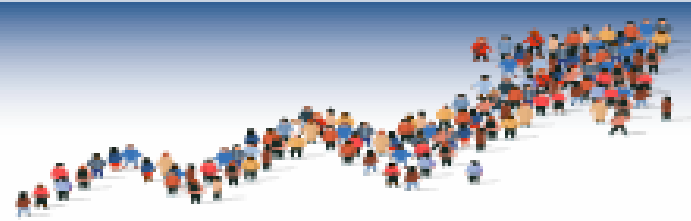


neuac

NATIONAL ENERGY & UTILITY AFFORDABILITY COALITION



The Role of Utility Assistance within the Emergency Rental Assistance (ERA) Program

Rebecca Yae, Senior Research Analyst at National Low
Income Housing Coalition

Kim Rikalo – SMUD Manager Residential & Assistance
Delivery

MaryLiz Paulson – SHRA Assistant Director, Homeless
Innovations

Affordable Housing & COVID-19



COVID-19 has magnified and accelerated the affordable housing crisis

- Exasperated racial disparities in housing insecurity
- January 2021: Americans owe ~\$57 billion in back rent
- Black, Native, and Latino people more likely to report difficulty affording rent

Available Funding



Emergency Coronavirus Relief Package (December 2020)

- \$25 billion for Treasury Emergency Rental Assistance (ERA) program
 - Rent, utilities, and other housing expenses
 - Up to 12 months of arrears; can pay forward rent and utilities if arrear is reduced
 - Up to 15 months total

American Rescue Plan (March 2021)

- \$21.55 billion for Treasury ERA program
 - Up to 18 months of assistance
- \$5 billion for LIHEAP and LIHWAP

Eligibility Criteria



- Households at or below 80% of area median income
- Financial hardship due, directly or indirectly, to the pandemic
- Risk of housing instability or homelessness
- Prioritization for:
 - Households at or below 50% of area median income
 - Households with members who are currently unemployed and have been unemployed for 90 or more days

Emergency Rental Assistance Database



■ State Program
■ Local Program

As of May 17, NLIHC was tracking over 972 programs, over 350 of which are from the Treasury ERA program.

Treasury Emergency Rental Assistance (ERA) Programs

Use the search bar to find programs in your area. If you cannot find a city or county program, your state, territory, or tribal program may be able to serve you. If you cannot find any program in your area, call 2-1-1 or your local housing authority for assistance.

SEARCH STATE, TERRITORY, TRIBE, OR LOCALITY

Search for the city or county you reside in; if you don't see a program for your locality, you should search for your state, territory, or tribe, as applicable.

351 programs were found.

Last updated: 5/16/21

State / Territory	Communities Served	Program	Program Status
Alabama		Emergency Rental Assistance Alabama	Accepting applications
Alabama	Baldwin County	Baldwin County Emergency Rental Assistance Program	Accepting applications
Alabama	Birmingham	Birmingham Emergency Rental Assistance Program	Accepting applications
Alabama	Huntsville	City of Huntsville COVID-19 Emergency Rental Assistance Program	Accepting applications

For the interactive table, visit: <https://nlihc.org/rental-assistance>

Research Partnership

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THE HOUSING
INITIATIVE
at Penn

NATIONAL LOW INCOME
HOUSING COALITION

Advancing Racial Equity in Emergency Rental Assistance Programs

INGRID GOULD ELLEN
BRITTANY MAZZUCCO MUSCATO
NYU FURMAN CENTER

CLAUDIA AIKEN
VINCENT REINA
HOUSING INITIATIVE AT PENN

ANDREW AURAND
REBECCA YAE
NATIONAL LOW INCOME HOUSING COALITION

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Learning from Emergency Rental Assistance Programs

Lessons from Fifteen Case Studies

Authors

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Ingrid Gould Ellen
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Furman
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THE HOUSING
INITIATIVE
at Penn

NATIONAL LOW INCOME
HOUSING COALITION

HOUSING
CRISIS
RESEARCH
COLLABORATIVE

Research Brief | January 2021

COVID-19 Emergency Rental Assistance: Analysis of a National Survey of Programs

Housing Initiative at Penn
Vincent Reina
Claudia Aiken
Julia Verbrugge

NYU Furman Center
Ingrid Gould Ellen
Tyler Hauptert

National Low Income Housing Coalition
Andrew Aurand
Rebecca Yae

Introduction

While estimates of the exact amount vary, studies agree that American renters now owe tens of billions of dollars in back rent, while many others have exhausted their savings, borrowed from family or friends, or used credit cards to keep up. The Coronavirus Aid, Relief, and Economic Security (CARES) Act, enacted in March 2020, provided two main funding streams that states and local jurisdictions could use for emergency rental assistance during these unprecedented times: Coronavirus Relief Funds (CRF) and Community Development Block Grants (CDBG-CV). As of mid-October, 44 states (including Washington, D.C.) and 310 local jurisdictions chose to devote roughly \$3.9 billion to emergency rental assistance, which falls significant short of most estimates of COVID-19 related needs.²

