



**The Framework for  
an Equitable COVID-19  
Homelessness Response**

**#HousingEquity**

# Advancing Equity and Impact

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**Harnessing the American Rescue Plan to Prevent and  
End Homelessness**

***Webinar #1 in Series***

<http://housingequityframework.org>

# Partners

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# The Framework: Guiding Strategies

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1. Advance racial justice and equity
2. Address the highest needs first
3. Grow Partnerships
4. Get people into Housing
5. Act Quickly



# Webinar Series on Advancing Equity & Impact

- 1. Harnessing the American Rescue Plan to Prevent and End Homelessness (Today)**
2. Funding and Implementing an Equitable Rehousing Continuum (July 22)
3. Effective Landlord Engagement and Unit Cultivation Strategies (August 5)
4. Aligning Services Funding and Resources (TBD)



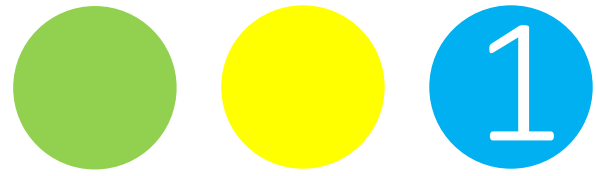
# Today's Agenda

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**Goal:** *To move confidently forward in advancing equity and impact by harnessing the **American Rescue Plan** to prevent and End Homelessness*

1. Racial Inequities and Homelessness
2. An Historic Opportunity to Prevent and End Homelessness
3. Funding Program Specifics
4. Key Takeaways





# Racial Inequities and Homelessness

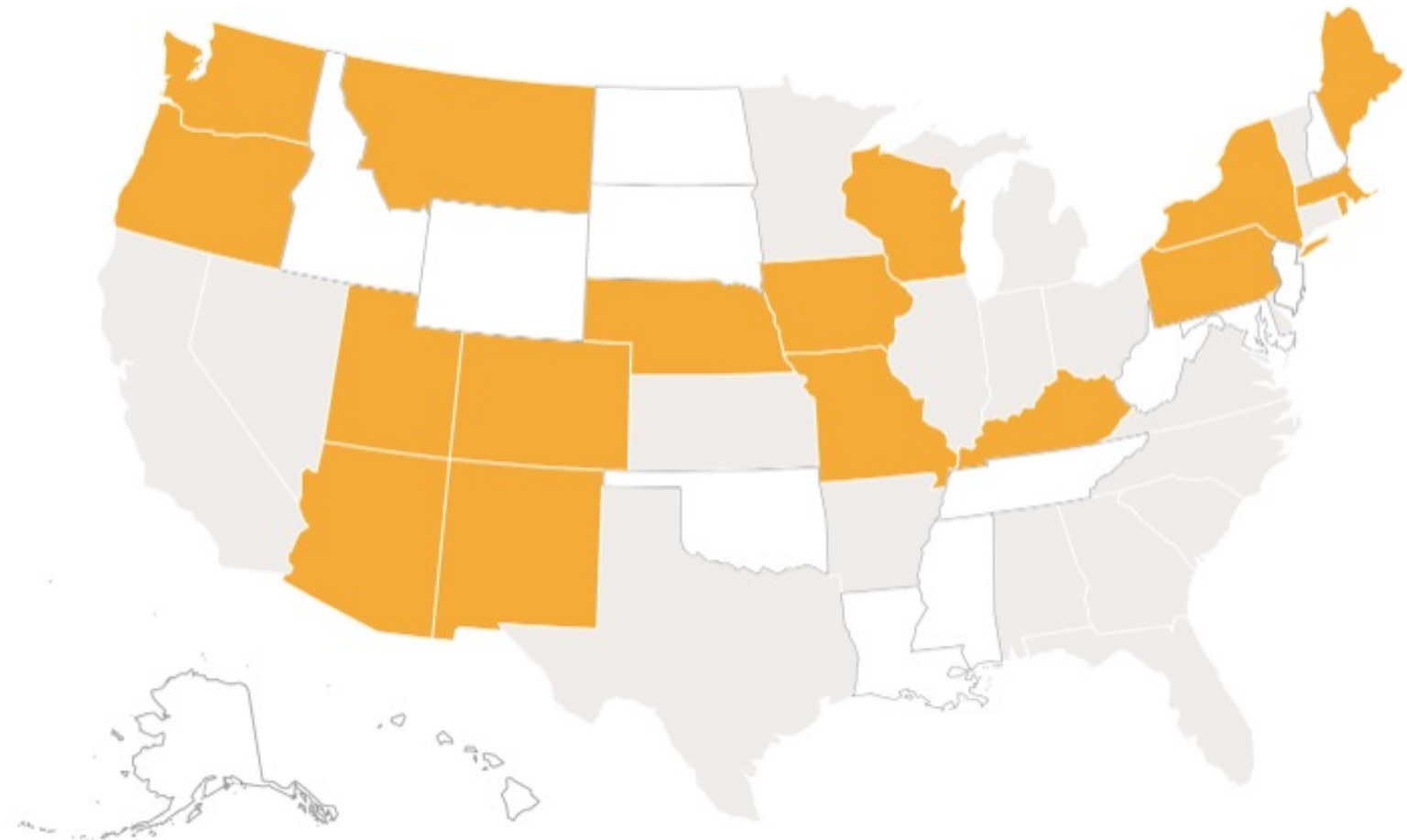
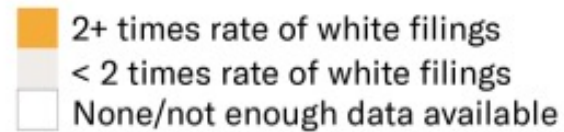
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Housing instability and  
homelessness  
*are*  
inextricably linked to  
long standing racial disparities  
*and*  
have been amplified  
during the pandemic.



