

Targeted Rental Assistance Strategies

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Strategic Use of Resources

While CDBG can technically be used for rental assistance, there are several time-sensitive resources available that may be a better fit including:

- Emergency Rental Assistance Program administered through the US Department of Treasury (ERAP)
- The Emergency Solutions Grant (ESG and ESG-CV)
- Housing Opportunities for Persons with AIDS (HOPWA and HOPWA-CV)

Centering Equity in Program Design

- Black, Hispanic or Latino or Indigenous persons are overly represented in the homelessness system, yet decision-making bodies are often not representative of those served
- Incorporating individuals with lived experience of homelessness can be extremely beneficial to ensuring an effective program design
- Consider expanding outreach to culturally-specific organizations, faith-based groups and other partners to ensure access to resources
- Continuously evaluate data to identify and address disparities in access and outcomes

Successful Rental Assistance Strategies

- Community Approach
 - Identify resources and needs
 - Work together
 - Collaborate on Landlord Outreach
- Financial Assistance
 - Security Deposits, Utility Deposits, Application Fees, Moving Costs, Furniture
 - Rent at 100% if no income
 - Landlord Incentives
 - Housing Search
 - Long term supports: employment and benefits

What is ESG?

Emergency Solutions Grant Five Key Program Components

1. Street Outreach
2. Emergency Shelter
3. Homeless Management Information System (HMIS)
4. Homeless Prevention*
5. Rapid Re-Housing*

Street
Outreach

Emergency
Shelter

Rapid
Re-Housing

Homeless
Prevention

HMIS

*Can be used for rental assistance

What is ESG-CV?

- Supplemental appropriation of ESG funds to prevent, prepare for, and respond to coronavirus, among individuals and families who are homeless or receiving homeless assistance.
- HUD has allocated nearly \$4 billion in ESG-CV nationally
- One time funding
- Must be expended by September 30, 2022

ESG vs ESG-CV

- Notable Difference for Rapid Re-Housing and Homelessness Prevention through ESG-CV:
 - Landlord Incentives
- Utilize waivers granted by HUD to increase program flexibility during the pandemic

What is HOPWA?

Key Program Components

1. Acquisition, Rehabilitation, New Construction
2. Supportive Services
3. Rental Assistance
4. Short Term Rent, Mortgage, Utility Payments (STRMU)
5. Permanent Housing Placement
6. Operating Costs
7. Resource ID

Acq. Rehab,
Construction

Supportive
Services

Rental
Assistance

STRMU

Perm.
Housing
Placement

Operating
Costs

Resource ID

HOPWA Rental Assistance

- Tenant-Based Rental Assistance (TBRA)
- Project-Based Rental Assistance (PBRA)
- Master Leasing
 - Scattered Site
 - Facility-based housing
- Short Term Rent, Mortgage and Utility (STRMU)

What is HOPWA

- HOPWA Funding
 - Annual Appropriation is \$430 million
 - HOPWA CV: \$65 million
- HOPWA Eligibility
 - 80% Area Median Income
 - HIV Positive
 - Grantee may implement more stringent eligibility requirements based on local needs