This research brief presents the results of an in-depth survey of 220 COVID-19 rental assistance programs across the country. The survey launched in August 2020 and collected responses during the months August, September, and October. Thus, most of the programs surveyed (about 80%) relied, at least in part, on CARES Act funding. In December 2020, we asked survey respondents to provide updated figures for program enrollment and eligibility; 70 programs did so.

¹ See <https://www.nyu.edu/furmancenter/research/learning-from-emergency-rental-assistance-programs> for the full report. ² See <https://www.nyu.edu/furmancenter/research/learning-from-emergency-rental-assistance-programs> for the full report. ³ See <https://www.nyu.edu/furmancenter/research/learning-from-emergency-rental-assistance-programs> for the full report.

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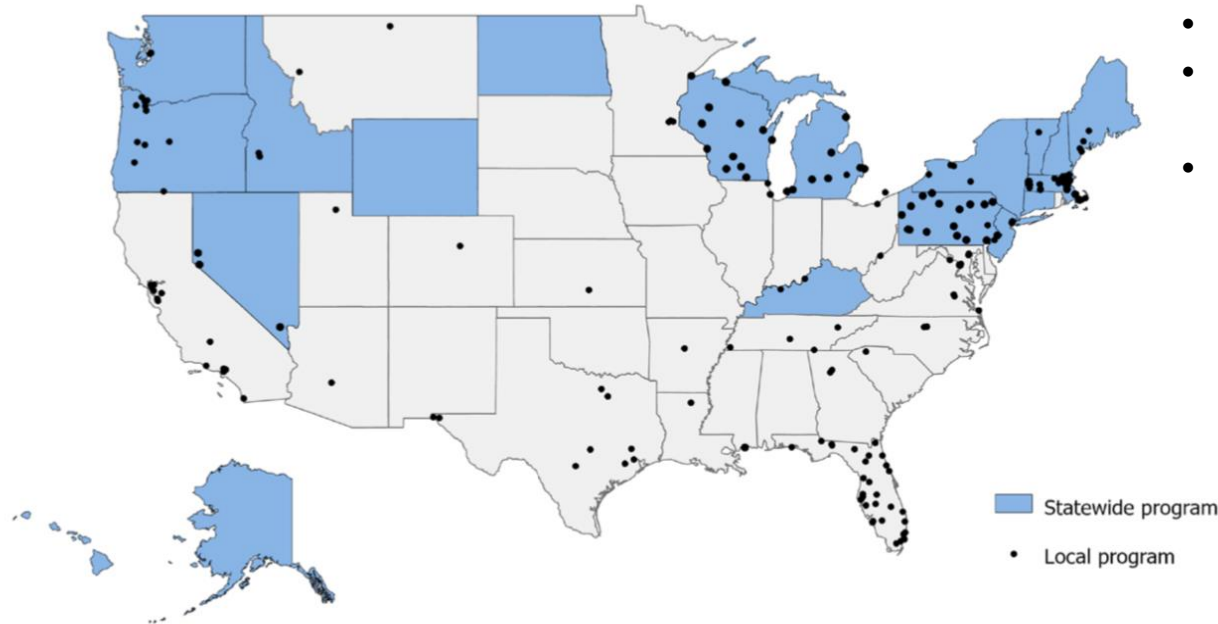
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- Fall 2020 Survey of 220 programs
- In-depth interview of 15 programs
- April 2021 Survey

Key Case Studies Takeaways

NYU
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INITIATIVE
at Penn



Themes	General Strategies
Increasing Tenant Take up	Increase documentation flexibility and support Streamline tenant engagement
Targeting Vulnerable Groups	Design the program around the group Track tenant characteristics
Engaging Landlords	Adjust stringency of landlord requirements Increase landlord outreach Serve tenants whose landlords do not participate
Boosting Efficiency	Build up capacity and infrastructure Reassign staff, hire temp workers, or recruit volunteers Develop an efficient application process Implement a landlord-facing program
Effectively Partnering with Nonprofits	Develop an efficient network Address reimbursement challenges

Key opportunities



- Developing relationships between utility companies and ERA administering agencies
- Sharing necessary information to verify or understand utilities owed
- Identifying tenants with deepening utility debts and engaging them through partnering community groups
- Developing standards for payment



Sacramento Emergency Rental Assistance2 (SERA2) Program

June 9, 2021

Who is SHRA?

