Assessing the Durability of COVID-Era Capacity Gains Among Community-Based Organizations:

Lessons from the Emergency Rental Assistance Program

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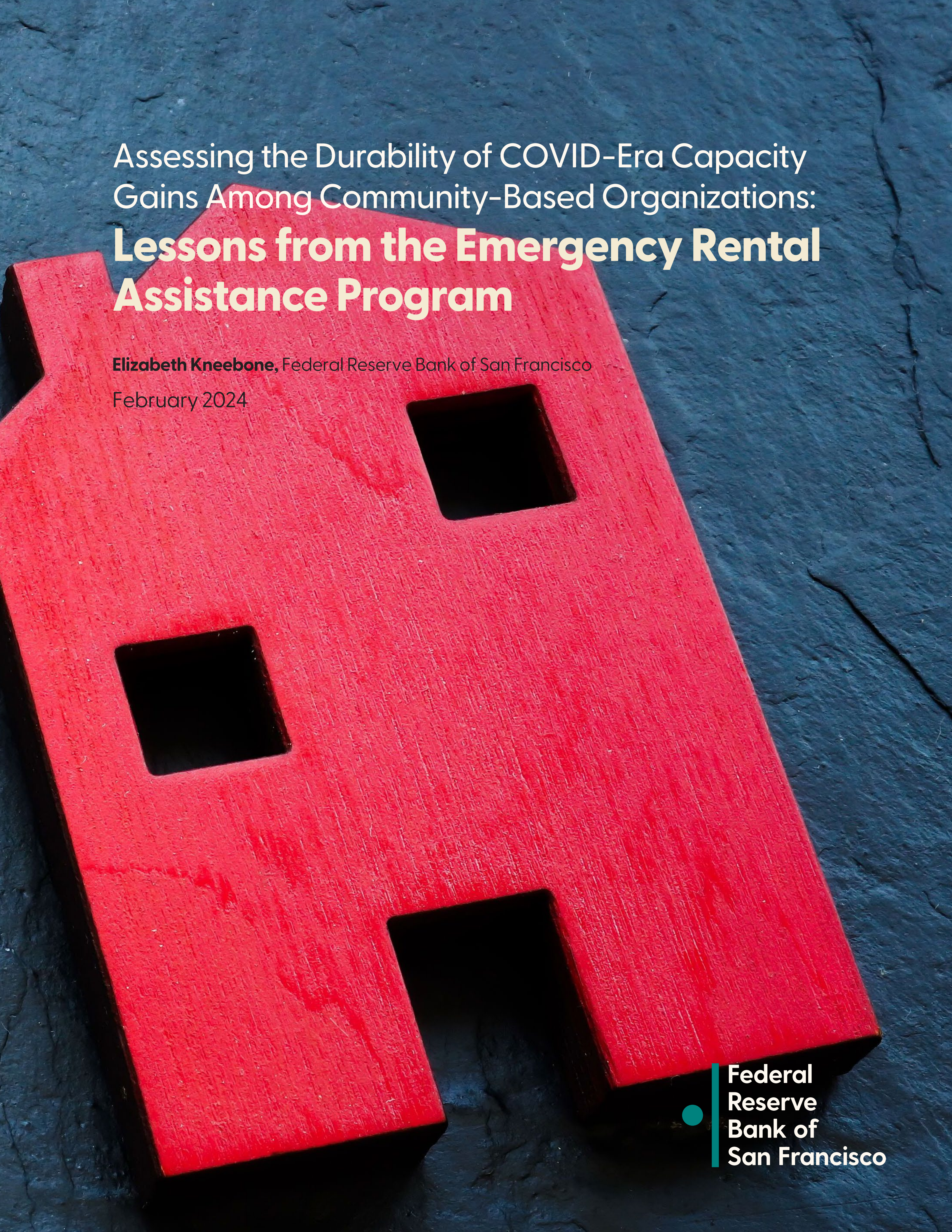

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Introduction

In response to the COVID-19 pandemic and the disproportionate impact of its economic toll on renters[i], the federal government allocated an unprecedented $46.55 billion to the U.S. Department of the Treasury to stand up a new Emergency Rental Assistance program (ERAP).[ii] In short order, grantees had to build the infrastructure necessary to deploy ERAP funds amid pressing demand, which led to the creation of hundreds of state, local, tribal, and territorial ERA programs.[iii]