# Black renters experience high rates of eviction

Black female renters were filed against at **double the rate** of white renters or higher in 17 of 36 states



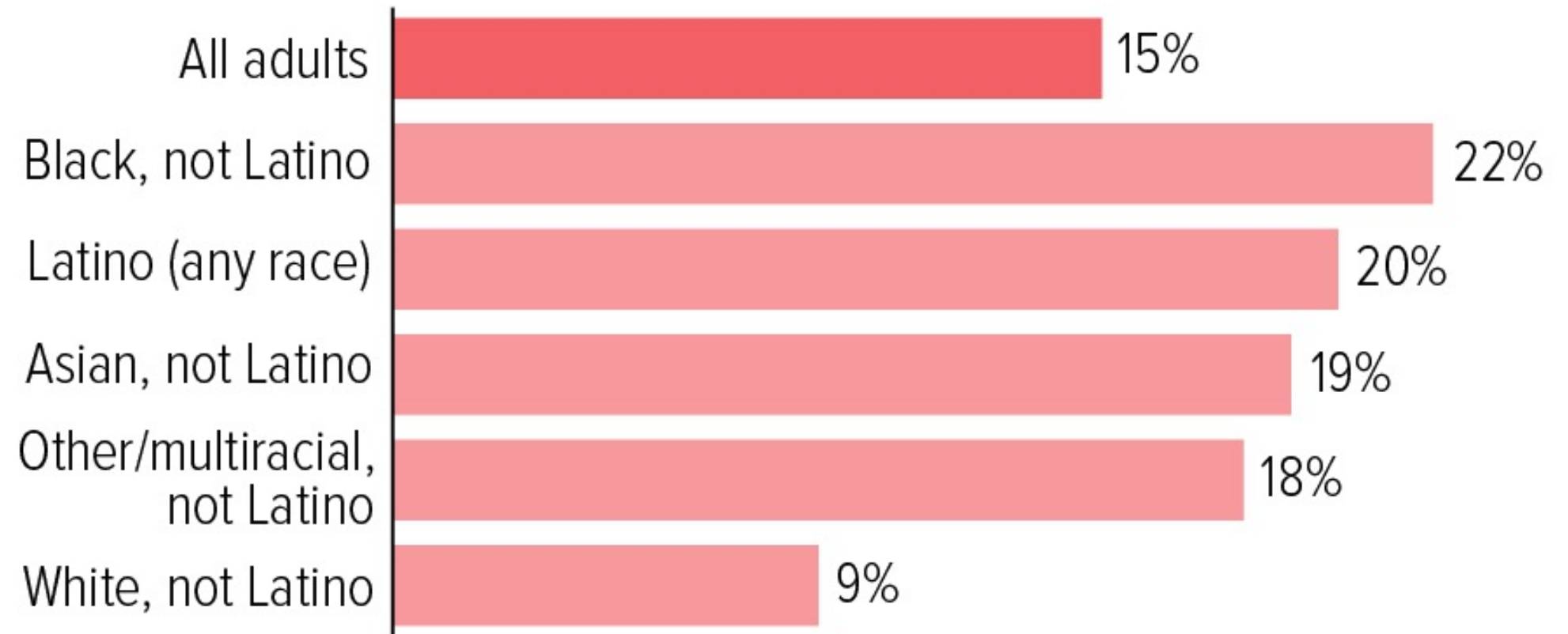
Data Source: The Eviction Lab





# Over 1 in 7 Renters Not Caught Up on Rent During Pandemic, With Renters of Color Facing Greatest Hardship

Share of adult renters saying their household is not caught up on rent

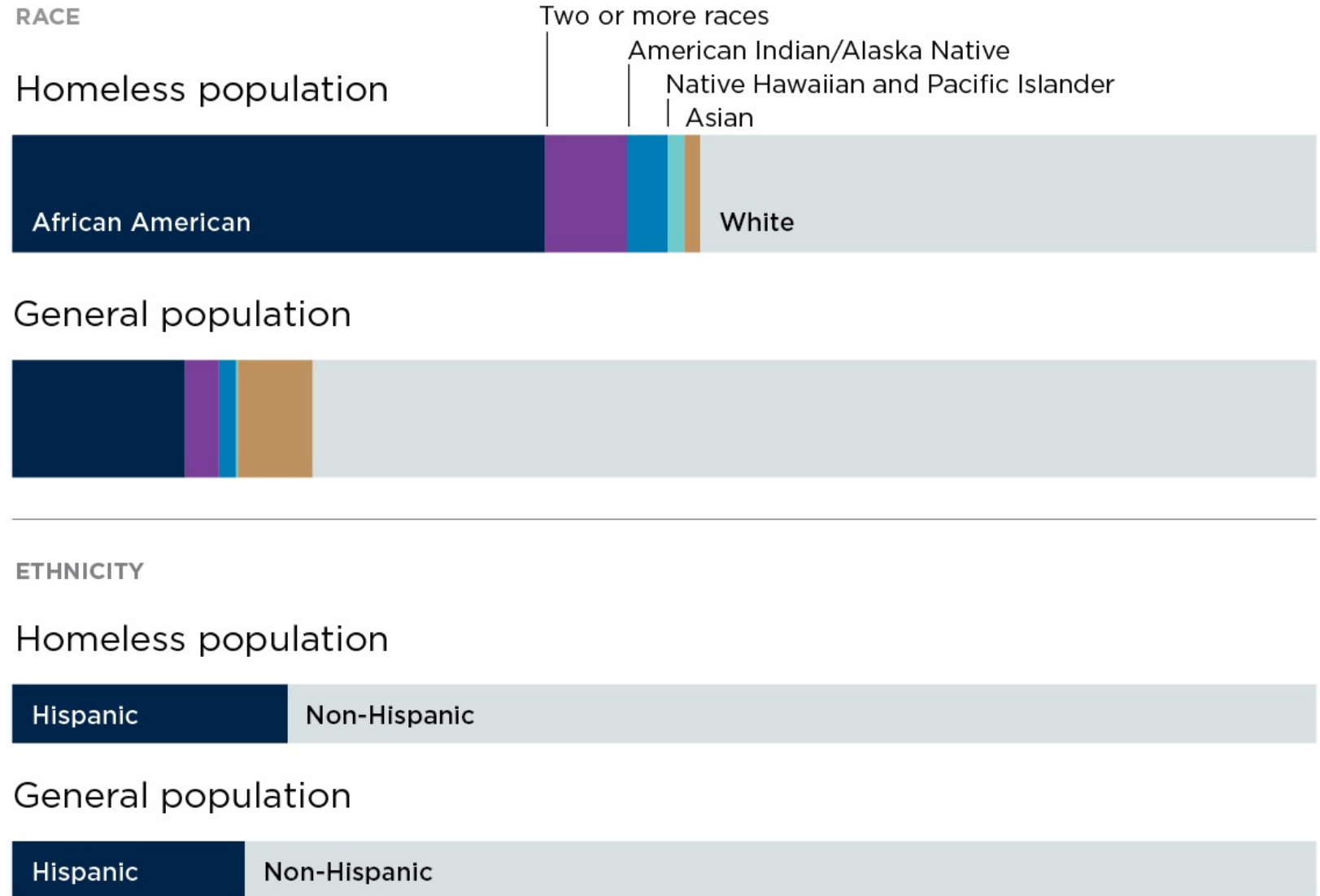


Note: Other/multiracial, not Latino = people identifying as American Indian, Alaska Native, Native Hawaiian or Pacific Islander, or more than one race. Chart excludes renters who did not respond.  
Data Source: CBPP analysis of Census Bureau Household Pulse Survey tables for March 17 - 29



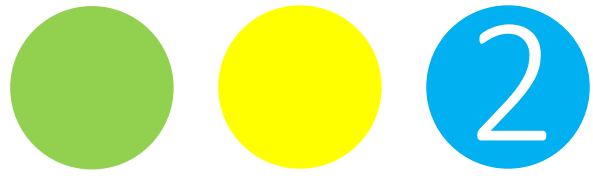
# People of color are more likely to experience homelessness

Race and Ethnicity of people experiencing homelessness compared to the general population



Note: Homeless population data are for a given night in 2017

Data Source: National Alliance to End Homelessness, 2017 Annual Homeless Assessment Report to Congress, Part 1



