



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

Transcript for the September 30, 2021, Webinar

Good morning and welcome to the Emergency Rental Assistance Program: Tools to Assist People You Serve webinar. From the 3,400 people who registered via Zoom, about 40% of those attending today are in state or local health and human service agencies, 10% are in the housing sector, and 15% are with associations and advocacy organizations. And we have many others joining us today. For those of you who tried to register, we really appreciate your patience while we set up simultaneous live stream via the ACL YouTube channel.

My name is Lori Gerhard, and I am the director of the Office of Interagency Innovation at the Administration for Community Living, also known as ACL. We're an agency within the United States Department of Health and Human Services. And I'm happy to be your facilitator today. This webinar is hosted by ACL in partnership with the White House, the US Department of Housing and Urban Development, US Department of Treasury, and the Consumer Financial Protection Bureau. We thank you for your commitment to helping the people we serve maintain stable housing.

Today, we'll learn about the Emergency Rental Assistance Program and the tools and strategies you can use to support people with disabilities, older adults, and caregivers, and the landlords who serve them with accessing and applying for emergency rental assistance. We are recording the webinar so we can make it available, along with the slides, in the coming days. By staying to view this webinar, you are consenting to be recorded.

As we settle in, we'd like to conduct a little bit of a poll to learn more about your role with emergency rental assistance. In the recent weeks, has your organization been actively helping people connect to emergency rental assistance, informing the people you serve about emergency rental assistance, learning about ways to help people connect to emergency rental assistance, or inactive and needing to learn more about the ways you can support people in need of emergency rental assistance? On the Zoom platform, the poll window will pop up on the side of your screen. And if you are on YouTube, please use the bit.ly URL at the bottom of the

slide. This link can also be found in the video description on the ACL YouTube channel.

While you respond to the poll, I have a few quick housekeeping points. For audio quality, all attendees' microphones will remain muted during the webinar. We encourage you to interact with our presenters and team using the following methods. For Zoom viewers, click on the Q&A icon to submit questions for the panelists at any time during this presentation. Questions will be addressed at the end of the webinar. If you have technical issues, please use the chat function on the Zoom platform to alert our team members, who will assist you. If you're joining us on YouTube, go to the video description area for the webinar polling, a link to access closed captioning, and email, hsrc@acl.hhs.gov, to submit questions or ask for technical support. Please be assured that we will provide the webinar recording and slides online at acl.gov, and alert you with an announcement when they are posted.

Thank you for your responses to the poll. It looks like 36% of our audience have been actively helping people connect to emergency rental assistance. 26% have been informing the people you serve about emergency rental assistance. And 24% are learning about ways to help people connect to emergency rental assistance. And 14% are needing to learn more about ways they can support people in need of emergency rental assistance.

Now that we know more about your experience with the Emergency Rental Assistance Program, let's get started.

It gives me great pleasure to introduce our Administration for Community Living Acting Administrator and Assistant Secretary for Aging, Alison Barkoff. Alison, the floor is yours.

>> Thank you so much, Lori. And thanks for that introduction and for all of your work and the ACL team's work in pulling this webinar together. I also want to thank our federal partners at HUD, the Department of Treasury, Consumer Financial Protection Bureau for your partnership on today's webinar, and to the White House for your unwavering commitment to advancing housing stability for all Americans.

Throughout the COVID pandemic, states and tribal organizations, disability and aging networks and advocates, and housing providers and advocates have worked tirelessly to keep people stably housed. At ACL, we know how critical that is. Without the stable housing, many people with disabilities and older adults are often forced into institutional settings, like nursing homes, or face homelessness. The loss of housing during this pandemic can literally be a matter of life and death, with people in congregate settings like nursing homes and homeless shelters facing significantly increased risks of COVID infections and deaths. The health and the economic consequences of COVID-19 has increased housing instability for older

adults and people with disabilities. We've seen the most significant impacts in communities of color, rural communities, and in Indian Country. This is unequivocally an issue of equity.

Helping people remain in the community by connecting them with affordable, accessible housing and community services is essential to preventing evictions and homelessness, keeping people safe, and enabling them to thrive. The goal of today's webinar is to share information with the disability and aging networks, and the broader disability and aging community, about the Emergency Rental Assistance Program and how it can help people stay safe in their own homes and communities.

The mission of ACL is to support people with disabilities and older adults to live in their own homes and participate in their own communities. We fund and partner with networks of disability and aging organizations in all 50 states and the US territories. Our disability and aging networks include over 20,000 community-based organizations that collectively provide direct services, advocacy, and work on systems change. And the disability and the aging networks can play a crucial role in working together with all of the different entities on today's call to increase access to housing resources, preventing evictions and avoiding costly legal actions. The networks do things like educating people about available housing resources, including the Emergency Rental Assistance Program, assist people in gaining access to programs and services that help them remain independent, can help people apply for publicly funded programs, like the Emergency Rental Assistance Program, and provide legal assistance, including to people facing evictions.