Models of Rental Assistance

- Short Term Assistance
- TBRA
- PBRA
- SBRA and Master Leasing

ESG Rental Assistance: Rapid Re-Housing for Those Experiencing Homelessness

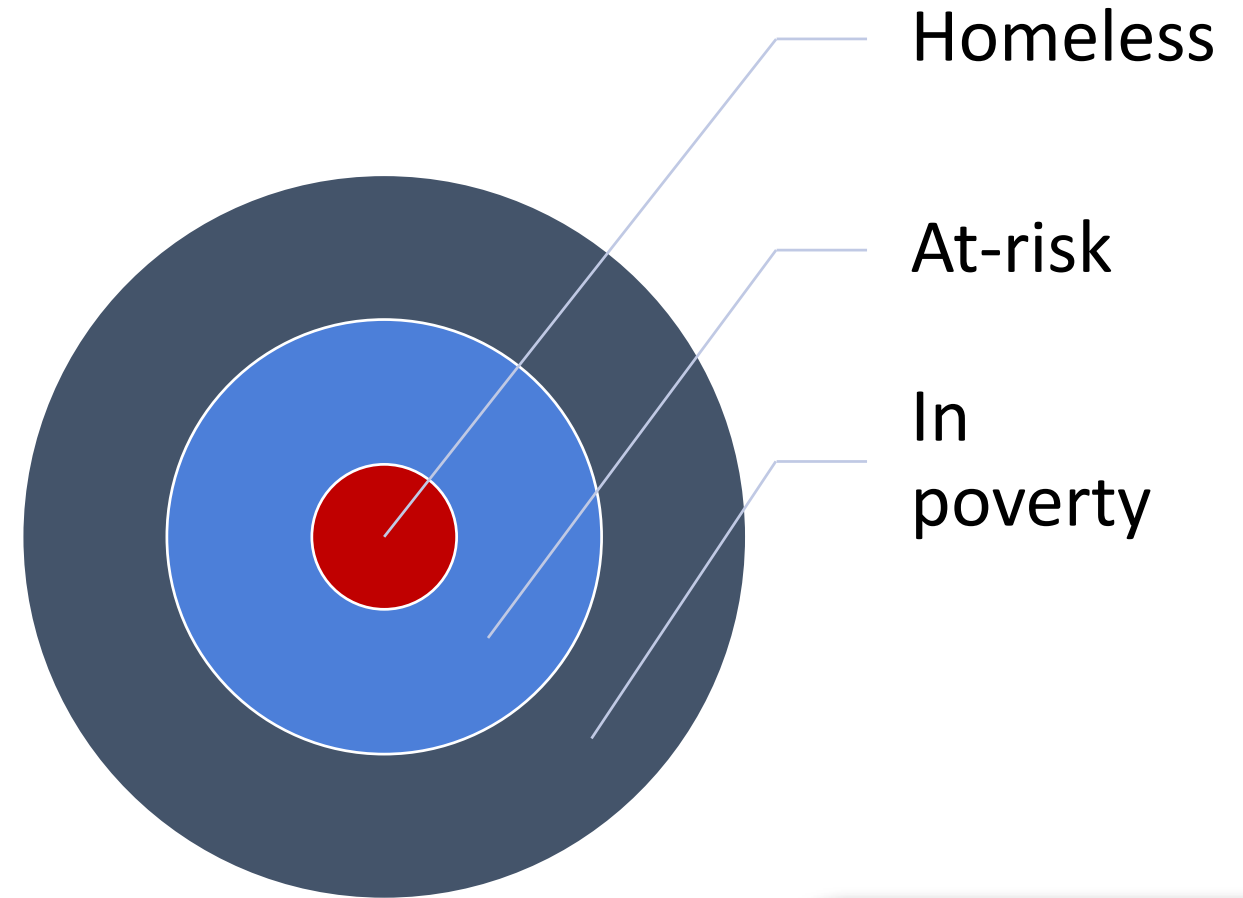
- Household must meet Category One Homeless Definition (living on the streets, in shelter or in a place not meant for human habitation)
- No limit on income at program entry

Annual Re-evaluations are required to determine:

- Continued eligibility
- Continued appropriateness of amount and type of assistance
- Income at re-evaluation for further assistance must be at or below 30% AMI (50% AMI for ESG-CV)

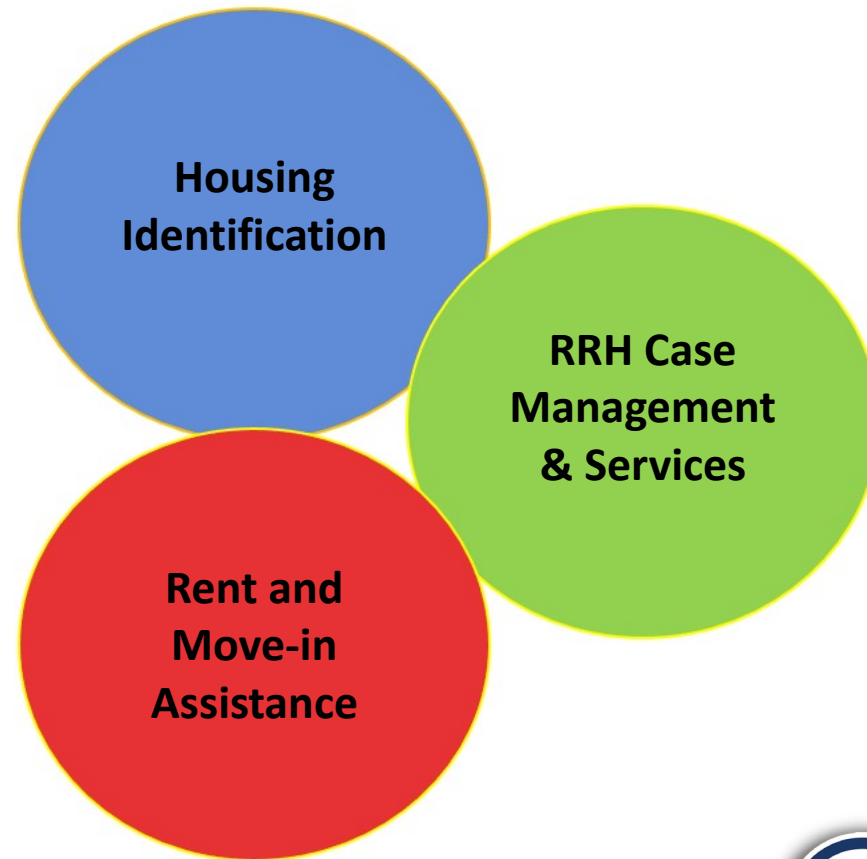
Why Rapid Re-Housing?