Stable, affordable housing affects a range of important outcomes for individuals and families, including their ability to participate in the labor force. Local institutions—and community-based organizations (CBOs) in particular—play a key role in administering federal funding aimed at stabilizing vulnerable households, and the rollout of ERA only underscored the importance of that local capacity in emergency response implementation. Research has shown that the presence and capacity of local institutions helped shape the design of local ERA programs and that initial take-up rates of assistance were higher in communities with more robust local institutional capacity.[iv] Further, interviews with practitioners across the country revealed that ERAP funds led to capacity expansions among CBOs involved in administering the program. In particular, research has shown that, at the height of the program, ERAP funding had implications for staffing levels and deployment, partnerships undertaken, and the technological infrastructure of CBOs working on its administration.[v]

However, by design, ERAP was meant to be a time-limited, temporary program. The first wave of ERAP funding came to an end September 30, 2022, and the second wave, while authorized through September of 2025, has been largely spent down.[vi] While the scaling back of temporary programmatic capacity is to be expected with the sunsetting of ERAP, questions remain about how much of the extended capacity CBOs were able to build through ERAP has been or will be maintained, either to continue some level of emergency rental assistance or to improve non-emergency service provision more generally. These questions are particularly important given that, according to the Census Household Pulse Survey, millions of renters continue to face precarious housing situations. While levels of renter instability have subsided from the peak of the pandemic, by the end of October 2023, 6.6 million renters reported being behind on rent and 2.4 million estimated at least some likelihood of having to move due to foreclosure in the next two months.[vii]

To better understand the impact of ERAP's conclusion on CBOs and on their scope and scale of work after ERAP, this brief draws on interviews conducted with practitioners involved with nearly two dozen ERA programs across the country. These interviews help shed light on how the dwindling and, in many cases, cessation of ERAP funds is affecting organizations' capacity along multiple dimensions as they scale back, reorient, and move on post ERAP.

A Note on Methods

This analysis draws on semi-structured interviews with 17 local practitioners associated with 21 different ERA programs across the country. The practitioners come from community-based organizations that include community action agencies, United Ways, HUD-certified housing councilors, human services providers, and nonprofit affordable housing developers. Jurisdictions represented span rural, suburban, and urban communities, and the ERA programs captured range in size (e.g., from a $1 million state subgrant to more than $100 million direct award).

Interviews were conducted in August and September 2023. Each organization included in this analysis had previously participated in a qualitative analysis conducted in 2022, which focused on the ways in which local institutional capacity had both shaped local ERAP deployment and been impacted by the influx of funds.[viii] While that initial analysis drew on interviews with community-based organizations (CBOs), local government staff and officials, intermediaries, and other stakeholders involved in the administration of local ERA programs, this analysis focuses primarily on the experience of CBOs.

Follow-up interviews for this analysis aimed to better understand how organizations have been navigating the wind down of ERA funds and how the program (and its end) has impacted or is anticipated to impact their organizations longer term. Specifically, interviews started by establishing where programs were in terms of expending their ERA funds and whether they intended to continue work around emergency rental assistance, eviction prevention, and/or stabilizing renter households. Interviews then probed implications of the wind down of ERAP on different facets of institutional and programmatic capacity.

Capacity can be a broad term. It is used here to capture the level and complexity of services administered (including the ability to blend funding and programs, either internally or as part of formal collaboratives), staffing size and deployment, as well as the technological and data infrastructure employed by CBOs.

Findings

While most programs interviewed have exhausted their ERAP dollars, those with remaining funds reported shifting their disbursement strategy to prioritize more vulnerable households.

Among CBO staffers interviewed, most had either already expended their ERAP funds or were expecting the remaining dollars to be spent by the end of 2023. Just one-quarter of programs expected to have funds through 2024, including two that projected potentially having resources into 2025.