# An Historic Opportunity to Prevent and End Homelessness

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# The Opportunity to Act is Now

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Through current Federal funding,  
including through the American Rescue Plan Act,  
we have an historic opportunity as a nation to  
**drive progress on preventing and ending homelessness**  
and to  
**drive progress toward racial equity and justice for  
BIPOC communities**



# The Opportunity to Act is Now

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An opportunity to scale **multiple elements of our responses to homelessness at once**:

- ✓ **Preventing** people from losing their housing;
- ✓ Quickly **rehousing** people who are currently experiencing homelessness;
- ✓ Providing **long-term housing subsidies** for those who need them; and
- ✓ Creating a **pipeline of new permanent and interim housing units** by seizing opportunities within housing markets that won't last for long



# The Opportunity to Act is Now

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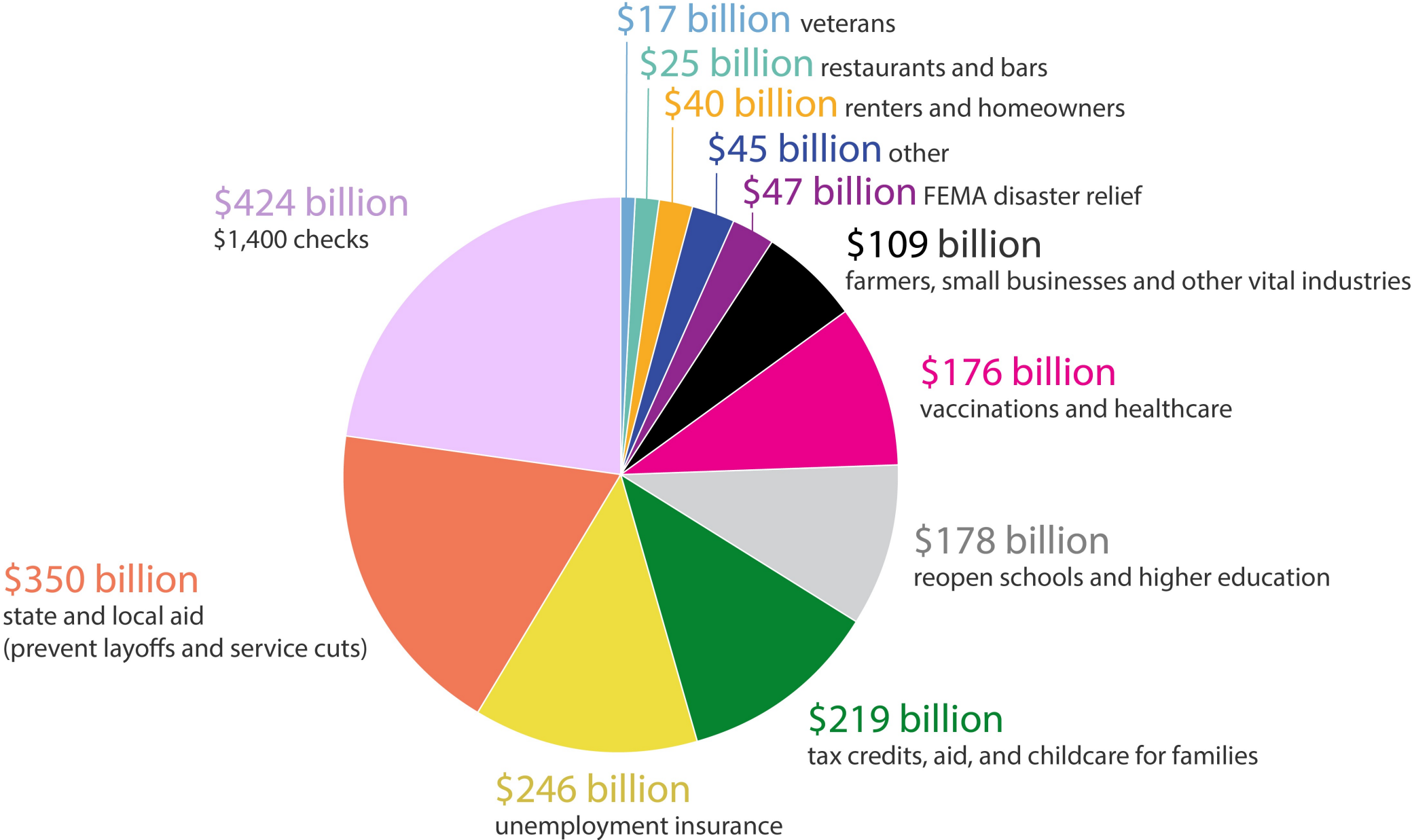
We must **act both urgently and wisely**, focused on the best and strongest practices – and aligning resources strategically