- Households experiencing homelessness are not significantly different than other poor households
- Most poor households do not become homeless
- Most households only need a light touch of assistance to exit homelessness



Core Components of Rapid Re-Housing

- Not linear
- All three components do not have to be provided by one program but must be well-coordinated
- Services are essential to program success



Rapid Re-Housing

Housing Relocation and Stabilization Services

- Housing Search and Placement
- Housing Stability Case Management
- Mediation
- Legal Services
- Credit Repair

Housing Relocation and Stabilization Services

Financial Assistance

Type of Funding Support	Description
Rental Application Fees	Application fee that is charged by the owner to all applicants
Security Deposits	Equal to no more than 2 month's rent
Last Month's Rent	Paid to the owner of housing at the time security deposit and first month's rent are paid
Moving Costs	Moving costs, such as truck rental or hiring a moving company, including certain temporary storage fees
Utility Deposits	Standard utility deposit required by the utility company for all customers
Utility Payments	Up to 24 months of utility payments per participant, per service (e.g. gas, electric, water/sewage), including up to 6 months of arrearages, per service.

Rapid Re-Housing

Short- and Medium-Term Rental Assistance

- **Tenant-Based Rental Assistance**

- Program participants select a housing unit in which to live (may be within a specified service area) and receive rental assistance

- **Project-Based Rental Assistance**

- Recipients or subrecipients identify permanent housing units that meet ESG requirements and enter into a rental assistance agreement with the owner to reserve the unit and subsidize its rent so that eligible program participants have access to the units

- **Sponsor-Based Rental Assistance***

- A rental assistance agreement between the recipient or subrecipient and a separate government agency, instrumentality, or nonprofit organization that owns or leases dwelling units where rental assistance payments shall be made to sponsor and that program participants shall occupy such assisted units.

*SBRA can be provided only with ESG-CV

HOPWA TBRA

- Considered Permanent Housing Resource
- No limit on Years
- Eligible Household pays 30% AGI Rent
- No minimum income required

HOPWA Funding to Support Placement

Type of Funding Support	Description
Rental Application Fees	Rental Application Fees
Security Deposits	Equal to no more than 2 month's rent
Housing Search	Funded out of HOPWA Housing Information Services. Costs associated with finding housing
Rent Arrears	If past due rent at a prior unit is a barrier to a new unit
Utility	Connection: One time utility connection fees and processing costs Arrears: If Cost is creating a barrier to Permanent Housing
Tenant Counseling	Understanding a residential lease and its obligations; Dispute mediation
Other	Initial housing inspections including reasonable travel to units for housing inspections

Homelessness Prevention

ESG-CV

- "At Risk of Homelessness" as defined at 24 CFR 576.2, or
- "Homeless" as defined in paragraphs (2), (3), or (4) of the definition at 24 CFR 576.2.
- Income: CV 50% Area Median Income (non-CV 30%)

HOPWA

- STRMU is time-limited housing assistance designed to prevent homelessness and increase housing stability.
- CV or FY 19 dedicated to CV: Up to 24 Months
- Non-CV/or non-COVID related: may provide assistance for a period of up to 21 weeks in any 52-week period. Waiver allows 12 months in a 12 month period

Emergency Rental Assistance Program

- Two tranches of funding (ERA1 and ERA2) totaling \$46B targeted toward households who:
 - have qualified for unemployment benefits or experienced a reduction in household income, incurred significant costs, or experienced other financial hardship during or due, directly or indirectly, to the pandemic;
 - can demonstrate a risk of experiencing homelessness or housing instability (including those who have lost housing); and
 - has a household income below 80% AMI
- States and localities must prioritize households below 50% of AMI or those who are unemployed and have been unemployed for 90-days. States and localities can provide additional prioritization of funds.
- ERA1 funds generally expire on September 30, 2022
- ERA2 funds generally Expire September 30, 2025

Find programs by state [here](#)

Convening Community Partners

- Opportunity to End Homelessness and Housing Instability
- Opportunity to end racial inequities
- Rental assistance provides foundation for individuals to gain housing stability

Resources

- Funding Allocations:
https://www.hud.gov/program_offices/comm_planning/budget/fy20
- Grantee/Recipient Contacts:
It is a much cleaner link:
<https://www.hudexchange.info/grantees/#/byName>