Joint Powers Agency

Answer to both the City and the County

Housing Agency

Redevelopment / Community Development

Housing Authority

Housing Choice Voucher Program – almost 13,000 + others

Housing we own and manage – more than 3,000

COVID-19

Impact of COVID-19 – starting in March 2020

At Risk:

Low income families

Renters

Communities facing a disparate impact from COVID-19

- COVID cases, high evictions, housing instability

SERA Phase 1 Update

\$6.5 million available

County: 300 families and 218 landlords

City: 930 families and 562 landlords

TOTAL: 1,230 families and 780 landlords

Rental Assistance: Federal and State Legislations

Federal

December 20, 2020

\$25 billion for rental assistance from Dept of Treasury

County: \$30.8 million

City: \$15.2 million

State

January 28, 2021

SB 91. \$2.6 billion for rental assistance from State HCD

County: \$33.2 million + **\$3.6 million**

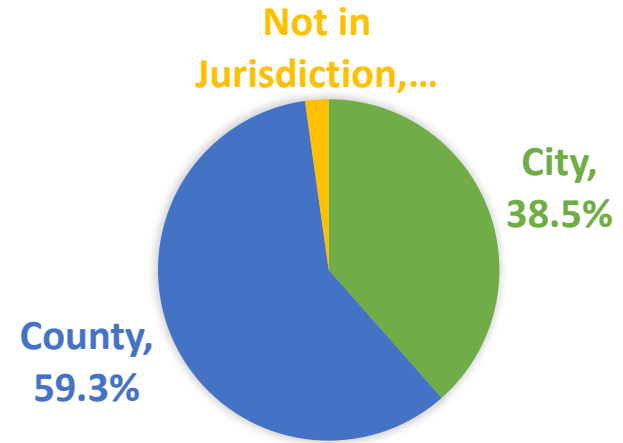
City: \$16.4 million + **\$1.8 million**

Total \$101 million

Open Application Period- SERA PHASE 2 (SERA2)

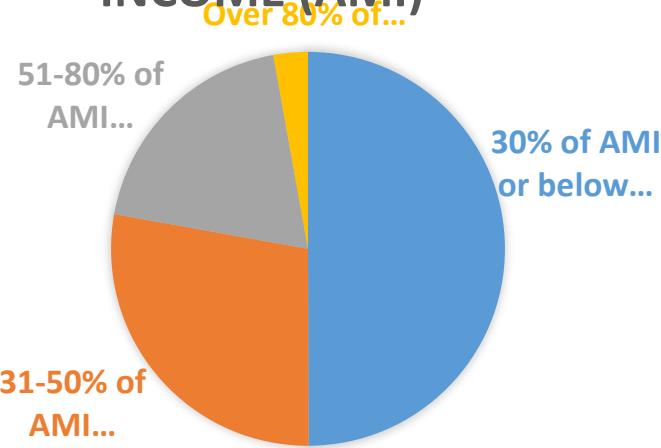
- February 25, 2021 to March 19, 2021
- Received 12,793 applications

Jurisdiction	Submitted Applications	Percentage of Applications
City	4,925	38.5%
County	7,584	59.3%
Not in Jurisdiction	284	2.2%
Total	12,793	100%