By the end of today's webinar, I hope that each of you will walk away with a better understanding of how the Emergency Rental Assistance Program can be used to make a difference in people's lives and understand the role that each of us can play.

It's now my distinct pleasure to introduce our next speaker, Erika Poethig, Special Assistant to the President for Housing and Urban Policy. Erika, thanks for joining us today.

>> Thank you, Alison, and thank you to the entire team at ACL for putting this webinar together and ensuring that the wider community of ACL grantees, advocates and partners are equipped with the information about eviction prevention resources and policies. I'm really excited to be here today. I think it's a terrific exemplar of the whole-of-government approach that we've been taking to eviction prevention. I'm excited to share the screen with Peggy Bailey and Vanessa Megaw and Per Olstad from Treasury and HUD and CFPB. They are going to provide more detailed information about the particular resources.

I want to set some context for the work that we've been doing across the Biden-Harris Administration to promote housing stability, particularly at this time, where so many renters are at risk.

Even before the COVID-19 pandemic, this country had an affordable housing crisis. No county in the country had enough affordable housing for its lowest-income residents. And as a result, nearly half of renters pay over 30% of their income for rent, and one quarter pay over half of their income for rent. So one of the consequences of this lack of affordable housing is that far too many renters cannot pay rent. And many of those households get evicted for nonpayment of rent.

And we know from the American Housing Survey, which is a survey that HUD commissions and does with the US Census Bureau, roughly 6% of renter households, and that's about 3 million households, were behind in rent at the start of the pandemic. So evictions are notoriously difficult to track, and especially in real time. In a pre-pandemic year, The Eviction Lab estimates that there are nearly 3.6 million eviction filings that result in 1.5 million eviction judgments annually. However, we also know that this is generally an undercount because sometimes we have sort of informal evictions or forced moves, where families or households are evicted before a filing even takes place. We know from the Census Pulse Survey, the household survey, suggests that the number of households behind in rent has approximately doubled to 6 million during the pandemic, suggesting that there are between 2 to 3 million households believe that they're at risk of eviction in the next few months.

Now, part of what really motivated the funding that the Congress provided in both the American Rescue Plan, and then in the consolidated budget that happened at the end of 2020, was the notion of having back rent, that people had accumulated back rent during the crisis. And there are a number of different estimates of this particular cause, that can be a cause of eviction. And we think that there's approximately \$15 billion owed in back rent, which puts people at risk.

So what did the Biden and Harris administration do to keep people housed? Well, for nearly a year, the CDC's eviction moratorium stood as a backstop to prevent renters from being evicted. It played an incredibly important role. This was a health policy, and recognized the health risk of eviction to people who are vulnerable and might become homeless or live in overcrowded conditions.

The Eviction Lab estimates that the moratorium helped prevent 1.55 million eviction filings nationwide. It also bought time for the 437 state and local governments administering the \$46.5 billion in emergency rental assistance to launch and refine their programs, critical time to get this underway to help begin to pay that back rent that I just discussed. But state and local governments were slow to disburse the money, due to a mixture of different issues, having to do with capacity and sometimes additional requirements placed on, by states and localities, that were

imposed on both landlords and tenants. The White House, Treasury, and state and local governments have collaborated, listened to one another. And Treasury has repeatedly issued new guidance to help accelerate the disbursement of that rental assistance to renters and landlords. Vanessa's going to share more about that.

And thankfully, we are seeing improvements in the disbursement of funds. I want to stress that this is not by accident. This is through a lot [LAUGH] of engagement and listening and understanding and pressing on the need to move faster, because we need to move faster in order to keep renters housed.

As of the end of August, state and local ERA programs had distributed more than 1.4 million payments to households, totaling more than \$7.7 billion to support the housing stability of vulnerable renters. And data also suggests that 60% of households served have extremely low incomes, meaning that these are the dollars that are reaching the families precisely at risk of eviction. And research also shows that eviction filings are lower in jurisdictions that have distributed rental assistance faster.

All of these efforts have combined to mitigate what could have been a huge spike in evictions with disastrous implications for affected households. But we're not out of the woods yet, and there's still more we can do to get rental assistance into the hands of more households. For example, surveys do show that there is an information gap among eligible landlords and tenants. This is limiting the number of households that know about and receive emergency rental assistance. And that's why I and others with the federal government are so appreciative of the opportunity to speak at today's event, to get the word out to a wider circle of folks who are in touch with and supporting the needs of people who are most vulnerable to evictions.