Those that still had funds left at the time of their interview reported a slower pace of disbursements than at the height of the program. One reason cited for the slower pace was the importance of compliance and fraud prevention, especially given the 18-month limit on assistance. One provider working across two counties noted, “The documentation and verification process has gotten more intense, just to ensure that we are not paying over the 18 months. And, you know, we’re seeing a lot of people that are moving from location to location, and then just verifying that an individual is within the program guidelines…that process is taking a lot longer than anticipated.”

The majority of programs still active also reported narrowing their focus with remaining dollars.[ix] Most had closed their public portals and limited or prioritized applicants with an imminent eviction. One provider serving a large city and its surrounding suburbs said, “We became focused around the most vulnerable. And what the most vulnerable look like, as money dwindled, was those who were in the court systems…So that's been effective, but ultimately, it's caused money to go out much more slowly.”

The most common approach reported for prioritizing those at risk of eviction was working with clients with a scheduled court date, as a CBO staffer in a suburban county related, “It wasn't that [an eviction] was coming, but you actually had to have [the court date] scheduled. Because we had so many families that needed support, we had to limit it just so that we could even figure out who to help and the best way to help.” Although another provider noted that their organization “partnered with a mediation organization, a nonprofit, to try and incentivize landlords to mediate rather than evict. So in order to access the funding [now], you have to have a filing or a mediation agreement.”

Certain programs also chose to prioritize particular populations with their remaining funds. One interviewee said, “I'm not saying no to [voucher holders] because there's nothing more valuable in this ecosystem…When those families lose their subsidy…there isn't any naturally occurring, affordable housing for people who qualify for a voucher for all practical purposes because their income is too low. So we are highly motivated to preserve housing subsidies whenever we can.”

For the programs projecting funding beyond 2023, they attribute that longer runway to the prioritization and targeting they have undertaken. Although, one regional provider shared, “These last couple of million dollars that we have will probably be available for at least a year, given the pace here…I say it's a year, but there's a strong possibility that the funds may be recaptured and then reallocated” to other housing-related efforts.

Three-quarters of programs interviewed planned on finding some way to continue providing assistance to struggling renters post ERAP, although all anticipated doing so at a much smaller scale.

ERAP was designed to be a temporary program tailored to the crisis response to the pandemic. It was not intended to overhaul the nation’s landscape of uneven local institutional capacity or fix gaps in the reach and availability of services that existed before the crisis. But the scale of the institutional and programmatic infrastructure built—and the level of ongoing precarity reported by interviewees and documented in household pulse surveys[x]—raises questions about the extent to which providers will try to maintain the capacity they built during the crisis to continue providing rental assistance and eviction prevention services.

In a few instances, interviewees said they would not continue to provide this kind of assistance post ERAP. These providers reflected that they had stepped in to help administer the program given local institutional capacity constraints and the urgency of the need, but did not see on ongoing role for them to play once ERAP dollars were exhausted.

However, most respondents reported that they did intend to continue working in this space moving forward. The scope and scale of their planned services moving forward vary depending on factors such as the level of capacity they expect to sustain and the ability to garner additional resources.

Adjusting the scale and scope of services offered

In three-quarters of the jurisdictions interviewed, CBO staff were working on raising, or had already identified, non-ERAP funds to continue services aimed at stabilizing renter households. One regional provider said, "There's greater awareness of the need for rent relief funding. I think we've maybe positioned ourselves collectively to find more permanent funding streams for eviction relief, rent relief, but I don't know. It's hard not to be pessimistic…I'm hopeful but I'm not confident." They added, "Everyone is in agreement that we need to figure out a local source of direct assistance dollars, [but we] recognize that it will, by necessity, be at a much smaller scale."

One program provider shared that they had succeeded in securing a blend of funding from their county for the next three years. They reported that the county "gave us four other funding sources to couple with ERAP"—two from the county and two from state programs. By pooling those funds, not only were they able to stretch their remaining ERAP dollars, but also "people could stack those funding sources together if they were eligible. So now for those who have exhausted ERAP we have other things to offer them." The staffer noted that their ability to administer these layered funding sources came from the capacity they had built during the pandemic: "Basically, we did take the whole data infrastructure from ERAP, and many of the subcontractors we use with ERAP." But, they added, "We had to scale back considerably" from working with 27 nonprofits and managing 13 drop-in centers to focusing on one drop-in center with fewer partners. “We weren't able to maintain that level of support,” they said.