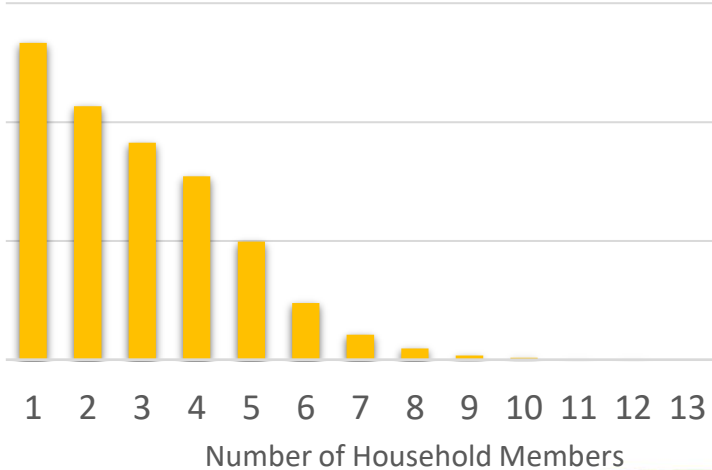


Applicant Information – Income and Household Size

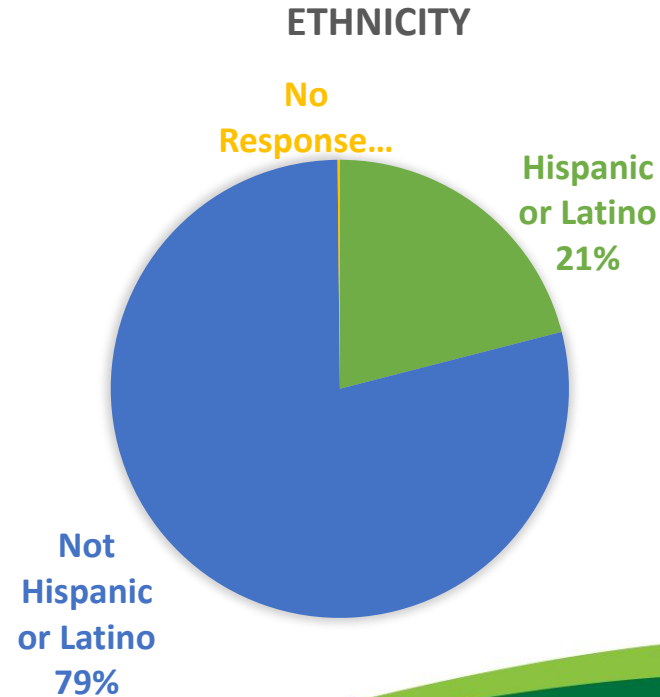
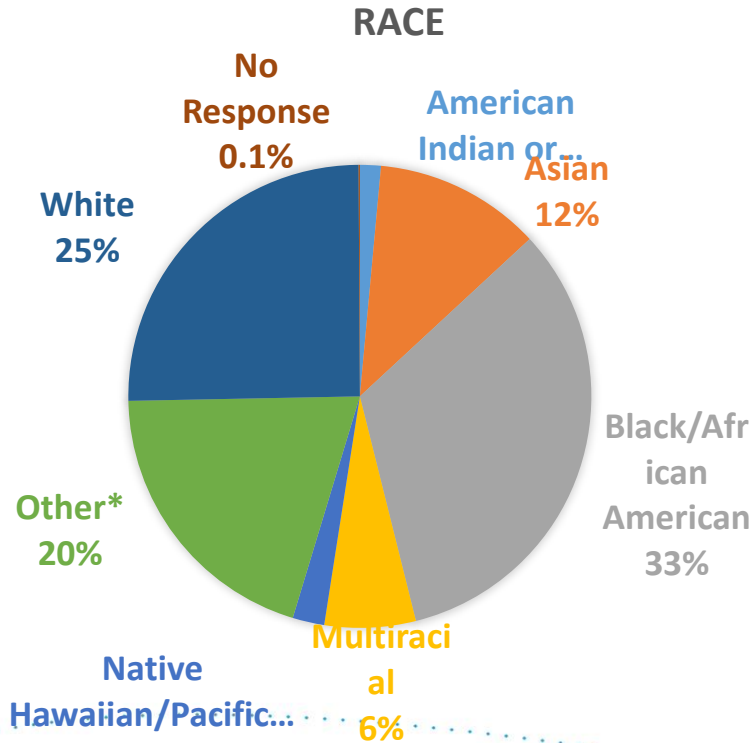
2020 AREA MEDIAN INCOME (AMI)



HOUSEHOLD SIZE



Applicant Information – Race and Ethnicity



*The majority of those who identified their race as Other also identified their ethnicity as Hispanic or Latino.