So thank you, thank you, thank you for being here today and for participating in this webinar. It's our hope that because of this webinar, more older adults and people of all ages with disabilities are going to be able to access emergency rental assistance. So thank you, Alison. I'm going to turn it back to you.

>> Thank you so much, Erika. And now I want to introduce Peggy Bailey, who is the Senior Advisor on Rental Assistance in the Office of the Secretary at the US Department of Housing and Urban Development. Peggy...

>> Thanks, Alison, and thanks, Erika, for being here today, too. And thanks to the Administration for Community Living for having HUD here today and for highlighting this important topic. Now, as Erika said, the pandemic and the resulting economic hardship for so many people has put a spotlight on the eviction crisis, and that spotlight has been long overdue. It has been interesting for us at HUD. Typically, we are the agency responsible for the federal government's housing response, but we don't have a history of having a consolidated eviction set of programs, or we

really had, it's really been dispersed. And this has helped us and our partner, our sister agencies within the federal government, think about how do we bring together a set of strategies to prevent evictions across the federal government. And it's highlighted the need to do so because there are so many different actors at play.

Within HUD, we have some actions that are facilitated by our housing counseling services that help renters connect to services, and our Office of Fair Housing and Equal Opportunity helps tenants who have been unfairly evicted and may be facing racism or discrimination by their landlords. But we also work with PHAs and multifamily owners and landlords that accept vouchers, who are also a key player in this space. And luckily for us at HUD, most of our rental assistance programs are designed to adjust as people's income changes. But as Erika mentioned, far too few people get rental assistance. And as a plug for the administration and the president's commitment to moving us toward a day when we have universal rental assistance, it showed, this pandemic shows what we would have gained if we had that in place already. We wouldn't have faced this crisis in this way, and we had more tools at our disposal.

And we've learned a lot about housing services that protect renters through the homelessness programs and helping people experiencing homelessness, many of whom are people with disabilities, chronic health conditions, or seniors. The extra work that supportive housing providers do to help people stay housed, including negotiating with landlords and other measures, are things that we can do moving forward.

And HUD's work in this space has really helped us understand the unique and additional challenges that seniors and people with disabilities face when it comes to evictions or housing instability broadly, right? Finding accessible housing that's affordable is, to say that it's difficult is an understatement. And I don't know that we have words to say how hard it is to find accessible, affordable housing in this country. Being close to public transportation if driving isn't possible, connecting to services and staying connected to services and healthcare providers can be disrupted. And it is vitally important to helping people stay housed and safe. And the basics of and being able to navigate just hot rental markets requires a lot of extra energy, and tools, and time, being able to do things, that can be really difficult for people, and especially people that are facing extra challenges.

So aside from these issues, we know that for the general population, evictions are unhealthy. Evictions cause stress, which can impact mental health and exacerbate chronic illnesses. While this work lets us know that evictions just aren't a fact... The work that we've done, though, in the homelessness space lets us know that evictions just aren't just a fact of life, they can be avoided and mitigated. And even if an eviction is carried out, having case managers and housing services at the ready can help people quickly find a new place to live.

So while the pandemic has been tough for many, with the resources at hand and the ability to replicate lessons learned, what we're doing now should transform how evictions, and better yet, eviction prevention and diversions, are addressed. From now on, we should be able to address this crisis head on, rather than letting evictions continue to happen in the shadows and people lacking help and assistance as they try to navigate through the housing market.

So with that, I'll pass it back to Alison. I'll pass it back to Alison.

>> Thanks, thanks so much, Peggy. And I am going to turn it over now to Lori to introduce the next speaker and panel.

>> Thank you, Alison, Erika, and Peggy. Next, we will hear from Vanessa Megaw, Senior Policy Analyst at the Community Economic Development, at the Department of Community and Economic Development, and also at the US Department of Treasury. And immediately after Vanessa, we will hear from Per Olstad, Senior Advisor at the Consumer Financial Protection Bureau.

Vanessa, the floor is yours.

>> Thank you, Lori. And thank you, Erika and Peggy, for setting up the context so well for the Emergency Rental Assistance Program. I am a senior analyst on the Emergency Housing Team. I've spent a lot of time talking to grantees about their programs, how they're implementing their programs on the ground. And I'm really excited to talk to you today about a little bit of ERA 101 and some of the resources that the Treasury is providing on our website to move the program along. So next slide. I do want to note that these slides are a bit stylized for educational purposes. For actual guidance, please go to the treasury.gov/era website. Next slide.