We must **lead with a vision of racial and housing justice** driving our decisions and our actions

Together, we can **make the case** that ending homelessness and achieving housing justice are achievable goals



# The American Rescue Plan



# The American Rescue Plan (ARP) Housing Aid

**\$21.5 billion**

for Emergency Rental Assistance, adds to \$25 billion provided in December and administered by Treasury

**\$5 billion**

through HOME program formula to help jurisdictions secure housing for people experiencing or at risk of homelessness and administered by HUD

**\$5 billion**

in emergency housing vouchers and administered by HUD

**\$5 billion**

to cover home energy and water costs and arrears for impacted households administered by HHS

**\$100 million**

to assist tenants living in USDA-subsidized developments





# Emergency Housing Aid Recipients

Program	Federal Agency	Grantees	States	Larger Local Governments	Mid-Size Local Governments	Public Housing Agencies
Emergency Rental Assistance	Treasury	426 jurisdictions				
ESG-CV	HUD	362 jurisdictions				
Emergency Housing Vouchers	HUD	696 PHAs				
Homeless Assistance: HOME Program	HUD	651 jurisdictions				

# Interventions



*high* ← **Risk for housing loss & literal homelessness** → *low*

# Funding the Prevention & Rehousing Continuum

Funding Source	Rehousing	Homelessness Diversion	Homelessness Prevention	Eviction Prevention
Emergency Rental Assistance (1 + 2)	X*	X*	X*	X
Coronavirus Relief Funds	X	X	X	X
Emergency Solutions Grants-CV (CARES Act)	X	X	X	
CDGB-CV (CARES Act)	X	X	X	X
ARP – Utility Assistance	X*	X*	X*	X
ARP – EHV	X**	X**	X**	
ARP – HOME	X**	X**	X**	
ARP – TANF EA	X	X	X	X
ARP state/local government aid	X	X	X	X

\*As part of housing relocation assistance to become lease holder, including arrearages

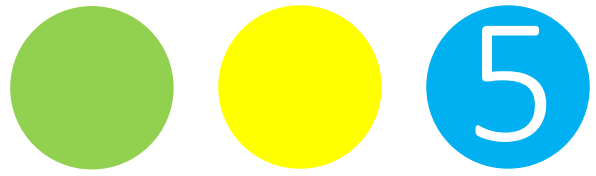
\*\*For highly vulnerable households that need longer term rental assistance



# Funding the Prevention & Rehousing Continuum

<b>Funding Source</b>	<b>Rental &amp; Utility Assistance</b>	<b>Services</b>	<b>Other financial assistance</b>
Emergency Rental Assistance (1 + 2)	Yes	Limited	No
Coronavirus Relief Funds	Yes	Yes	Yes
Emergency Solutions Grants-CV (CARES Act)	Yes	Yes	Yes
CDGB-CV (CARES Act)	Yes	Yes	Yes
ARP – Utility Assistance	Yes	No	No
ARP– EHV	Yes	Very Limited	Limited
ARP – HOME	Yes	Yes	No
ARP – TANF EA	Yes	Yes	Yes
ARP state/local government aid	Yes	Yes	Yes





# Program Specifics

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# Housing Program Characteristics

	Emergency Rental Assistance	ESG-CV	Emergency Vouchers	HOME Homelessness Assistance
<b>Funding</b>	\$46.6 billion	\$4 billion	\$5 billion	\$5 billion
<b>Expenditure Dates</b>	ERA 1: 9/30/2022 ERA 2: 9/30/2025	9/30/2022	9/30/2030 (cannot be reissued after 9/2023)	Obligation by 2025 (4 years) Expenditure by 2030.
<b>Eligible Households</b>	At or below 80% AMI; Hardship due to COVID; Risk of homelessness or housing instability	Experiencing or at high risk of homelessness	Currently or recently experiencing or at risk of homelessness; survivors of domestic violence	Experiencing or at risk of homelessness; survivors of domestic violence, veterans; other populations with greatest risk of housing instability
<b>Additional Notes</b>	No requirement for past tenancy	Distributed in two allocations	Approximately 70,000 vouchers. Distribution based on relative need and local capacity	Distributed via the HOME Formula



# Treasury Emergency Rental Assistance (ERA)

**Grantees:** states and local government

<https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/emergency-rental-assistance-program>

## Uses:

- Financial assistance, including back and forward rent and utility payments, and other housing expenses.
- Assistance can be provided for 18 months.
- Not more than 10% of funds may be used to provide case management and other services intended to help keep households stably housed.
- Not more than 15% of funds paid to a state or local government can be used for administrative costs.