In addition to local and state dollars, the types of funding sources CBOs are using to support this work include federal sources (e.g., Community Development Block Grant, Community Services Block Grant, Emergency Services Grant) as well as philanthropic funds and community donations. For one rural provider, the shift in sources meant that, while “we had millions of dollars with ERAP,” with the new sources of funding “I had $125,000. So I'm clearly not going to make the impact that I made with ERAP.” Another major metro area provider shared that “We received a total of $15 million” through ERAP, but now the alternative funding sources they’ve identified will provide them with “about $250,000.” Piecing together funding from disparate, smaller sources can also mean needing to shift away from direct rental assistance to other aspects of housing stabilization. For instance, the $250,000 secured by the interviewee mentioned is to be used “strictly for security deposit and first month's rent for folks that are moving into a new unit.” Although, another provider mentioned that they intentionally sought to shift the focus of their services. Citing the needs they were seeing among clients they had served during ERAP, that organization secured funds from their county to “transition the program into more of a housing stability and housing navigation program,” so they can help renters find units affordable to them and get “help filling out rental applications and financial assistance to cover a security deposit for three months’ rent.”

Adapting to a more resource constrained environment

Across the range of providers interviewed, multiple organizations are grappling with what to do when the money (whether ERAP or the scaled down pots of funds identified for use post-ERAP) inevitably runs out, given the scale of demand interviewees continue to face. One provider said, for households unable to secure additional assistance from their programmatic sources, “It's going to be a very ad hoc system of just piecing it together themselves, which is hugely stressful and burdensome for people.”

When dealing with clients they cannot assist, one interviewee said, “We give them a list of churches and charities and suggest that they reach out to them.” They added that one of the charities they typically refer people to “were giving $500. Now they're down to $250. So it's not just us, it's everybody." Another CBO staffer shared about the dwindling resources and institutional capacity in their community, pointing to staffing and funding constraints in a local nonprofit that had been responsible for administering Rapid Rehousing dollars: "We have one homeless shelter in the county, and they are no longer referring people to our Rapid Rehousing nonprofit, because no one has any money and the person who was doing housing left. So no one's gonna get [that] housing assistance anymore."

Several interviewees gave examples of ways they are trying to be responsive in an increasingly resource and capacity constrained environment. One staffer said, "We've had to be really creative with the offerings. Rather than just saying no, I'm sorry, we can't do anything." Another offered, "What we're trying to do now is trying to educate people to stretch their dollars so that they don't get in trouble." Although they acknowledged, "That's difficult when your dollars are very limited." In a similar vein, one interviewee said, "We're trying to build another sort of layer of housing stability services where one of our subcontractors is going to call people three weeks after their payment to say, 'Can you pay your rent next month?' Hopefully the answer is yes. But if no, 'Here's some things we have to offer you.' To kind of stress, 'You're out of options'" as far as the resources they are able to provide. Another provider reported developing a pilot for what they are calling a self-sufficiency fund. They are planning on "starting with the folks coming through the 'housing door'" of their multifaceted service organization, and "also engaging them with some case management related to how we can keep them from this situation where they aren't able to pay their rent."

Although providers have had to scale back ERA-related capacity gains significantly as those dollars run out, many reported they expect advances made on partnerships and technological infrastructure to be the most durable.

Interviews with these organizations (and other stakeholders involved in the administration of ERAP) more than a year ago surfaced three key areas where ERAP resources had helped interviewees' organizations extend their capacity. Specifically, in 2022, respondents pointed to ways they were staffing strategically, strengthening technological infrastructure, and leveraging collaboration to administer emergency assistance to vulnerable households. As ERAP funds have diminished or finished for these providers, and as some organizations are adapting or evolving their services for a post-ERAP environment, recent interviews offer updated insights into how organizations are maintaining (or sunsetting) ERAP-era capacity gains.

