

Principles of Equitable Rent Relief

The federal COVID-19 relief package, signed into law at the end of 2020, offers state and local governments new opportunities to implement equitable rental assistance. Lessons learned from CARES Act programs can guide government officials and housing administrators as they enact rent relief that keeps low-income renters housed during the pandemic.

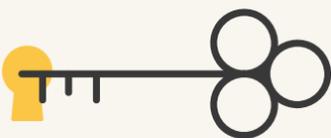
So, what does equitable rent relief look like?

Rapid

After the CARES Act, local governments scrambled to design and implement emergency rental assistance programs. Often, this resulted in months of delays for renters in need of immediate support. Understaffed programs with insufficient funding also took weeks or even months to respond to applicants, leaving them in a state of perilous uncertainty. Timing matters, and even well-designed programs will fail if they are unable to serve renters at the height of a crisis.



Accessible



Unlike with CARES, the new federal package explicitly allows programs to offer relief to tenants whose landlords decline to accept payment, but this is only one type of accessibility. Programs also need to ensure that application procedures for landlords and/or tenants are straightforward and do not require extensive documentation. Self-certification options for eligibility criteria such as income, for example enable applicants who may not have traditional monthly paychecks to still receive aid. Tenants should have multiple points of contact for assistance, including call centers and community-based organizations. Programs should create options for tenants who do not speak English or lack access to the Internet.

Accountable

The relief bill requires local governments to report data to the Department of the Treasury, but local governments are first and foremost accountable to their constituents. Program administrators should collect and publish economic and demographic data on relief recipients, so that advocates can ensure that help reaches beneficiaries in a rapid and fair manner. Jurisdictions should openly disclose the decision-makers involved in the process and invite public comment. Establishing a clear feedback loop with public stakeholders will enable administrators to improve programs over time.



Targeted



The \$25 billion rental relief package requires that funds go to households under 80% Area Median Income (AMI), with an additional requirement that administrators prioritize households under 50% AMI. Programs could have even more impact by prioritizing households under 30% AMI, which face the most severe shortage of affordable housing units in Texas, lack access to legal services, and are most likely to experience homelessness if evicted. But income isn't the only factor for targeting; administrators should consider which communities have the most need and are least likely to be served by other federal programs. Undocumented families, which are eligible for relief according to Treasury guidelines, should receive additional targeting through community outreach and messaging.

Sustained

Just like rent isn't a one-time thing, neither is rent relief. As the COVID-19 crisis and its accompanying economic downturn lingers, low-income families will continue to need government support. Officials should consider how emergency rent relief can serve as a foundation for more permanent solutions to the housing affordability crisis, which long preceded the pandemic. Collecting data on how COVID-related relief makes a difference in families' lives may help officials design efficient and equitable housing programs for the future.



Equitable Rent Relief Self Assessment

Administrators can use this self-assessment to evaluate their programs on Texas Housers’ five principles of equitable rent relief. The self-assessment provides descriptions of programs at different levels of maturity, from the weakest versions to the strongest.

The assessment also suggests tools to implement the principles. As administrators determine how to deploy new federal rent relief resources, they should take this opportunity to reflect on past program designs and identify changes that will enhance equity.

Principles	Stage I	Stage II	Stage III	Stage IV	Tools
Rapid	Slow roll-out of program, slow application processing, month-long delays	Roll-out impeded by lengthy planning and contracting, missing weeks of high need	No pre-existing action plan, but leaders come together quickly to implement new programs	Fast execution on emergency rent relief plan to spread targeted relief in first weeks of crisis	<ul style="list-style-type: none"> - Emergency plan - Rapid resource reallocation - Admin capacity - Build on existing programs
Accessible	Lengthy, online-only application; high document requirements; relief doesn’t reach minority communities	Medium-length application with restricted self-certification; inconsistent help lines available; doesn’t bridge digital divide	Simple intake form; not purely digital; trained help line available; self-certification on a few important documents	Partnered with trusted community groups; short application with self-certification permitted; makes access a key performance indicator	<ul style="list-style-type: none"> - Call centers - Community navigators - Receive documents by text or mail - Multiple languages for <u>everything</u> - Self-attestation
Accountable	Program specifics unknown by public and media; no data available to researchers or advocates	Limited public comment: details are fuzzy; data only available through Open Records Requests	Roll-out includes public discussion and input of stakeholders; clear parameters; some recipient data available online	Admins hold regular public meetings; live dashboard with extensive recipient demographic data and equity KPIs	<ul style="list-style-type: none"> - Track recipient demos as KPIs - Encourage public comment - Meet with stakeholders and disclose admin process
Targeted	No income limits; minimal effort to target underserved communities; purely first-come, first-served	Weak income limits (<120% AMI); limited outreach and messaging	Moderate income limits (<80% AMI); outreach through multi-lingual news media	Strong income limits (<60% AMI); targeted outreach to marginalized communities	<ul style="list-style-type: none"> - Strong income limits and outreach - Priority-weighted for lowest income (<30% AMI) and/or social vulnerability
Sustained	Limited funding, quickly exhausted; no follow-up; housing is not a policy priority	Dedicated funding stream using all available resources, but lacking long-term housing plan	Substantial and sustained funding for rent relief; eviction prevention is key policy priority	Fully funded emergency rent relief is basis for policy vision to address affordable housing and homelessness	<ul style="list-style-type: none"> - Funding matches high level of need - Programs to prevent evictions in low-income communities planned to outlast pandemic

Program Maturity 

For more information on equity in relief and protections visit [texashousers.org](https://www.texashousers.org)