## Eligibility

- Households are eligible for emergency rental assistance funds if one or more individuals:
  1. has 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;
  2. can demonstrate a risk of experiencing homelessness or housing instability; and
  3. 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.



# Treasury Emergency Rental Assistance (ERA-2)

## Allocations:

- First 40% of funds must be paid to grantees within 60 days of enactment.
- When a grantee has obligated not less than 75% of funds already dispersed, the Treasury Secretary may provide additional disbursements of the grantee's allocation.

## Deadlines

- Funds provided under this bill are available until September 30, 2025.
- After March 31, 2022, the Treasury Secretary may recapture excess funds not obligated by a state or locality and reallocate and repay these dollars to eligible grantees who, at the time of such reallocation, have obligated at least 50 percent of the amount originally allocated and have met other criteria.
- Funds not obligated may be used to provide affordable housing to very low-income households, so long as the grantee has obligated at least 75% of its total allocation.
- The bill also extends the the deadline to spend the initial \$25 billion tranche of funding provided by Congress in December 2020 from December 31, 2021 to September 30, 2022.





# HUD Homeless Assistance (HOME-ARP)

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**Grantees:** states and local government

[https://www.hud.gov/program\\_offices/comm\\_planning/home-arp](https://www.hud.gov/program_offices/comm_planning/home-arp)

## Uses:

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- Development and support of affordable housing
- Acquisition and development of non-congregate shelter units, which may be converted to permanent housing or permanent affordable housing, used as emergency shelter, or left as non-congregate emergency shelter
- Tenant-based rental assistance
- Supportive services to qualifying individuals, including housing counseling and homeless prevention services

## Eligibility

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- Individuals or households that are or are at risk of experiencing homelessness,
- People who are fleeing or attempting to flee domestic violence, dating violence, stalking, sexual assault, or human trafficking, or
- Populations for whom supportive services would prevent the family's homelessness or having a high risk of housing instability, or
- Households with a veteran family member that meets one of these criteria.



# HUD Homeless Assistance (HOME-ARP)

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## Allocations:

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- Funds have been allocated using the HOME Investment Partnerships program formula.
- The bill waives statutory requirements, including a commitment deadline, matching requirements, and set-aside for Community Housing Development Organizations (CHDOs).
- Funds must be obligated by by 2025 and expenditures must be completed by by 2030.
- Up to 15% of the funds may be used to cover administrative costs.

# HUD Emergency Housing Vouchers

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**Grantees:** public housing agencies

<https://www.hud.gov/ehv>

## Uses:

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- New emergency vouchers
- Administrative fees for emergency vouchers and other eligible expenses “to prevent, prepare, and respond to coronavirus to facilitate the leasing of the emergency vouchers, such as security deposit assistance and other costs related to retention and support of participating owners”

## Eligibility

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- People who are homeless,
- People who are at risk of homelessness,
- People who are fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking, or
- People who are recently homeless and for whom providing rental assistance will prevent the family’s homelessness or have a high-risk of housing instability.



# HUD Emergency Housing Vouchers

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## Allocations:

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- HUD notified PHAs of the number of emergency vouchers they will be provided, and they had until May 24, 2021 to accept their EHV allocation.
- According to a formula that includes PHA capacity and ensures geographic diversity (including rural areas) among agencies with voucher programs.
- If a PHA fails to utilize the vouchers within a reasonable period of time, HUD may recapture and redistribute any unleased vouchers and associated administrative fees to other PHAs according to the formula.

## Voucher Sunsetting:

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- After September 30, 2023, a PHA may not reissue any emergency vouchers when a family's assistance ends.

# HUD Emergency Solutions Grant (ESG-CV)

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**Grantees:** states and local government

[https://www.hud.gov/program\\_offices/comm\\_planning/homeless\\_esg\\_covid-19](https://www.hud.gov/program_offices/comm_planning/homeless_esg_covid-19)

## Uses:

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- **Rapid Rehousing**, including rental assistance and rental arrears, financial assistance, services
- **Shelter operations, services**, and renovation costs, including for non-congregate shelter and temporary sites
- **Street outreach**, including engagement, case management, emergency health and mental health services, transportation, and services for special populations
- **Homelessness prevention**, including rental assistance and rental arrears, financial assistance, services
- **Additional eligible activities**, such as handwashing stations & portable bathrooms, volunteer incentives, relevant training, and landlord Incentives
- **Data collection (HMIS) and administrative activities**

## Eligibility

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- People who are homeless
- People who are at risk of homelessness
- People who are fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking
- ***Specific eligibility details vary depending upon program type***



# HUD Emergency Solutions Grant (ESG-CV)

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## Allocations:

- Have been made in two allocations, in April 2020 and June 2020

## Deadlines

- At least 20% of total ESG-CV award must be expended by September 30, 2021
- At least 80% of total ESG-CV award must be expended by March 31, 2022
- All ESG-CV funds must be expended by September 30, 2022