Staffing implications

Staffing shifts adopted during the pandemic differed depending on the organizations. Some respondents, working in leaner, smaller organizations largely depended on repurposing existing staff. For those organizations, as funds have been depleted, they have once again reorganized staffing assignments and workloads. As one such provider described, “We are lean, and every one of my [eight person staff], including me, helped clients. Back when we were super busy, I was doing intake.” Over time, as one ERAP contract wrapped up and the other was spent down, they shifted all but one person to other portfolios. But after shifts in neighboring programs brought a new municipality into their scope of work “now we're overloaded [again], and I have to readjust staff again. Because now my one person doing everything is overwhelmed.”

A rural provider, who a year ago was administering ERAP with two other staff members, said now that ERAP funds have been fully expended, “It's now me and one person” working to administer the alternative sources of funding they’ve succeeded in attracting, along with a host of other programs. They continued, “She and I do our very, very, very best. For me, personally, for my job, I have fallen behind on getting some reports in on time, things like that. Because when you have clients in and out of your office all day long, it's hard to then only fixate on reporting and things like that. Honestly, when we ran out of money, it was kind of like a sigh of relief to get caught up.”

For larger, more resourced organizations that were able to bring on staff, many have managed to retain at least some of that additional staffing support. One provider said, “We hired over 30 temporary employees, because we had the administrative fees to do so. With that, naturally, as we went down with funds, we turned it down with staff. Now we have five remaining temps.” Others have been able to convert some of the temporary staff they brought on to full-time employees. One interviewee shared that they had ramped up to 30 employees to staff their ERA program but have now reduced that number to 10. They were able to transition 10 employees to other roles in the institution but had to let the others go. Another provider shared, “We currently have four we've hired permanently, but at the height of the of the distribution of funds, we had about 12."

One interviewee has had to cut staff but is also actively trying to raise additional resources to retain some of the ERAP additions, saying: "It's sad that many of them had to go. We probably have a third as many staff as we during the height of ERAP. We are already having to go back to funders to ask for more [administrative funding] because we're experiencing a massive [increase in] eviction filings…So the need far exceeds our capacity." That was a sentiment shared by another interviewee who said, "We have all these cases coming in. But if I don't have funding for them, then I don't have funding for staff. So it's trying to figure that out too…We don't want to put our staff in a position where they become our clients."

Persistence of partnerships

The contraction in staff and resources has underscored the importance of collaboration for interviewees as they look to shore up what service gaps they can post-ERAP. As one interviewee put it, "We cannot do this by ourselves. There has to be a network" working to meet the multifaceted needs of the clients they're seeing.

Interviewees noted that not all partnerships have continued or will need to continue after ERAP. For instance, multiple interviewees shared that some of the early COVID-era partnerships they had found particularly useful—such as regularly convened working groups and peer group learning communities—had disbanded after serving their crisis-response purpose. But a common theme to emerge across interviews was that the experience of administering ERAP had helped create and/or deepen relationships, both in informal and in formal ways, that will prove beneficial beyond pandemic response.

An interviewee who had previously reported that providers in their rural community were not particularly collaborative before the pandemic, shared they are now working toward a more integrated approach that can help clients better navigate local services. They said that, because of their experience during the pandemic, social service providers in their community saw that the "greatest need was to come up with a place where—[for] somebody who was already feeling overwhelmed, maybe disjointed and underserved—we're not making them chase all over the place for something. That we're simply saying, ‘You know, what? Sit here, let's do what we can do. Let's help you.” They have been working an informal one-stop-shop approach that they hope to formalize, where the organization doing initial intake connects clients with other providers whose services they could benefit from. They reflected, “That referral network that we have going [now] is a huge boost for us.”

An interviewee serving a major metropolitan area said that, since their ERAP experience, “If I have a challenge with a person, I don't hesitate to pick up the phone, when before I might not have known what their service reach was to be able to do that. So I'd say that we've learned more about one another and we feel more comfortable with one another to be able to help people in a different way.” Similarly, another large metro area provider said, “When clients come to any of our agencies, if we see that they might be a better fit going to another organization, we can be making a good referral to just maximize all of our resources and make sure folks are getting to the right place.”

