

U.S. DEPARTMENT OF THE TREASURY

National American Indian Housing Council

Tribal Emergency Rental Assistance Information Session

The Office of Recovery Programs

June 2022

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Emergency Rental Assistance (ERA 1) Program

Purpose: provides assistance with rent, utilities, other expenses related to housing, and housing stability services for low-income households experiencing financial hardship due to the COVID-19 pandemic.

Tribal Set Aside and Disbursements

- \$800 million set aside for Tribal Communities
 - \$797.6 million for Indian Tribes or their Tribally Designated Housing Entity (TDHE)
 - \$2.4 million (.3%) Department of Hawaiian Home Lands (DHHL) set-aside
- 301 Tribes/TDHEs, including DHHL

Allocation Methodology

- Each IHBG participant receives the same proportion of the \$797.6 million as it was eligible to receive from the total funding in FY 2020 for the IHBG program
- Each tribe received approximately 121 percent of their FY 2020 IHBG formula allocation.
- Involuntary recapture will be based on Q2 reporting data. Information regarding the Tribal recapture process was released on March 30, 2022.



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Emergency Rental Assistance (ERA 1) Program

Implementation

- In response to Tribal leaders' feedback, the program adopted the following flexibilities for Tribal recipients.
 - Permitted Tribes to serve members living outside Tribal lands and non-members living on Tribal lands.
 - Allowed self-attestation of COVID-19-related financial hardship and household income, as well as categorical eligibility and fact-specific proxies to determine income eligibility.
 - Modified the definition of area median income for Tribes under the ERA 1 program to match the definition under the IHBG program.
 - Tribal recipients were not subject to the September 30, 2021 deadline to obligate 65% of funds and the reallocation process will not occur for Tribes prior to April 2022. Treasury also held a consultation on reallocation to inform Tribes on the development of this process for Tribes.
 - Regarding compliance, Tribal recipients do not have to submit monthly reports. Tribes only report on a subset of the data points in the quarterly reports (ex: Tribal recipients do not submit household-level information for each payment made to or on behalf of an eligible household).



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ERA 1 Excess Funds and Recapture

Recapture

- Each Tribal government will be allowed to retain funds from its initial ERA 1 award that are unobligated as of June 30, 2022, in an amount equal to the largest amount of ERA 1 funds the Tribe has spent on assistance in any quarter.
 - Any unobligated funds beyond that amount will be considered excess funds and subject to recapture.
- Treasury will measure ERA 1 expenditures (including prior quarters' expenditures) and obligations based on the Q2 2022 report, which is due on July 15, 2022.
- Treasury will reallocate ERA 1 funds for Tribal governments after the Q2 2022 reporting period ending on June 30, 2022.



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ERA 1 Excess Funds and Recapture

- **Treasury will not recapture funds that a Grantee has obligated.**
- Pursuant to the published Reallocation Guidance, Treasury will consider funds to be obligated if they meet any of the following conditions:
 - Funds have actually been spent providing financial assistance or housing stability services for eligible households;
 - The funds are needed to pay for assistance promised in a commitment letter issued to induce a landlord to enter a rental agreement with an eligible household under Treasury's ERA FAQ 35; or
 - Subject to the conditions described in Treasury's Guidance concerning subrecipients, the Grantee has entered into a binding agreement or funding commitment requiring the Grantee to disburse the funds to a third party for eligible ERA 1 purposes (a Contractual Obligation).
- Any funds from the initial ERA 1 disbursement (not including funds received through reallocation) that are unobligated on September 30, 2022 must be returned to Treasury at that time.



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ERA 1 Reallocation

- A Tribal government may request reallocated funds only if it has obligated at least 65% of its own initial ERA 1 allocation.
- Recaptured funds from Tribal governments will be prioritized for other Tribal governments that request reallocated funds.
- Tribal governments that received reallocated funds may qualify for a 90-day extension, permitting use of funds received through reallocation until December 29, 2022.
- Tribal Governments that wish to receive reallocated funds may submit a request to receive funds recaptured from state, local, and territorial ERA 1 Grantees through Treasury's ERA 1 Portal.