# Housing Programs: Recommended Uses

## Emergency Rental Assistance

- Homelessness prevention
- Diversion
- Prospective rental assistance for people exiting homelessness
- Eviction prevention

## ESG-CV

- Rapid rehousing
- Diversion
- Landlord incentives
- Housing relocation and stabilization
- Supportive services
- Legal services
- Shelter/operations
- Outreach and related services
- Hotel and motel vouchers
- Homelessness prevention

## Emergency Vouchers

- Tenant-Based Rental Assistance: Permanent affordable housing for people experiencing homelessness
- Supportive housing (when coupled with services) for people experiencing homelessness

## HOME - ARP

- Development and support of affordable housing
- Acquisition and development of non-congregate shelter, which can be:
  - Converted to permanent or supportive housing
  - or*
  - Used as emergency shelter/remain as non-congregate shelter
- Tenant-based rental assistance
- Supportive services



# Learn More About These Funding Streams

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- **Emergency Rental Assistance** @ <https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/emergency-rental-assistance-program>
- **HOME Homelessness Assistance** @ [https://www.hud.gov/program\\_offices/comm\\_planning/home-arp](https://www.hud.gov/program_offices/comm_planning/home-arp)
- **Emergency Housing Vouchers** @ <https://www.hud.gov/ehv>
- **ESG-CV** @ [https://www.hud.gov/program\\_offices/comm\\_planning/homeless\\_esg\\_covid-19](https://www.hud.gov/program_offices/comm_planning/homeless_esg_covid-19)





# Elementary and Secondary School Emergency Relief – Homeless Children and Youth (ARP-HCY) Fund

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- **\$800 Million**
  - Department of Education to State educational agencies and local educational agencies (LEAs)
- **Two disbursements**
  - ARP Homeless I (April 2021)
  - ARP Homeless II (TBD late summer 2021)
  - Available until September 30, 2024
- **Purposes:**
  - Identify homeless children and youth
  - Provide homeless children and youth with wrap-around services to address challenges of COVID-19
  - Enable homeless children and youth to attend school and fully participate in school activities



# Health Services Funding Opportunities

## Expand Medicaid Eligibility

- Federal funding incentive for the 14 states that have not yet enacted/implemented expansion to adults with income 0-138% of Federal Poverty Level

## Medicaid Home- and Community-Based Services (HCBS)

- Increased federal matching rate for HCBS for seniors and people with disabilities (one year, starting April 2021)
- States must expand, enhance, or strengthen HCBS to get increased match
- Health-housing integration opportunities:
  - One-time community transition costs
  - Recruiting additional home health workers, direct support professionals, behavioral health providers
  - Building cross-system partnerships, e.g. with housing and social service agencies
  - Adding or increasing the scope of covered services, such as tenancy support services

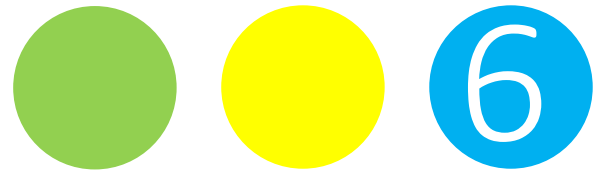
## Medicaid Mobile Crisis Response

- Increased federal matching rate for Medicaid mobile crisis response services (three years, starting April 2022)
  - Multi-disciplinary teams trained in assessment, stabilization, de-escalation, and harm reduction strategies
  - Can be targeted to specific communities and/or populations

## Behavioral Health Grants to States

- \$1.5 billion for community mental health services
- \$1.5 billion for SUD prevention and treatment grants
- \$50 million for local behavioral health





# Key Takeaways: Tips for Allocation and Design

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We know  
this won't  
be easy



# Housing and Homelessness Priorities

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## Policy



**Person-centered** using Housing First model



**Capital investment** to support supply side needs & **rental assistance** to support affordability



**Services** to support housing stability

## Implementation

- Equity-based decisions
- Address capacity challenges
- Comprehensive community approach
  - Different sources/non-traditional grantees
  - Targeting to highly impacted communities
  - Services
  - Operating subsidies/support
  - Homelessness and eviction prevention
  - Re-imagining shelter



# Tips for Allocation

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1. Allocate resources sufficient to **fully scale Homelessness Diversion and Rehousing** before investing in Homelessness Prevention
2. Partner with **people who have lived expertise** to set resource allocation priorities and program design
3. Establish targeting features in Eviction Prevention to **ensure the lowest income and households with greatest housing insecurity are prioritized**