Amount of Arrears Requested

Jurisdiction	Rental Arrears	Utilities and Internet Arrears	Total Arrears	Percentage of Total Arrears	Average Total Arrears
City	\$ 16,999,513	\$ 3,926,729	\$ 20,926,242	41%	\$ 4,276
County	\$ 24,385,400	\$ 5,511,397	\$ 29,896,797	59%	\$ 3,969
Total	\$ 41,384,913	\$ 9,438,126	\$ 50,823,039	100%	\$ 4,090

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Total	\$ 41,384,913	\$ 9,438,126	\$ 50,823,039	100%	\$ 4,090

Amount of Arrears Requested

Utility	Electricity (SMUD)	Natural Gas (PG&E)	Water	Sewer	Trash	Internet
Amount Requested	\$ 5,388,545	\$ 2,313,214	\$ 490,431	\$231,722	\$210,693	\$938,521

Paying Utilities Owed

SERA #	SERA APP NAME	ACCT #	NAME ON ACCOUNT	Address	4/1/2020 - 3/31/21	MONTHS OWED	Apr/ May/ June	CHECK AMOUNT	CHECK #	CO NAME	TYPE
SHRA215465		3033516			319.61	10				SMUD	Electric
SHRA207423		6089103			1043.32	12				SMUD	Electric
SHRA206269		6252892			90.87	1				SMUD	Electric
SHRA219227		6277017			694.03	5				SMUD	Electric
SHRA201271		6453857			696.79	12				SMUD	Electric
SHRA207205		6503026			379.3	8				SMUD	Electric
SHRA206662		6559255			776.99	12				SMUD	Electric
SHRA201630		6585458			814.64	11				SMUD	Electric
SHRA209164		6744341			56.6	1				SMUD	Electric
SHRA215479		6788055			135.68	2				SMUD	Electric

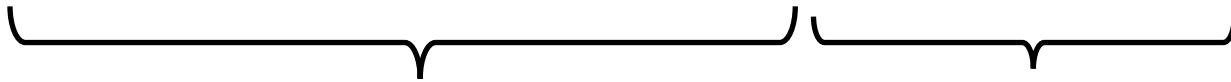
Paying Utilities Owed

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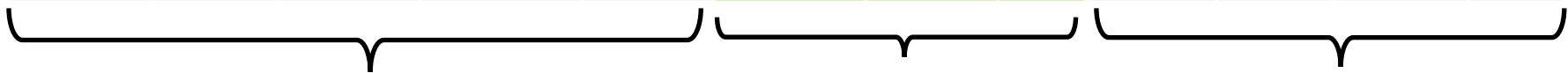
Paying Utilities Owed

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SHRA219227		6277017			694.03	5				SMUD	Electric
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SHRA206662		6559255			776.99	12				SMUD	Electric
SHRA201630		6585458			814.64	11				SMUD	Electric
SHRA209164		6744341			56.6	1				SMUD	Electric
SHRA215479		6788055			135.68	2				SMUD	Electric



Paying Utilities Owed

SERA #	SERA APP NAME	ACCT #	NAME ON ACCOUNT	ADDRESS	4/1/2020 - 3/31/21	MONTHS OWED	Apr/ May/ June	CHECK AMOUNT	CHECK #	CO NAME	TYPE
SHRA215465		30323516			319.61	10				SMUD	Electric
SHRA207423		60849103			1043.32	12				SMUD	Electric
SHRA206269		62502892			90.87	1				SMUD	Electric
SHRA219227		62777017			694.03	5				SMUD	Electric
SHRA201271		64538857			696.79	12				SMUD	Electric
SHRA207205		65503026			379.3	8				SMUD	Electric
SHRA206662		62559255			776.99	12				SMUD	Electric
SHRA201630		65857458			814.64	11				SMUD	Electric
SHRA209164		67444341			56.6	1				SMUD	Electric
SHRA215479		67188055			135.68	2				SMUD	Electric



SERA2 Funds Disbursed To Date

Jurisdiction	Federal Funds Disbursed	Number of Households Assisted	Average Assistance Per Household
City	\$2,79,711	609	\$4,891
County	\$4,164,658	859	\$4,848

Additional Rental Assistance Funds

- American Rescue Act
 - Emergency Rental Assistance (ERA2)
 - Also covers rent and utility arrears
 - Very similar to ERA1
 - More than \$55M to Sacramento City/County
- Work with your local partners
 - Outreach to customers
 - Assist/encourage applications