In addition to these more informal knowledge and referral networks, formal partnerships have taken shape in more than one-third of the jurisdictions where providers expect to continue working on stabilizing renter households. In these instances, organizations are working across institutions and jurisdictions to attract funding and coordinate services beyond the pandemic-response efforts that may have sparked initial collaborations. One regional service provider said, “What we found was that we needed to have a larger conversation about those who are falling through the cracks…So what's come of that is we have a process in which we're looking at the continuum from homelessness to housing, and we're trying to establish quarterback agencies for each of those. So we don't have duplicative work throughout the nonprofit communities.” The organization is engaging in an evaluation to help make data-driven decisions on how to structure the continuum and have secured “a seed grant from private donations to get this off the ground, with the intention that it will scale leveraging government funds that the [local governments will] allocate within their budgets for a long-term program.”

Technology takeaways

Interviews in 2022 suggested that capacity-improvements related to technological and data infrastructure may be some of the most durable gains to come out of ERAP investments, regardless of whether administrators intended to continue emergency rental assistance programming after ERAP. Recent interviews continue to point to the durability and versatility of these improvements, as noted by a respondent who shared, “What we did keep [from ERAP] was the technology, which was a huge piece for us.”

One thread in interview responses was the extent to which ERAP helped spur a broader shift to digitizing the intake and case management process. One provider shared that, after implementing ERAP, “We learned very quickly that [digitalization] is the direction we want to go with all of our documents…We will not go backwards; it really did change how we see case management.” ERAP funds also allowed a number of providers to modernize or adapt equipment that interviewees felt improved their service models. A rural provider shared, “We still have communities with no cell service, and no internet….[so] we maintained that piece of it [post-ERAP], where we have tablets and hotspots that we go into communities with” to help enroll clients in programs.

Another suburban provider mentioned changes they have made to their intake process post-ERAP: “The other thing we've done is to try and make all our forms PDF fillable, understanding that most of our families don't have printers so they can't print things…We actually took some of the ERAP forms, we liked them so much, and kind of made them our own.” In particular, they adapted the ERAP income attestation form as a fillable PDF for their intake, “so that we are getting their story from the very beginning…So that's been a big change as well.”

Others were able to use ERAP funds to upgrade their technology platforms. One provider shared that they had not been using a particular customer relationship management (CRM) software prior to the pandemic because “it was something that was too expensive and out of reach for our nonprofit organization. But since then, we've been able to keep that technology, which has given us leverage to bring on new programs…So other opportunities have opened for us, where we'll be able to hire some staff in a temporary capacity” to launch a new program they would not have been in a position to administer without the CRM platform they integrated into their operations.

Some providers were already using a CRM platform that they were able to leverage and expand with ERAP. One interviewee reflected, “We really leaned on technology” in deploying ERAP. Through their CRM, “you have the ability to create a portal for partners…So instead of a bunch of emails going back and forth between partners, they could just log into our system and have limited access to mutual client files, which was fantastic.” They noted that in the post-ERAP renter-focused work they are launching, they will continue to use the partner portal approach, “especially knowing that there might be multiple sources of rental assistance. We want to make sure that there's no duplication of funds.”

Considerations for Policy and Practice

As organizations continue to navigate the transition away from ERAP—whether they are discontinuing work on emergency rental assistance or finding ways to continue stabilizing renter households with alternative, if limited, sources of funds—interviews with participating practitioners surfaced a number of insights for policymakers and practitioners. For those working to shore up and improve the community-based infrastructure used to deliver services and supports to low-income households and renters at risk of losing their homes, key considerations include understanding the importance of communication and clear guidance, constraints of non-ERAP funding, and limitations beyond capacity.

Importance of communication and clear guidance

In interviews with participants more than a year ago, the importance of communication and clear guidance came to the fore in reflecting on the rollout of ERAP. In recent interviews, multiple respondents once again brought up these factors in thinking about the conclusion of ERAP, both in terms of guidance given to providers as well as guidance given from providers to program applicants. One interviewee said, “I'm not sure that people had direction on how to wind down.” Providers expressed concerns over the unevenness of ERAP’s conclusion and the ways in which it may increase uncertainty and confusion for households facing eviction, and reflected on how it has also impacted their organizations.