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ERA1 Reporting

- **Upcoming quarterly reporting deadline: July 15, 2022**
 - For the reporting period of April 1, 2022 – June 30, 2022
 - Tribal governments must submit their reports through Treasury’s online reporting portal
 - Tribal governments should also ensure that they have submitted all required past reports; submission of the most recent report does not relieve the obligation to submit prior reports



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Emergency Rental Assistance (ERA 1) Program

Highlighted Projects

Northern Arapaho Tribal Housing

- Assists households, on and off reservation, that are native and non-native in rental and utility payments.
- Partnering with other Tribes and the State of Wyoming to ensure all residents of the service area are served.
 - 410 households received assistance in the rental program
 - 257 households received assistance in the utilities program

Washoe Housing Authority


- Assists Tribal members and direct descendants
- Provides relief for rental payments and arrears, utilities, and monthly costs of firewood specifically for heating and cooking
 - 191 households received assistance in the rental program
 - 94 households received assistance in the utilities program

The Klamath Tribes

- Providing relief for Klamath Tribal members living in Oregon who are facing eviction for non-payment of rent and utility payments
 - 619 households received assistance in the rental program
 - 495 households received assistance in the utilities program

Northern Circle Indian Housing Authority

- Proactively works with prospective tenants, private landlords, and property managers to house unhoused members
- Provides rental assistance, financial counseling with a holistic and human-centered approach
- Secured new leases for over 100 previously unhoused individuals



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ERA 1 Grantee Resources

○ Example Screens

- Program service and design: tips on program websites and application processes
- <https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/emergency-rental-assistance-program/service-design>

○ Promising Practices

- Treasury has engaged with ERA grantees across the country to identify program strategies that promise to:
 - speed up program implementation
 - more efficiently deliver program benefits
 - enhance program integrity
 - improve tenant and landlord access to programs—particularly for vulnerable and harder to reach populations
- <https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/emergency-rental-assistance-program/promising-practices>



Online Resources for Grantees

Best practices for Grantees' ERA program websites

It is important that renters, landlords, and utility providers are able to both find and understand the rental assistance that you are offering through easily navigable websites. The provided information must clearly explain the purpose of the assistance, as well as what is needed to apply and what can be expected in return.

To help accomplish these goals, Treasury has prepared this "best practices" guide. It was created in conjunction with the U. S. Digital Service to help Emergency Rental Assistance (ERA) program grantees with developing web sites and web pages to inform renters¹, landlords, and utility providers about the ERA program.²

Important principles to keep in mind

- Your ERA program should be easy to find.
- Your ERA program should explain that the purpose of the assistance is to keep people in their homes by providing financial assistance for the payment of rent, rental arrears, utilities and home energy costs, utilities and home energy costs arrears, and other costs related to housing, housing stability services, and as applicable, cover other affordable rental housing and eviction prevention activities.
- Online and printed information should be clear about what is needed from the renter, landlord, or utility provider, what they will get in return, and for how long.
- Ideally, your program will enable the renter or landlord to apply and receive assistance with as few steps as possible.

www.Treasury.gov/ERAWebsiteBestPractices



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Example Application Screens

2 of 4 Eligibility

COVID-19 pandemic impact

All fields are required

How has the COVID-19 pandemic (since March 2020) affected your household's income or assets?

Check all that apply

- Wages or hours reduced
- Currently am or have been unemployed
- Qualified for unemployment benefits
- Laid off or pause in work
- Sick and unable to work
- Caring for sick household member
- Loss of child or spousal support
- Caring for children home from school or daycare
- Other
- I did not experience a reduction in income

What significant expenses have you had due to the COVID-19 pandemic (since March 2020)?

