Presenters

• Ali Mooney, Housing Programs Manager, Philadelphia Housing Development Corporation
• Mary Kuna, Executive Director, Cumberland County Housing and Redevelopment Authorities
• Megan Shreve, CEO, South Central Community Action Programs
• Moderator: Gale Schwartz, Associate Director, Policy & Strategic Initiatives, Housing Alliance of Pennsylvania
Where we started

• Enacted December 27, 2020 through Consolidated Appropriations Act of 2021
• $25 billion in rental assistance. PA total received $847.7M
  • $569.8M went directly to the state
  • $277.9M was allocated to municipalities with populations above 200,000

• Eligible Households
  • One or more individuals within the household has qualified for unemployment, experienced a reduction in household income, incurred significant costs, or experienced other financial hardship due, directly or indirectly, due to COVID-19
  • One or more individuals within the household can demonstrate a risk of experiencing homelessness or housing instability;
  • The household has a household income at or below 80% of area median income.

• Housing related costs incurred since March 13, 2020 not to exceed 12 months (plus 3 additional months to ensure stability of the household). Have to pay arrears before providing forward assistance.
Where we started

- February 5, 2021 Pennsylvania Act 1 created state program (PA ERAP 1) and designated DHS as administrating entity.

  - Modified who eligible slightly to those who experienced a hardship during COVID
  - Extended assistance to 18 months in combination with ERAP 1
  - Distributed in tranches with first 40% delivered in 60 days of enactment. Additional funds released when 75% of first tranche is spent
  - PA received $305.1M total with $200.1M for State and $105M for qualify municipalities

- Spring 2021- communities start distributing funds.

- June 30, 2021- PA Act 24 created PA ERAP 2 program and amended PA -ERAP 1
  - PA ERAP 1 changes included increased admin cap and codified a restriction on counties abilities to add additional income and eligibility requirements
Where we are right now

- September 30, 2021- By statute- Treasury to begin recapturing 'excess funds' that have not been obligated. Recaptured funds must be reallocated to grantees that have obligated at least 65% of the amount originally allocated.
  - October 4, 2021 Treasury released the plan including definitions, procedures, and guidance for program improvement.

- October 24, 2021, Treasury announced it’s intention to recapture and redistribute excess funds in mid- November 2021 and continue to do so every other month.
  - Grantees can voluntarily give funds to another grantee within same state

- November 15, 2021 Grantees that have not obligated 65% of ERAP 1 funds have to submit a performance improvement plan.
What is coming next

- January 2022-
  - Grantees will need to report progress on performance improvement plan
  - 2nd round of recapture and reallocation
- March 31, 2022 any remaining unobligated funds may be designated as excess funds and reallocated
- September 30, 2022 deadline for obligating ERAP 1 funds
- October 1, 2022, grantees with 75% of ERAP 2 funds obligated may start to use funds for affordable rental housing and eviction prevention programs serving very low income families.
- December 29, 2022 ERAP 1 ends
- September 30, 2025 ERAP 2 ends
Localities Receiving Direct Funds

- Allegheny County & Pittsburgh City
- Berks County
- Bucks County
- Chester County
- Cumberland County
- Dauphin County
- Delaware County
- Erie County
- Lackawanna County
- Lancaster County
- Lehigh County
- Luzerne County
- Montgomery County
- Northampton County
- Philadelphia City
- Washington County
- Westmoreland County
- York County
COVID-19 Emergency Rental Assistance Program
Phase 4
## Previous Rental Assistance Phases

<table>
<thead>
<tr>
<th>Phase</th>
<th>Assistance Disbursed</th>
<th>Households Assisted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Phase 1</td>
<td>$10,071,689</td>
<td>4,257</td>
</tr>
<tr>
<td>Phase 2</td>
<td>$31,739,593</td>
<td>6,596</td>
</tr>
<tr>
<td>Phase 3</td>
<td>$23,817,484</td>
<td>5,149</td>
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</table>
## Phase 4 Funding Sources

<table>
<thead>
<tr>
<th></th>
<th>Funds Available</th>
<th>Total Disbursed and Obligated</th>
<th>Percent Disbursed and Obligated</th>
</tr>
</thead>
<tbody>
<tr>
<td>ERAP 1 State</td>
<td>$56,984,128</td>
<td>$56,445,792</td>
<td>99%</td>
</tr>
<tr>
<td>ERAP 1 Federal</td>
<td>$47,200,241</td>
<td>$46,478,585</td>
<td>98%</td>
</tr>
<tr>
<td>ERAP 2 State</td>
<td>$44,409,393</td>
<td>$19,170,279</td>
<td>43%</td>
</tr>
<tr>
<td>ERAP 2 Federal</td>
<td>$58,391,497</td>
<td>$53,448,339</td>
<td>92%</td>
</tr>
<tr>
<td>CDBG-CV</td>
<td>$7,745,000</td>
<td>$4,857,337</td>
<td>63%</td>
</tr>
<tr>
<td><strong>Total Funds Available</strong></td>
<td><strong>$214,730,261</strong></td>
<td><strong>$180,400,334</strong></td>
<td><strong>84%</strong></td>
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</table>
## Phase 4 Current Statistics
(as of 11/24/21)