For example, one interviewee shared that they strategized how to wind down the program in anticipation of their funding running out. Once they estimated they were coming to the end of their funds, and that they were getting close to the number of applications they could fulfill, they closed their public portal. They sent out a notice in advance to offer a clear deadline for completing applications. They also tried to coordinate with another organization administering local ERAP funds, saying, “Before we announced that we were closing our program, we met with them to say, ‘let's kind of sync up.’” They anticipated that, “once one side closes, then the other side is going to just get overloaded.” That program chose not to coordinate at that time. They kept their portal open longer, and now, “They're actually out of money. It's an unfortunate situation. Because they have people in their queue that were expecting payments that they may not be able to pay out.”

This unevenness also both impacts and reflects organizational capacity (e.g., programs with dwindling funds and staffing may not have the bandwidth to anticipate or address these challenges, especially absent clear guidance). One interviewee noted that, while their contract for assisting with ERAP applications had concluded for a particular jurisdiction, it was unclear whether the other—ostensibly active—provider was still taking applications. They said, “There's still a website [with a] phone number to call. That number doesn't get answered, or very infrequently, so clients get frustrated.” That has had implications for their team: “We're still taking the calls and we're still doing the work…All of my staff are dedicated and focused on helping people, so we are helping people [fill out applications] without being directly funded for the [county] program…I'm struggling with that now as a manager” and asking, “Where am I billing your time for all of this? Because nobody's picking up the cost for that activity directly.”

Constraints of non-ERAP funding sources: Fragmentation, limited administrative support, lack of flexibility

As noted earlier, in the absence of ERAP, many interviewees are trying to layer much smaller and more restrictive funding sources to help fill the gap. But that layering requires its own level of capacity and resources to navigate. Interviews surfaced at least three ways the post-ERAP funding landscape is impacting their organizations, beyond the fact that the overall funding amounts are much smaller.

One challenge is the complexity layered funding introduces for staff. For instance, one provider described pulling together a grant from the county targeted at single mothers, a grant only open to residents of a particular city, funds from the state only for people with minor children, and a grant for people experiencing homelessness. They said, “They all have different eligibility criteria, different documentation standards, and it has been a training process for the ages…It's such a puzzle and my staff are doing their absolute best.” Another provider said, “The level of work that was thrust onto my plate is a lot harder when you're only managing four grants and now you have nine. There's a lot we couldn't get done because we don't have the capacity.”

Another is the impact on staffing. Multiple interviewees noted the challenges related to limited administrative funding tied to these smaller sources. One interviewee shared they received $50,000 of administrative funding to administer a $500,000 rental assistance grant, but that $50,000 was not sufficient to support the case workers and accounting staff that would be tasked with implementing and reporting on the program. Another reflected, “There's very little in the way of admin in any of these housing grants…They need to acknowledge that humans have to do the work. These applications don't process themselves.” Some interviewees were seeking more flexible funding to help address administrative shortfalls, especially given the strain on their staff. One interviewee noted, “Everyone is stressed out. We as the case managers are stressed out because we take their stories home with us. We internalize a lot of what we hear every day.” Another respondent shared that they needed the ability to expand their staff because, “[Our stabilization center] space is sorely needed, but also extremely draining emotionally and physically. So we wanted more people in there so we could rotate two people two days in the space…because it's really hard.”

A third challenge raised by interviewees was that the funding sources they are looking to now place more restrictions on who they can serve and have much more onerous requirements (e.g., extensive documentation) compared to ERAP. Multiple interviewees brought up more restrictive income limits, and the particular challenges those raise, “Because of inflation, on paper, someone might look like they're making a lot of money when in fact, they're not bringing a lot of that home or they don't have a lot of extra cash.”

Interviewees saw no easy fixes for these challenges. One respondent said, “There's nothing we can do to change the state requirements that have been in existence for decades,” but, “It would be really great to find some reasonable pot of money where we could build in our own low barriers.” They are looking for resources that would allow them to reduce the complexity of layering and replicate the flexibility (e.g., around documentation and self-attestation) ERAP allowed. Another interviewee serving a high-cost community said, “I'm always interested in ways that we can either increase income bands and just make it a little bit easier for folks to apply for programs,” and is looking to individual donations and philanthropy to try to build that flexibility.