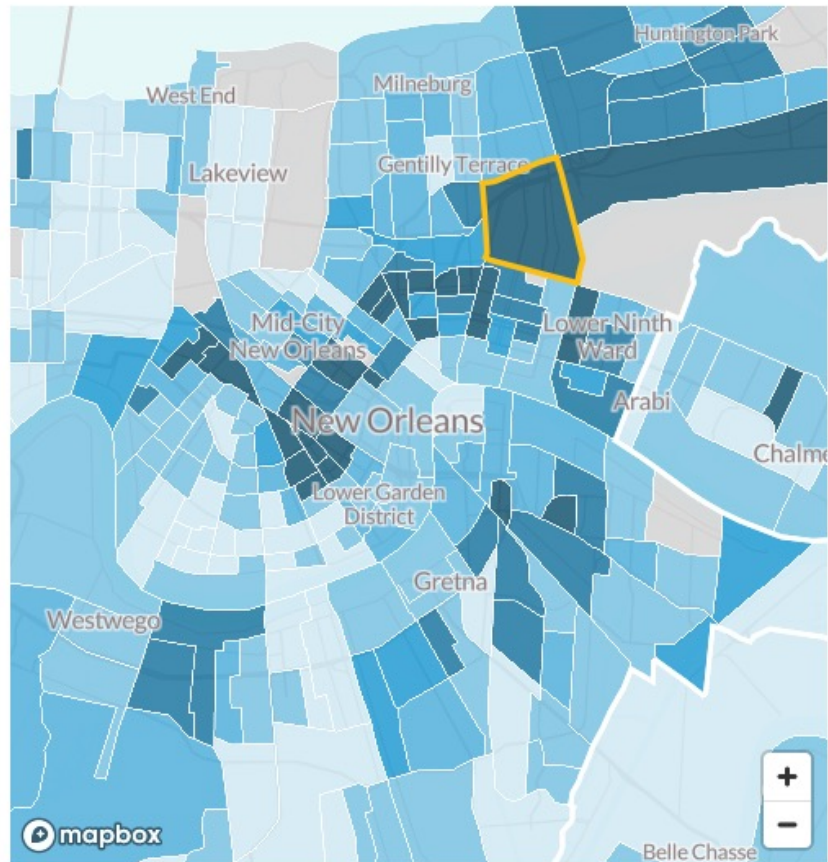
# Tips for Design

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- Be strategic in the **use across all funds**
- Lead with **equity**
- **Ask people to be served** what they want and need
- Strategize and **plan with your CoCs**
- Build capacity with **non-traditional partners**
- Collaborate across **local and state grantees and private partners**
- Set **bold goals**
  - # of people permanently housed
  - Equity-focused goals
  - Scaling diversion
- Use **your data and available tools** to have high impact



# Use Available Tools



Emergency Rental Assistance Priority Index percentile



New Orleans/Jefferson Parish CoC (LA-503) ✕

CENSUS TRACT 013700

in Orleans Parish, LA

410

ELI renters

**Emergency Rental Assistance Priority Index: 98th percentile (among Louisiana tracts)**

**Housing Instability Risk Subindex: 99th percentile**

*Shares of: people living in poverty, renter-occupied housing units, severely cost-burdened low-income renters, severely overcrowded households, and unemployed people*

**COVID-19 Impact Subindex: 96th percentile**

*Shares of: adults without health insurance and low-income jobs lost to COVID-19*

**Equity Subindex: 93rd percentile**

*Shares of: people of color, extremely low-income renter households, households receiving public assistance, and people born outside the US*

*ELI renters = extremely low-income renters, or renters with incomes at or below 30 percent of the area median income*

*To allow local decisionmakers to compare the needs of neighborhoods in their area, our map displays each census tract based on the percentile that its index value falls into compared with all other tracts in the state. For this reason, the Emergency Rental Assistance Priority Index percentiles in this tool and the values in the data download should not be used to compare housing instability risk in census tracts in different states.*

<https://www.urban.org/features/where-prioritize-emergency-rental-assistance-keep-renters-their-homes>





# Additional Tools & Resources

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- Urgent Message About **Prioritizing People for Emergency Housing Vouchers**
- Having **Greatest Impact on Preventing Homelessness and Addressing Racial Inequities** with New Federal Emergency Rental Assistance Resources
- **Equity-Based Decision-Making Guide** and Assessment Tool
- **What We Heard from People with Lived Experience** about COVID-19, Homelessness, and Services
- **Making the Case for Homeless Children and Families** During the Pandemic
- Strengthening **Partnerships for Better Health Outcomes**
- **Videos** introducing and accompanying tools
- **Library of hundreds of other tools and resources** re: federal funding, operational guidance, State and local examples
- Available at [HousingEquityFramework.org](https://HousingEquityFramework.org)



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# Questions?

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<http://housingequityframework.org>