<table>
<thead>
<tr>
<th>Metric</th>
<th>Value</th>
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</thead>
<tbody>
<tr>
<td>Total Applications</td>
<td>74,076</td>
</tr>
<tr>
<td>Applications Reviewed</td>
<td>47,059</td>
</tr>
<tr>
<td>Applications Approved</td>
<td>23,271</td>
</tr>
<tr>
<td>Approval Rate</td>
<td>50%</td>
</tr>
<tr>
<td>Applications Reviewed Per Day</td>
<td>500-600</td>
</tr>
<tr>
<td>Average Assistance Requested</td>
<td>$7,922</td>
</tr>
<tr>
<td>Households Assisted</td>
<td>20,913</td>
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<tr>
<td>Amount Disbursed</td>
<td>$165,764,482</td>
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</tbody>
</table>
Keys to our Success: Technology

- Online Application
  - Assistance available through 311 and Neighborhood Advisory Committees (NACs)
  - HomeBase Application Portal

- QuickBase Database
  - Store Data
  - Perform Eligibility Reviews
  - Automatic Notifications
  - Automation

- Utility Data Transfer
- Categorical Eligibility
Keys to our Success

- Landlords required to apply prior to filing for eviction
  - Applicants in Eviction Diversion Program and at risk of eviction are prioritized
- Allowed for Self-certification
  - Income
  - Household Instability
  - Financial Hardship
- Staffing
  - 2 Program Analysts
  - 3 Assistant Managers
  - 15 Help Desk Staff
  - 16 Document Reviewers
  - 10 311 operators
Challenges

- Not enough funds
- Backlog of applications
- Many apps cannot be approved at first review
- Digital divide
- Fraud prevention
Contact Info

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  ali.mooney@phdc.phila.gov
  267-909-2541

• Website
  https://phlrentassist.org
EMERGENCY RENTAL ASSISTANCE PROGRAM
CUMBERLAND COUNTY HOUSING AND REDEVELOPMENT AUTHORITIES

67 EMPLOYEES

$18-20 MILLION BUDGET

LOCATED IN CARLISLE, PENNSYLVANIA

Property Management  Community Development  Housing Assistance
PROPERTY MANAGEMENT

- 208 Units of Public Family Units
- 2 Federal Senior Housing Properties 158 Units
- 13 LIHTC Properties 200 Units with 6 Commercial Spaces
- Supportive Services for 18 Properties
COMMUNITY DEVELOPMENT

✓ Cumberland County CDBG and Carlisle Borough CDBG
  ✓ Emergency Home Repair
  ✓ Home Rehabilitation
  ✓ Community Projects and Code Enforcement
  ✓ Façade Grants and Small Business Lending

✓ Cumberland County HOME and HOME ARP

✓ Affordable Housing Trust Fund
  ✓ First Time Home Buyer Program

✓ Cumberland County Demolition Fund (ACT 152)

✓ Blighted Property Reinvestment Board

✓ Housing Counseling

✓ Cumberland County Redevelopment Authority Land Bank
HOUSING ASSISTANCE

• **Section 8**

  - **Assist 1330 households in Cumberland and Perry Counties**
  - **Provides approximately $600,000 in rental subsidy a month to individuals in Cumberland/Perry Counties.**

• **Homeless and Special Needs**

  - **Assist 70 households in Cumberland County through Rapid Rehousing and Permanent Supportive**
  - **Provides approximately $45,000 in rental subsidy per month for households in Cumberland County**

• **County ESG funds and CoC**
EMERGENCY RENTAL ASSISTANCE PROGRAM (ERAP)

US TREASURY DIRECT ALLOCATION
$9,100,000

PA DEPARTMENT OF HEALTH AND HUMAN SERVICES
$7,500,000

CUMBERLAND COUNTY
$16,600,000

TREASURY FUNDED
Launched program in March 2021

STATE FUNDED
Launched program in May 2021
EMERGENCY RENTAL ASSISTANCE PROGRAM (ERAP)

• 1,175 Applications as of November 22, 2021
• Average Household Size 3
• Average Assistance to date per household $3,300
• Denied 24% of applications, 5% of those have been moved to ERAP 2
• Over 90% of all approvals go directly to landlords
STRATEGIES AND MANAGEMENT