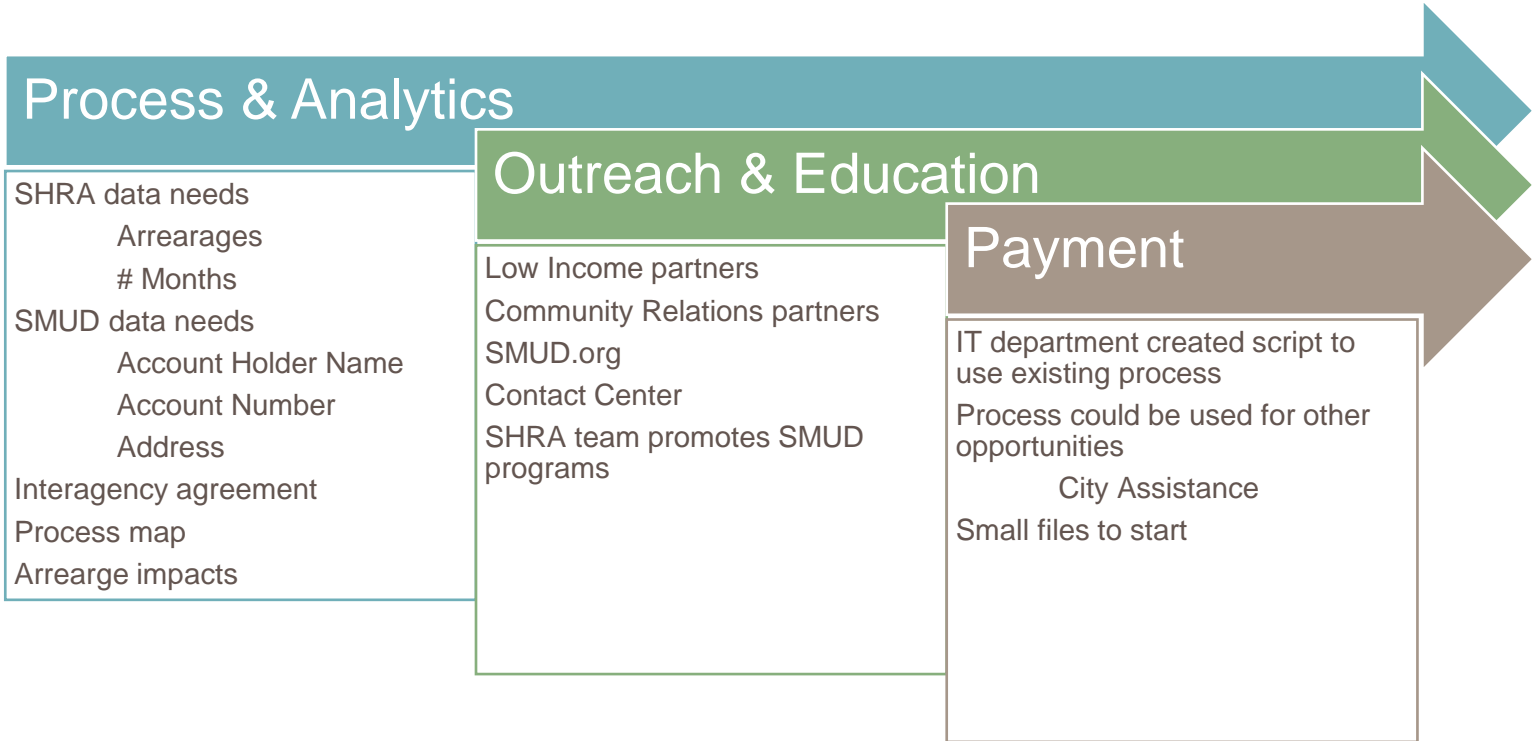
SERA2: Application Period

May 11, 2021 to remain open

www.shra.org/sera

SMUD partnership with SHRA SERA2 Program

SMUD's Process



Continuing the Learning

- SHRA Contact – MaryLiz Paulson
 - Office: 916-440-1310
 - Email: Mpaulson@shra.org
- SHRA.org/SERA

- SMUD Contact - Kim Rikalo
 - Office: 916-732-5227
 - Email: Kim.Rikalo@smud.org
- SMUD.org/FinancialAssistance

Continuing the Learning

Resources:

- [NLIHC Emergency Rental Assistance Database](#)
- [NLIHC Emergency Rental Assistance Dashboard](#)
- [NLIHC Resource Hub](#)

Fact sheets:

- [Revised ERA Guidelines](#)
- [American Rescue Plan Act](#)

Research briefs:

- *Joint research with Housing Initiative at Penn and NYU Furman Center:* [Learning from Emergency Rental Assistance Programs](#); [COVID-19 Emergency Rental Assistance: Analysis of a National Survey of Programs](#); [Advancing Racial Equity in Emergency Rental Assistance Programs](#)
- [Best Practices for State and Local Emergency Rental Assistance Programs](#)