthcare costs
- Remote or at-home work expenses
- Childcare expenses
- Increased food or food delivery expenses
- Penalties, fees, and/or legal costs due to rental or utility arrears
- At home care for a household member ill from COVID-19
- Personal Protective Equipment (PPE) including masks
- Air quality (filters, ventilation) expenses
- Payments made by credit card or payroll loan to avoid homelessness
- Alternative transportation expenses due to COVID-19 transportation limitations
- Other

Other additional expense

Increased utility bills due to stay at home order

I did not experience an increase in expenses due to the pandemic

I attest that this information provided for COVID-19 pandemic impact is correct and complete to the best of my knowledge.

< Back

Save & Continue

Thank you.

For More Information:

Please visit Treasury's Emergency
Rental Assistance website at

www.treasury.gov/ERA



CFPB COVID-19 Housing Insecurity Campaign



Consumer Financial
Protection Bureau

Disclaimer

This presentation is being made by a Consumer Financial Protection Bureau (CFPB) representative on behalf of the Bureau. It does not constitute legal interpretation, guidance, or advice of the Consumer Financial Protection Bureau. Any opinions or views stated by the presenter are the presenter's own and may not represent the Bureau's views.

Housing insecurity remains a critical challenge

- **Roughly seven million tenant households** are behind on their rent.
- Black and Hispanic families are **more than twice as likely** to report being behind on their housing payments than white families.
- We have very little time to prevent millions from losing their homes to avoidable eviction or avoidable foreclosure



Consumers lack awareness of their options

- Protections exist for renters who are struggling during the COVID-19 pandemic.
- Many are still unaware of their rights and how to find help.
- The CFPB and our interagency partners have plain-language resources.

We need your help to boost awareness.

The CFPB's housing portal helps consumers act

Help for homeowners and renters during the coronavirus national emergency



[Español](#) | [繁體中文](#) | [Tiếng Việt](#) | [한국어](#) | [Tagalog](#) | [العربية](#)

Find help for your situation



Help for homeowners



Help for renters



Help for landlords

The Consumer Financial Protection Bureau (CFPB), [Federal Housing Finance Agency \(FHFA\)](#), [U.S. Department of Housing and Urban Development \(HUD\)](#), [U.S. Department of Veterans Affairs \(VA\)](#), and [U.S. Department of Agriculture \(USDA\)](#) are working together to help homeowners and renters during the coronavirus pandemic.



FEDERAL CORONAVIRUS RESOURCES



Consumer Financial
Protection Bureau

Housing Portal: Resources for Renters

Step-by-step instructions to help renters:

- Avoid eviction
- Get rental assistance
- Talk about repayment
- Know their rights
- Find help

Help for renters

[Español](#) | [繁體中文](#) | [Tiếng Việt](#) | [한국어](#) | [Tagalog](#) | [العربية](#)

If you're having trouble making rent payments as a result of the coronavirus pandemic, you're not alone.

Federal, state, and local governments are offering help with housing expenses and avoiding eviction. Find out what this means for you, and what you can do.

SHARE & PRINT



Action Steps

- [Take action to avoid eviction](#)
- [Get help paying rent and utilities](#)
- [Talk to your landlord about a payment agreement](#)
- [Find out if you have more protections](#)
- [Talk to a professional](#)

Housing Portal: Resources for Landlords

Help for landlords

The COVID-19 pandemic has caused money struggles for both renters and landlords. You're an important part of the rental economy. If your rental income has fallen, you can take advantage of options to keep you in control of your property and your financial situation.

consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/help-for-landlords/



Know your options

- [Recover back rent - apply for rental assistance](#)
- [Stay in control by working through all your options](#)
- [Explore forbearance to pause your mortgage payments](#)

Housing Portal: Emergency Rental Assistance

Federal help with paying your rent

[Leer en Español](#)

State and local programs are distributing billions of dollars in rental assistance to help renters stay housed during the pandemic. Rental assistance helps renters and landlords make ends meet.



consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/renter-protections/emergency-rental-assistance-for-renters/

Questions and answers about federal rental assistance

- [How do I apply for emergency rental assistance?](#)
- [What does emergency rental assistance cover?](#)
- [Am I eligible for emergency rental assistance?](#)
- [How can I show that I am eligible?](#)
- [How are rental assistance payments made?](#)
- [Special living situations](#)



Consumer Financial
Protection Bureau

Housing Portal: Rental Assistance Finder

Find help with rent and utilities

[Leer en Español](#)



If you're looking for help with housing costs, you're not alone.

State and local organizations are distributing federal rental assistance in their communities. The money can help landlords and renters who are struggling to keep up with rent and other bills.

Many programs take applications from both landlords and renters.

Search below to find your local program. If you find more than one program, start with the closest one to you.

Find rental assistance programs

For your state or territory

Select your state or territory



For your tribe or the tribal lands where you live (if applicable)

Only tribes with rental assistance programs are listed.