So Emergency Rental Assistance is a block grant program that makes funding available to assist households unable to pay rent or utilities. It's funded through two statutes, which we are calling ERA1 and ERA2. And there are slight differences between ERA1 and ERA2, but by and large, the funds are provided directly to states, US territories, local governments, so city and county, and in the case of ERA1, to Indian tribes or tribally designated housing entities, as well as the Department of Hawaiian Homelands. And the funds then are used to build out programs at the more local level. And this is all, as mentioned before, to support urgent COVID response efforts, to decrease the spread of the virus, to assist renters in avoiding evictions and secure housing stability, and to alleviate financial distress of landlords who rely on rental income to support their families and their communities. Next slide, please.

So again, this has already been mentioned, but prior to this year, there wasn't a robust system across the country. [AUDIO GAP] Grantees across the country-- I hope I'm back [LAUGH]-- are building the plane while flying it, so to speak. And while there is a lot more progress to be made, there have been accelerations in the

amount of support being provided to households. For example, in April, about 100,000 payments were being made in a month to support households experiencing rental distress. In our most recent report in August, it was about 440,000 payments to support households. So there is growth, there's momentum, and grantees are increasing their ability to support people on the ground in real time.

Treasury has leaned in on providing grantees the tools to better serve their communities and make it easier for vulnerable populations to access these funds. This includes policy clarity and recommendations on incorporating self-attestation for eligibility requirements, so giving grantees the tools to provide that flexibility to applicants. A drive towards removing language and cultural barriers, and just generally accessibility barriers to these programs-- flexibilities that will allow more efficiency in reaching more renters who have rental arrears and utility arrears. And also, we strongly encourage partnerships with courts to help people who are at imminent risk of eviction. And we've also allowed flexibilities to better integrate these programs into the continuum of care networks and to even help those who are experiencing homelessness within certain constraints. So next slide.

So who's eligible for this program? Now, applications do vary across the country by grantee. In general terms, applicants must be obligated to pay rent. The applicant must also demonstrate financial hardship during the pandemic, risk of experiencing homelessness or housing instability, and the households must be a low-income family. The statute also requires prioritization of those who are at 50% of area median income or those who have one or more individual in the household who has been unemployed for the 90-day period preceding the date of the application. Next slide. There we go.

And this assistance can cover, for ERA1, up to 15 months of rental assistance, and for ERA1 and ERA2 combined, up to 18 months of rental assistance. And this assistance may cover back rent or prospective rent. The assistance may also cover utilities, across a range of utilities. And in some cases, depending on the grantee, internet services, reasonable accrued late fees, relocation expenses to help those who have been displaced, et cetera. Next slide, please.

For this group, I also want to note that a limited amount of funding can be used for funding eviction diversion programs, as well as housing counseling, fair housing counseling, 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. And grantees are developing their programs, so this is something that they may choose to integrate more into the future as well. So I just want to note that for this group, in particular. Next slide.

We have some new resources that are on our website right now. We develop promising practices, where grantees identify practices that have worked for them in order to lift those up and encourage those practices across the country. And we've also started providing some information about sample applications. Next slide.

So I want to point this out to this group, since a lot of folks are helping people on the ground, and these are new resources that were published on Friday of last week. And we're going to continue to build these and publish these. So, for example, this is an example form of COVID-19 impact, and what an individual, what a grantee might present to an applicant to attest to the fact that they have been financially impacted due to, indirectly or directly, the COVID-19 pandemic. Note that it can be both, cover both financial loss and increased costs during the COVID-19 pandemic. And we are providing more of these forms as we go along to feature housing instability, income eligibility, et cetera. So I'm out of time, but I encourage you to check those out.

And with that, I really appreciate everyone's time, and I'd like to hand it off to Per Olstad.

>> Thanks, Vanessa. And thank you very much to the ACL team for having us here today. My name is Per Olstad. I'm a senior advisor at the CFPB, here to talk to you about our work, in coordination with Treasury and our other federal partners, to increase awareness, understanding and access of emergency rental assistance. Next slide, please.

Like Vanessa, I also have to put up this brief disclaimer, that the views expressed here are my own, not legal guidance from the bureau. May not represent the bureau. Next slide.

So I'll try to move quickly through the presentation here, knowing that we're a little short on time, and much of the context has already been covered by others. The 6 to 7 million head of households who are behind on their rent, particularly acute among communities of color and in certain areas of the country. I did also want to flag that roughly, or a little more than half a million older adults are in households that are behind on rent. And many of them also report being very or somewhat likely to face eviction. And as you all know, many of those households have little flexibility in their income. So that risk is particularly problematic for those renters.

With the CDC moratorium vacated by the Supreme Court, and many state and local eviction moratoriums either already expired or expiring soon, we know that we have very little time to prevent millions from losing their homes to avoidable eviction. And we're also concerned about homeowners and avoidable foreclosures. Today, I'll focus mostly on the rental side of things. Next slide, please.