Internal
- Process Efficiency
- Controls/Audit Considerations
- Staff Time and Needs
- Multiple funding streams and managing simultaneously

External
- Simplicity
- Outreach
- Efficient
CHALLENGES OF IMPLEMENTATION

- POPULATION: CUMBERLAND COUNTY IS THE FASTEST GROWING COUNTY IN THE STATE, BUT 30% OF THE POPULATION ARE RENTERS
- CHANGING GUIDANCE: COMMUNITY & PARTNER MISINFORMATION
- ONLINE APPLICATION VS PAPER APPLICATION
- BALANCING REQUIREMENTS AND EASE OF DISTRIBUTION (AUDITS, SELF-ATTestation, WAIvers)
- DOCUMENT GATHERING: ALL DOCUMENTS TURN AROUND TIME 2 WEEKS
REALLOCATION, EVICTIONS AND MAX ASSISTANCE

Current Expenditures
- 35% of Federal ERAP Funds Expended
- .85% of Federal ERAP 2 Funds Expended
- 13.9% of State Funds Expended

Eviictions
- Increased Eviictions (Not solely related to Rent Nonpayment)
- Tenants Not Responsive
- Non Renewal of Leases

Max Assistance
- 50% of all Approved applications have hit their maximum with ERAP 1
- Utilizing ERAP 2 to provide additional assistance
THANK YOU!

Mary Kuna
Executive Director

mkuna@cchra.com
717-249-0789 Ext 118

www.cchra.com
Emergency Rental Assistance Program
ERAP South Central Community Action Programs (SCCAP)

- Our service area is Adams and Franklin Counties
  - Adams – Population 103,009
    - ERAP 1 Allocation – $6,774,933.20
    - ERAP 2 Allocation – $2,147,169.60
  - Franklin County - Population 155,027
    - ERAP 1 Allocation - $10,196,172.84
    - ERAP 2 Allocation - $3,231,458.04
Serving Clients

- Accepting applications through COMPASS
- Accepting applications via email or mail
- Accepting applications via Walk-ins
- Accepting documentation in any way we can (texted pictures, email drop off, and we are also doing collateral contacts when needed)
What are we seeing?

- 75% of folks are working (though many not as they were prior to COVID)
- 15% on a fixed income
- 10% no income
- 80% are housing unstable
Partnering with Landlords

- Accepting applications anyway they can be provided (most through email but some drop offs)
- Landlord meetings to explain the process
- Concerned/Problematic landlords – CEO reached out to talk to them
- Mailing a copy of the Payment Summary with anticipated mail date
Staffing for the Initiative

All family service staff are full time on this project and are authorized to work overtime (10.5 Dedicated FTEs)

We have opened the opportunity to help to all staff – we have 18 staff willing to help (3 Currently involved put as we have peaks, we can add staff)

We are working with a community partner in one county – bringing in an additional 3 FTEs

Did not want to work with unemployment after the program.
Fiscal has adapted processes as well.

- Created a summary page, checklist, and PO form.
- Purchase orders, W9s, and utility or landlord info emailed to fiscal.
- Payments processed that week for complete POS received by Wednesday at 11:00am.
- Added a fiscal staff person to assist with processing.
All files are maintained in SharePoint so we can review them as we go and ensure all files are maintained and available for review or for another staff to assist when needed.

Granting access to SharePoint to counties/monitors so they can review files as well.
### ERAP 1 Expenditures Through 10/30/2021

<table>
<thead>
<tr>
<th></th>
<th>Adams</th>
<th>Franklin</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent and Fees</td>
<td>$2,294,945.71</td>
<td>$4,732,751.04</td>
</tr>
<tr>
<td>Utilities and Fees</td>
<td>$400,560.43</td>
<td>$564,161.93</td>
</tr>
<tr>
<td>Rent and Utilities Total</td>
<td>$2,695,506.14</td>
<td>$5,296,912.97</td>
</tr>
<tr>
<td>Admin &amp; Case Management</td>
<td>$203,334.21</td>
<td>$398,470.24</td>
</tr>
<tr>
<td><strong>Expenditures Total</strong></td>
<td><strong>$2,953,697.57</strong></td>
<td><strong>$5,744,976.72</strong></td>
</tr>
<tr>
<td>Total Allocation</td>
<td>$6,774,933.20</td>
<td>$10,196,172.84</td>
</tr>
<tr>
<td>% Spent</td>
<td>43.60%</td>
<td>56.34%</td>
</tr>
<tr>
<td># of Households Assisted</td>
<td>549</td>
<td>1,111</td>
</tr>
<tr>
<td>Average Spent Per Household</td>
<td>$4,909.85</td>
<td>$4,767.70</td>
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Contact Information

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SCCAP CEO
mshreve@sccap.org