Select the tribe or tribal lands



consumerfinance.gov/renthelp

consumerfinance.gov/ayudarenta

Housing Portal: Rental Assistance Finder

consumerfinance.gov/renthelp

consumerfinance.gov/ayudarenta

Find rental assistance programs

For your state or territory

 x | v

Narrow results by county (optional)

If your county is not listed below, you may still qualify for other programs.

 | v

✔ Showing 6 rental assistance programs that match your search

Housing Portal: Rental Assistance Finder

consumerfinance.gov/renthelp

consumerfinance.gov/ayudarenta



Consumer Financial
Protection Bureau

✓ Showing 2 rental assistance programs that match your search

Colorado

STATE/TERRITORY: Colorado

PROGRAM NAME: Colorado Emergency Rental Assistance Program (ERAP)

PROGRAM TYPE: State

GET STARTED: <https://cdola.colorado.gov/rental-mortgage-assistance>

Douglas County

STATE/TERRITORY: Colorado

PROGRAM NAME: Douglas County Emergency Rental Assistance

PROGRAM TYPE: County

GET STARTED: <https://www.douglas.co.us/rent-assistance/>

Resources are available in seven languages

- Spanish, Traditional Chinese, Vietnamese, Korean, Tagalog, and Arabic language materials are available online.
- Includes:
 - Housing portal pages
 - Other COVID-19 resources
- Spanish language videos are also available online:
 - *Aplazamientos de hipotecas en la Ley CARES*
 - *5 Pasos para que solicite un aplazamiento de hipoteca por causa del coronavirus*
 - *Tres pasos que inquilinos en problemas pueden tomar para retrasar el desalojo*

Homeowner and Renter PSA Expansion Campaign

Homeowners



Renters



- Expanding digital campaign to help more homeowners and renters
- Renter-focused campaign expanding from regional targeting to national
 - Also adding Google search campaign for landlords
- Fall 2021 wave of PSAs will include non-digital vehicles, like bus stations, billboards, television, and radio

Use our digital toolkit

Provides shareable content, graphics, and resources

- Sample emails and social media posts
- Videos and social media images
- Emergency Rental Assistance specific resources, including:
 - Handouts, emails, videos, social media posts and images

How to use this toolkit

You can insert the content pieces below into newsletters, blogs, email blasts, and social media posts to help get the word out about these resources. **When sharing this content, please indicate that it was sourced from the Consumer Financial Protection Bureau.**

If you have any questions about these materials or how to use them, please contact CFPBPress@cfpb.gov.



Content Templates

Use this template to draft blogs, newsletters, email blasts and social media posts to spread the word about these resources with the people you serve.

[Download all content templates](#) 

Stay connected so we can share new resources

- **Stay connected with updates**
 - [Sign up for e-mails so you can share the latest updates from CFPB](#)
- **Give us feedback!**
 - Let us know what works and what does not
 - Email us at: IGA@cfpb.gov
- **Let us know about other opportunities to get the word out**
 - If you know of other organizations who may be interested in joining the effort, let us know

Panel Discussion with Local Partners

W. Mark Clark, President and CEO, Pima Council on Aging

Travis Rash, MPA, Real Estate Consultant and Housing Policy Specialist,
The Whole Person

Sunia Zaterman, Executive Director, Council of Large Public Housing
Authorities

Facilitator

Lori Gerhard, Director of the Office of Interagency Innovation, Administration
for Community Living

Pima Council on Aging

W. Mark Clark, President and CEO

- **PCOA's mission** is to promote dignity and respect for aging, and to advocate for independence in the lives of Pima County's older adults and their families
- **Located:** Pima County, Arizona
- **Service Population:** 60+, caregivers 18+, people with physical disabilities 18+, grandparents raising grandchildren
- **Service Geography:** 9,189 square miles, Tohono O'odham Nation divides the County and is not in PCOA's service area
- **Home & community-based services:** home delivered & congregate meals, evidence-based health promotion, family caregiver support, rights & benefits advocacy, & long-term care ombudsman

The Whole Person

Travis Rash, Real Estate Consultant and Housing Policy Specialist

Mission: The Whole Person connects people with disabilities to the resources they need by supporting independent choice and advocating for positive change in the community. We are a passionate voice of empowerment and advocacy for all persons with disabilities in the Kansas City Metropolitan Area, as well as their friends and family.

Geographic reach:

- Kansas Counties: Leavenworth, Wyandotte, Johnson
- Missouri Counties: Jackson, Clay, Platte, Cass (Home Health Services in Buchanan)

Top services provided:

- Independent Living Skills Training
- Individual and Systems Advocacy
- Information and Referral Services
- Peer Support
- Transition Services and Support

Council of Large Public Health Authorities

Sunia Zaterman, Executive Director

- **CLPHA's mission** is to support the nation's largest and most innovative housing authorities by advocating for the resources and policies they need to solve local housing challenges and create communities of opportunity.
- **National association with members that:**
 - Collectively own and manage nearly 40% of the nation's public housing stock
 - Administers more than a quarter of the Housing Choice Voucher program
 - Provides a wide array of other rental assistance.
- Some CLPHA members also make vital services available to the more than one million low-income households they serve in federally-assisted housing



Questions and Answers

Poll Question

After this webinar, do you intend in the next 2 days to: *(choose all that apply)*

- Contact your local emergency rental assistance program to ask how your organization can help accelerate use of available resources
- Use social media to raise awareness of the emergency rental assistance
- Update information and referral services to help people connect
- Learn more about housing instability and risk for evictions in your community
- Find ways to assist people with filling out applications for emergency rental assistance

On YouTube? Access the poll at <https://bit.ly/3uhXf0R>

SAVE THE DATE!

November 10th Webinar

*Leveraging Community Partnerships to Respond to the Needs
of People Facing or Experiencing Eviction*

Wrap Up

- Together, the organizations on this webinar can do more to help people learn about and apply for Emergency Rental Assistance.
- Time is of the essence, take the next step this week!
- Sign up for [ACL email updates](#)

Questions? Ideas?
Email us at hsrc@acl.hhs.gov