Now, one of the biggest issues, and Erika hit on this earlier, is that we know that there's a significant lack of awareness and understanding of the Emergency Rental

Assistance Program among both renters and landlords. There are, with the Emergency Rental Assistance Program and other resources, there are significant places for assistance for renters who are struggling during the COVID pandemic, but many are still unaware of their options, their rights and how to find help. The CFPB, for the last year and a half now, has been working with Treasury, HUD, FHFA, USDA, VA and a range of other federal stakeholders and partners to provide a single source of federal resources for anyone, anywhere in the country, on how to understand the resources and assistance available to them to help navigate the housing insecurity challenges brought on the pandemic. The resources we offer focus on plain language, action-oriented steps to connect people to the resources in their communities. But we're very glad to be here with you all today because we need your help to boost awareness of those resources. We think we have a great suite of information to provide. It's only as good as the number of people who see it. So whatever you can do to help boost awareness of those resources, we greatly appreciate it. Next slide, please.

So what are the resources? The centerpiece of our effort is what we call the Interagency Housing Portal, which we host on the CFPB's website, but is actually a joint product from a range of federal partners, providing sort of a best-of-the-best set of information for homeowners, renters and for landlords. Next slide.

In terms of the resources we offer for renters, again, very sort of step-by-step, action-oriented information to help renters who may be able to avoid eviction to access emergency rental assistance, to engage their landlord about repayment plans or partial payment of rent, for at least a short period of time, and to understand their basic rights as a tenant. Much of landlord and tenant law is at a state and local level, but trying to provide an overview of those rights that anyone in the country can understand where to go for more information. We also provide information about how to find local expert help in their community. Whether that's a member of the network of HUD-certified housing counselors or free or low-cost legal assistance, connecting to a local expert can be critical in helping keep people in their homes. Next slide.

We do also provide resources for landlords. Starting earlier this summer, we really started to increase our efforts to engage the landlord community. We do this for a sort of a twofold reason. Landlords play a critical role in the ERA process. Most programs are accepting applications directly from tenants, but typically, there is a role for the landlord to play in the application process. So we really do want to focus on landlords to get them involved in the Emergency Rental Assistance Program. We also know that many landlords, especially the smaller mom and pop landlords, are struggling themselves. Based on survey data and research, we know that landlords who own just one to four units are sort of struggling to make ends meet themselves, either making their mortgage payments or a loss of income that they rely on for their overall household balance sheet. And that is particularly acute

among older property owners, who rely on the income stream from their rental property as a part of their retirement security.

So we provide a range of information for landlords, sort of in parallel to the renter information, to help them understand how to engage in the ERA process, how they can engage their tenants to start the ERA process, as well as to sort of negotiate an understanding for the short term while ERA applications are underway, and to understand what other options they have specifically for them as a property owner. Many of those landlords who do have a mortgage may have forbearance options, along the lines of what homeowners do who live in their home or in the home underlying the mortgage. So providing information to help them manage the financial challenges they face as landlords as well. Next slide.

So on emergency rental assistance, which really is sort of the point of the spear from the federal level in helping prevent avoidable evictions, sort of in parallel to the resources Vanessa outlined from Treasury, which are very grantee-focused, we provide a range of information that is very focused on renters and landlords. The same basic sets of information provided by Treasury, but put in a more plain-language format focused on those audiences, renters and landlords, covering a range of topics like how to apply for rental assistance, what does it cover, what are the eligibility requirements, what documentation may be required. And as Vanessa said, there's a lot of variation at the local level in how programs are administered, so trying to provide sort of an overview set of information, but directing people to their local programs for the specifics of how they work in their area. Next slide.

Over the last two months, really, the heart of our efforts has been focused on what we call the Rental Assistance Finder tool. I saw this come up as one of the chat questions, the Q&A questions. This is the single best way for anyone, anywhere in the country, to find what programs are available in their community. It's essentially a complicated on the back end, but very simple on the front end, search and filter tool to find programs in your area. So anyone can go onto the tool, search by their state or territory, and you can either select from a pull-down or type ahead and it'll just auto populate. For people who may be affiliated or associated with a tribe or tribal entity, you can also add that, but it's sort of an additive feature, just not an alternate one, or one or the other. Next slide.

Once you've entered in your state, for the larger states, and there are a number of county and city-level programs, you can then filter further by county. So here, you show, the screenshot here is showing you search by Colorado, you get the list of Colorado counties. You then select Douglas County. Next slide.