Limitations beyond capacity

Even as organizations are navigating the contraction of resources and related programmatic and staff capacity associated with the end of ERAP, interviews surfaced a number of constraints that even the most capacity and resource-rich organizations are not in a position to navigate on their own. Every interviewee raised increasing rents and the lack of affordable rental housing as primary challenges in trying to stabilize the renter households they serve. One interviewee said, “It's pretty easy to get a service industry job these days. But we know that those wages don't cover the cost of housing in any meaningful way. If you're making $15 an hour or even $20 an hour, and you have a couple of kids, it's still a struggle to afford housing.” As one provider put it, “There are not enough rentals to house the people who need to be housed.”

Interviewees also noted that rising rents were also affecting their ability to engage landlords in the eviction prevention process. Multiple interviewees reported increasing challenges getting landlords to accept rental assistance. One interviewee said, “They are evicting for a lot less money than a year ago…I think they have people in line because there's a housing shortage.” Another shared, “Landlords [are] saying well, ‘we'll take your money, but they still have to move out’. Because they know they can have this family leave, and then they can open that apartment and raise the rent. And get it filled without even trying.”

Many of the solutions interviewees raised to address these challenges—from generating more housing options (e.g., through building housing or expanding funding for rental assistance) to putting local renter protections in place—lie outside their control. Some interviewees noted they are doing what they can, for instance, by more proactively engaging and building good relationships with local landlords. One respondent shared that they were formally building that function into their operating capacity: “One of the people we just hired is a landlord engagement specialist. She's going to be doing networking with landlords throughout the county to try and find and create a comprehensive list of available units.” But given the scale of the challenge, the prevailing sentiment among interviewees was captured by a respondent who shared, “Sorry to be such a pessimist, but it's an ugly, ugly picture out there for our low- and moderate-income renters right now.”

Conclusion

This analysis sheds light on the variable durability of capacity gains made by CBOs while administering ERAP, as well as ways in which the experience of administering ERAP has influenced how organizations are shaping their programs and operating models moving forward. Insights from these interviews surface a number of considerations for policymakers and practitioners looking to improve this important CBO infrastructure, whether for the sake of future emergency response efforts or to improve the deployment of aid programs more broadly. The common themes that emerged from interviews across a diverse array of community types and organizational scales apply in both cases. From the importance of clear communication and guidance to the need for technological infrastructure (including building systems that can “talk to each other” and support collaboration) to the usefulness of flexible, responsive funding sources—these insights can inform both short- and longer-term efforts to activate and build on the nation’s network of CBOs to more effectively deliver aid to vulnerable and hard-to-reach populations.

End Notes

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[iv] Kneebone, Elizabeth and Quinn Underriner. 2022. "An Uneven Housing Safety Net: Disparities in the Disbursement of Emergency Rental Assistance and the Role of Local Institutional Capacity." The Terner Center for Housing Innovation at UC Berkeley. See also, e.g., Claudia Aiken et al. 2021. "Treasury Emergency Rental Assistance Programs in 2021: Preliminary Analysis of Program Features and Spending Performance." Housing Initiative at Penn, National Low Income Housing Coalition.

[v] Kneebone, E. (2022). Building Local Institutional Capacity: Lessons Learned from the Emergency Rental Assistance Program. UC Berkeley: The Terner Center for Housing Innovation.

[vi] More than three-quarters of ERA 2 funds had been expended or obligated based on Treasury Department reporting as of October 16, 2023. See: Emergency Rental Assistance Program | U.S. Department of the Treasury

[vii] See: Week 63 Household Pulse Survey: October 18 - October 30 (census.gov)

[viii] Kneebone, E. (2022). Building Local Institutional Capacity: Lessons Learned from the Emergency Rental Assistance Program. UC Berkeley: The Terner Center for Housing Innovation.

[ix] This is consistent with other recent national research. See: Yae, R., Siebach-Glover, S., Aurnad, A., & Abel, M. (2023). Continuing Emergency Rental Assistance: How Jurisdictions Are Building on Treasury's ERA Program. Washington, DC: Housing Initiative at Penn, National Low Income Housing Coalition.

[x] See: Household Pulse Survey (COVID-19) (census.gov)

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