Check all that apply

- New or increased healthcare costs
- Rentals or at-home work expenses
- Childcare expenses
- Increased food or food delivery expenses
- Penalties, fees, and/or legal costs due to rental or utility arrears
- At home care for a household member ill from COVID-19
- Personal Protective Equipment (PPE) including masks
- Air quality (filters, ventilation) expenses
- Payments made by credit card or payroll loan to avoid homelessness
- Alternative transportation expenses due to COVID-19 transportation limitations
- Increased utility bills due to staying at home as a result of COVID-19
- Increased utility or home heating costs in light of pandemic-related heating cost increases
- Other

Other additional expense

I did not experience an increase in expenses due to the pandemic

I attest that this information provided for COVID-19 pandemic impact is correct and complete to the best of my knowledge.

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

- A** Break the process into steps and indicate where the user is in the process using a step indicator
- B** One thing per page
- C** Use examples and lists instead of requiring blocks of text
- D** Winter 2021-2022 home heating costs are predicted to increase in light of COVID-19 related supply chain issues around energy production and distribution causing cost increases in the energy sector, particularly with home heating.
- E** Use self attestation to demonstrate financial hardship due to the COVID-19 pandemic.
- F** Provide human interaction and support to applicants

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Promising Practice - Utilities

- Allocations and Payments
- Award terms
- Guidance
- Program & service design
- Promising Practices**
- Partnerships
- Outreach
- Landlord Engagement
- Eviction Diversion
- Utilities**
- Adjusting Program Strategies
- Making the Application Process Simple and User Friendly
- Using Fact-Specific Proxies
- Application Prioritization

Collaboration with Local Utility Companies & Other Utility Assistance Programs

Grantees in many areas have found that engaging local utility companies and partnering with other utility assistance programs can make the delivery of assistance to households in need more efficient and effective.

- Working with Energy Providers to Increase Efficiency and Reach
- Coordination with Other Utility Assistance Programs

Working with Energy Providers to Increase Efficiency and Reach

Strategic coordination and data sharing with utility companies can help promote the utility assistance options available to vulnerable households, increase program efficiency, and connect households to a broader range of housing support services. Promising practices include:

- Encouraging energy providers to include pamphlets or other educational materials about ERA and other housing and utility assistance programs in their regular mailings to potential applicants.
- Building relationships with energy providers and establishing information sharing protocols that bring transparency to the application process. These practices can expedite the identification of and delivery of assistance to eligible consumers. As discussed in [FAQ 38](#), these strategies may include data sharing and bulk and bundled payment methods.
- Encouraging energy providers to automate processes to proactively identify households in need. For instance, vendors energy providers can coordinate with administering agencies to identify households that may be eligible (i.e. related to COVID-19 financial impact and/or housing

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Commitment Letters – Promising Practice

Allocations and Payments	<h3>Using Commitment Letters to Assist Prospective Renters</h3> <p>In some situations, applicants may not have a current lease or rental arrears. They may only be seeking assistance for future rent. Often, in order to obtain a rental agreement, the applicant will need proof that they will be able to pay a security deposit and future rent.</p> <p>FAQs 7, 8, 9, 10, and 35 all address prospective rent. FAQ 8 clarifies:</p> <p>“ The statutes establishing ERA1 and ERA2 permit the enrollment of households for only prospective benefits.</p>
Award terms	
Guidance	
Program & service design	
Promising Practices	
Partnerships	
Outreach	

NORTHERN CIRCLE INDIAN HOUSING AUTHORITY (NCIHA)

NCIHA is a Tribally Designated Housing Entity that works on behalf of seven Federally Recognized Tribes in Northern California to carry out housing related programs. Rather than provide applicants with a commitment letter, NCIHA works directly and proactively with prospective tenants, private landlords, and property managers to house members who do not have a current lease.

NCIHA connects members who are unhoused with landlords and utilizes ERA funding to help those tenants get a start on their new housing. NCIHA builds trust with landlords by providing additional support beyond rent, such as financial counseling, to prospective tenants, ensuring they will experience increased housing stability. By taking a holistic and human-centered approach to program management, NCIHA has been able to secure new leases for over 100 individuals who were previously unhoused.

Thank you



For More Information:

Please visit Treasury’s Emergency Rental Assistance website at <https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/emergency-rental-assistance-program>

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Questions?