You then end up with the two programs that are available in Douglas County, Colorado. Now, the results are, by design, very straightforward. We're really focused on that last piece, getting started. There's some basic descriptive information, but really, what we're trying to do is get people connected directly to

their local program to start the application process. Typically, that's going to be a URL of some sort, for often the web-based application portal. In some instances, programs are setting up so that they at least prefer to start the process through a hotline or a phone call. And in those instances, we do list the phone number rather than a URL, but usually, it's a URL. I did want to note that we do provide the search tool in both English and Spanish language. You can find them at consumerfinance.gov/renthelp in English, or consumerfinance.gov/ayudarenta in Spanish. Next slide.

We do make the static, the non-interactive resources, available in seven languages: English, Spanish, traditional Chinese, Vietnamese, Korean, Tagalog, and Arabic. But unfortunately, with the interactive resources, we only have them in English and Spanish. We also offer a range of resources on other COVID-related resources, again, in all seven of those languages. Next slide.

Now, one thing that we've also been doing, in addition to providing these resources, is trying to get people there. So we've launched a nationwide PSA campaign for both homeowners and renters. And the renter side really focused on the emergency rental relief and getting people connected to the emergency rental relief programs in their areas. This launched initially as a digital-only campaign, just frankly because that is the quickest, easiest thing to get launched. We are now in the process of expanding beyond digital. We'll be adding this fall a range of sort of multichannel efforts, including non-digital vehicles like bus station, bus stop ads, billboards, television commercials, radio ads, and some sort of newer approaches, with in-store advertisements and doctors' offices, in a range of ways we think we might be able to reach the populations that are most at risk. Next slide.

Most importantly, for you all, we also offer a range of resources that you can use in your communities and in your efforts to engage people around the Emergency Rental Assistance Program and other resources to navigate housing insecurity. This toolkit includes a series of sort of plug-and-play resources, including sample emails, social media posts, videos, graphics, printable handouts, a range of content you can use to spread the word and increase awareness of the resources available.

If you have any questions about the resources we make available, you can let us know at cfpbpress@cfpb.gov. We also really appreciate your feedback on the resources we offer. If you see something that's not there, that you think would be really useful in your efforts to engage your communities, please let us know. Again, you can contact us at cfpbpress@cfpb.gov. Next slide.

The last one, at least, we just really encourage you to stay connected. In the slides here, we have a link that you can sign up for email updates from CFPB. You can also engage us through our intergovernmental affairs team at iga@cfpb.gov. We really want your feedback. We really want to know how we can work with you all to get the word out in your communities.

So with that, I'll turn it back to the host. But again, thank you very much for having us today and thank you for all the work you're doing to help connect people to the resources they need to stay in their homes.

>> Thank you, Vanessa and Per, for this helpful information. Let's shift now to our panel discussion to learn firsthand from local organizations about how they are helping people with disabilities, older adults, caregivers, and landlords learn about and apply for the Emergency Rental Assistance Program. Our first panelist, I'm going to ask the panelists to please introduce themselves. And our first panelist is Mark Clark. Mark...

>> I'm Mark Clark. I'm the President and Chief Executive Officer of Pima Council on Aging. We're the Area Agency on Aging in Pima County, Arizona, which is where Tucson is located, second largest county in the state. Travis...

>> Hi, my name is Travis Rash. I am the real estate consultant and housing policy specialist for The Whole Person, Kansas City's center for independent living. We are an advocacy and resource agency for individuals with disabilities in the Kansas City metro area. We have five core services that we often express, which include independent living skills training, individual and systems advocacy, peer support, transition services, both for youth and out of institutional facilities, and information and referral services. Sunia...

>> Thank you, Travis. I'm Sunia Zaterman. I'm the Executive Director of the Council of Large Public Housing Authorities. We represent the largest and most innovative housing authorities in the country. They collectively, the 70 members collectively operate and serve about a million households across the country, primarily through the public housing program and the Housing Choice Voucher program. There are about 3 million households being served through these programs across the country, and about half of those are seniors or persons with disabilities. We provide education and advocacy services, and we are very focused on cross-sector collaboration among health, education, and housing sectors. Thanks for the opportunity to be here today.

>> Well, welcome, and thanks to all three of you for sharing your experiences at the local level. I'd like to start maybe with the first question, What are the most impactful strategies and activities that you've been doing that have increased awareness of and applications for the Emergency Rental Assistance Program? Mark, do you want to start off?

>> Sure, Lori, thanks a lot. So as the Area Agency on Aging and the Aging and Disability Resource Consortium lead here in Pima County, we are the information and referral service for older adults, and those who love and care for them in our community. We talk to about 25,000 people a year on our helpline. And last year, about 3,000 of those were calls about housing issues. A good sized portion of them

really were related specifically to rent, mortgage, and utility assistance. So it's a major issue. So in addition to our helpline, we have an online directory, resource directory, so that all of our directory and resource information are accessible online to folks, and housing affordability and assistance resources are available that way. So we have two primary contractors or organizations doing ERA in Pima County, the City of Tucson and Pima County, and their primary response has been online portal applications, like we saw in the registration process for vaccinations that we were very involved in. That really, that process doesn't work very well for some older adults because of lack of technology skills or broadband access. So our rights and benefits access who respond to these types of calls frequently work with applicants on the phone, and then they go ahead and directly enter the individual's information into that online portal in real time. We're continuing to work with the agencies that operate those portals and pay the bills to explore how we could have a closer relationship with them, which might allow us to do some of the actual eligibility casework.

>> Well, those are really interesting strategies. Travis, did you have some strategies you could share?

>> Absolutely. Just being on the ground, I have to tip my hat to our in-house independent living staff. It's about 37 members of our full staff of about 100 employees. And these are the folks that consistently work with consumers on a daily basis to get them connected to the resources they need. This team works together to provide emergency rental assistance information and application assistance to our consumers. We can get that information out via email, mail, phone, website, any way that the consumer deems to be the most accessible for them. And a consumer can even come to our building to receive direct in-person assistance when filling out those emergency rental assistance applications, collecting those documents that they may need to support that application, et cetera. We also have a great onsite computer lab with different various forms of accessible software and hardware that we use to assist consumers who may benefit from that accommodation. And again, just being able to sit down with one of our staff members and walk through the application, line-by-line, step-by-step, it really has helped a lot of our consumers. We help to get the consumers connected to assistance from multiple levels, depending on their geography, where they're currently living, and what program is best suited for their needs. We've connected consumers to the Missouri State Assistance for Housing Relief Program, the Jackson County Emergency Rental Assistance Program, the Greater Kansas City Emergency Rent and Utility Assistance Program and various other geographic rental assistance programs. We've even been able to help, as an organization, use supplemental funding to make sure our consumers are well taken care of.

>> Well, thank you, Travis. It's really interesting to hear about the different methods that you and Mark have shared about how to connect with people, to really meet them where they're at and what needs they might have. Really great

strategies. Sunia, anything you would add to some impactful strategies and activities that really help increase awareness or applications for Emergency Rental Assistance Programs?

>> Yes, I will add that housing authorities are administrators across the country. Many of them are administering ERAP funds, and they're a great resource. There are some excellent examples where funds are getting out quickly in the Austin, Texas, San Diego, Miami-Dade, New York City. And these are characterized by a number of features that both Mark and Travis talked about, ease and accessibility. Austin is using their community health workers and community outreach organizations, trusted people in the community, to make people aware. There are a lot of seniors and persons with disabilities who feel that they're not eligible for ERAP funds because they're on fixed incomes, and they may not have experienced a direct drop in income, but have experienced other hardships, through additional costs, et cetera. So it's really important to reach these folks. Navigators, application navigators, third-party navigators, housing authorities are very involved in this, as well, to help. The application process can be taxing and complicated for anyone, let alone people who don't have the documentation and requirements. Self-attestation has been a huge help in moving forward these issues. Also, batching and bundling applications. Housing authorities are doing that, whether they're administering or they are working with an ERAP administrator, where they are applying on behalf of their households, as long as households consent. And that has really accelerated a lot of the work. So I would say for ERAP administrators, streamlining the application and also using in lieu documentation. If you are receiving public housing or Section 8 assistance, you are income eligible for ERAP. So we hope administrators also will look at this to reduce the documentation requirements. And we're seeing this across the country, that has had very significant impact on getting that money to households in need.

>> Thank you, Sunia. And we've got one more question for the panelists, and that question is, and some of you have talked about how you're partnering with some of the local Emergency Rental Assistance Programs. We're wondering if there are additional partnerships you've developed or expanded to really reach people with disabilities, older adults, and make sure they have better access to the Emergency Rental Assistance Program? Let's see. Travis, do you want to address that one first?

>> Yeah, absolutely. So one of my favorite partnerships that we currently have is with our local PHA, our local housing authority, the Housing Authority of Kansas City, Missouri. We have been in a mainstream housing choice voucher partnership under which we're able to allocate housing choice vouchers in an expedited fashion to our consumer base that the housing authority recognizes as a population that could really, really benefit from an expedited, facilitated fashion. So the partnership pairs so incredibly well with the Emergency Rental Assistance Programs that we have because the housing authority has been able to connect individuals with accessibility needs to The Whole Person to receive the assistance that is right for

them. They've also been a great support. I can call up our staff partners at the Housing Authority any time, and we can kind of provide back-and-forth support whenever someone may need a reasonable accommodation in their housing or communication with providers or tenants that may need that assistance. Another great partnership that has really made a big difference is actually with a local real estate brokerage here in Kansas City. They've provided us with a really nice, comfortable, professional space to meet with and have discussion with local housing providers, landlords, et cetera, where we, as an organization, can get our message out there to share our availability to connect both the tenants with the resources that they may need, as well as the providers with the resources and programs that can benefit them. We can even host in-house accessibility. Maybe we can do sign language interpretation here in-house, et cetera, anything that is needed to keep our families stably housed, we've been able to keep that line of communication open. So it's been a very, very helpful resource.

>> Well, thanks, Travis. Those are some really great partners and great to hear how that's working at the local level. Sunia, did you have any partners you wanted to share?

>> Well, I'd like to raise up the continuums of care system and also federally qualified health clinics. I think both of these have become increasingly important, particularly through the Emergency Housing Voucher program, 70,000 new vouchers for people who are homeless or a threat of being homeless, and working with the coordinated entry systems about identifying people in need. And connecting the emergency housing system with the permanent housing system is really critical because the continuum of cares can handle emergency issues, but having that continuum to permanent housing. And we just think the health dimension is so critical, particularly for seniors and persons with disabilities. We're building partnerships with the health clinics because they are often the primary care provider or have very broad outreach in the community. And often, this is the way most seniors and disabilities are connecting with services, primarily through their healthcare provider. So this is really an important expansion of our cross-sector service alignment. Also, and I'm so pleased Travis mentioned this, the Kansas City Housing Authority is on our board, and they're a terrific housing authority, but these trusted public entities can play mediators and facilitators for applications, for housing services. I think the example Travis raised is really important, and we're seeing this on ERAP, where they're able to, as this entity, batch and bundle applications and facilitate. But the continuums of care and the federally qualified health centers, I think for all of us, should be part of our partnership table.

>> Thank you, Sunia. And Mark, any partnerships that you would highlight?

>> So I think one of the partnerships, I mean, we've experienced through the pandemic a real strengthening of relationships as we've done a whole host of programs and expanded services. One of them is working with both our public

housing authorities, conventional public housing resources for older adults and persons with disabilities, and then also our tax credit and HUD-assisted private apartment complexes, where we're now actually delivering meals. So those resources have been very helpful. And, of course, we've strengthened the existing relationship we have with our health department, our county's community action program and the city of Tucson's new Community Investment Corporation contractor that's operating the city's program. So those have all been really important projects. This really, I would say, this really, these kind of issues all are about relationships. And so being out there, present in boards and commissions, testifying in support of other people's zoning code amendments, which I recently did, those are really important things.

>> That is wonderful. I wanted to just take a quick minute. Thank you, Mark, Travis, and Sunia, for sharing your experience at the local level, and also the leadership that you're providing in helping people become aware of and apply for the Emergency Rental Assistance Program. We really do appreciate it.

And I'd like to just let the attendees know that we're running a little short on time. So we're going to pivot a little bit here and I'm going to make an administrative call. We're going to wrap up today's webinar, so I'll be closing it out in a few minutes, but I'd like to ask people, if you have questions you haven't submitted yet, please do submit them through the Q&A function on Zoom or through the email hsrc@acl.gov mailbox, and/or put them in the chat. What we'll do is we'll pull together all the questions that we've received, and we'll schedule another webinar where we can go through some of these questions and respond to the questions that you all have. I just want to really thank all the panelists and the presenters. We've really learned a lot during this webinar. And we know there's a lot more that we need to learn.

We'll continue to support your efforts to prevent evictions and promote housing stability. We really, again, want to thank you for your questions, and we will set up a follow-on webinar to respond to those questions. And we'll also be publishing a frequently asked questions document. But before we wrap up, we'd like to also ask that you hold November 10th on your calendars for our next webinar. That will be on state and local partnerships addressing evictions. We'll provide a registration link for the November 10th webinar in the email that we'll send to notify you about today's webinar recording being posted. Again, I'd like to just encourage you to sign up for ACL updates at acl.gov.

And I also would like to thank you, our virtual audience, for joining today's webinar, for your questions and your service to people with disabilities, older adults, and caregivers, in helping them to obtain and/or maintain accessible, affordable housing, and voluntary community services. A huge thank you to our partners, today's speakers, Mary, our ASL interpreter, Joe, our captioner, and staff at ACL and US Aging for producing today's webinar. This concludes the webinar, and have

a wonderful day. We'll keep the chat open and the Q&A, so if you're still entering questions, you have time to do that. And we'll be in touch by email to those of you that have registered or emailed us for the next follow-on webinar to respond to your questions. Thank you, again, and have a wonderful day.