

COVID-19 Emergency Rental Assistance Programs in Ten Localities

In response to housing instability caused by the COVID-19 pandemic, many local governments have enacted emergency rental assistance programs. This brief presents a snapshot of key features of rental assistance programs in a sample of ten localities: Boston, Chicago, Cleveland, Houston, Miami, Minneapolis, Missoula County, Philadelphia, San Antonio, and Tacoma. While the programs have a shared objective of mitigating the impact of COVID-19 on tenants' ability to pay rent, they vary in how they are funded, whom they serve, and what documentation they require, among other features. (See also Local Housing Solutions' one-pager on [emergency rental assistance](#) programs.)

KEY FEATURES OF TEN LOCALITIES' RENTAL ASSISTANCE PROGRAMS

The tables below provide high-level information about ten localities' rental assistance program in eight categories. The research team compiled information for the tables primarily from publicly-available resources, including press releases, city ordinances, and program websites and applications. The data collected may be incomplete for some programs if, for example, certain details were not made public or information has been removed from the program website because its application window has closed. The research team will update this brief as additional information becomes available.

1. Program Budget and Estimated Number of Households to be Served

The total amount of rental assistance made available through the ten programs ranges from \$50,000 in Missoula County (population 119,000) to \$25 million in San Antonio (population 1.5 million). The programs aim to serve between 100 and 11,000 households.

Program size	Boston	Chicago	Cleveland	Houston	Miami	Minneapolis	Missoula County	Philadelphia	San Antonio	Tacoma
Total budget	\$3m	\$2m	\$11.3m	\$15m	\$2m	\$3m	\$50k	\$10m	\$25m	\$1.2m
Projected number of households served	≥ 750*	2,000	5,000	8,000	1,300	≥ 1,500	≥ 100*	3,000	≥ 11,000	1,500

* Study team estimate based on program budget and assistance cap

2. Program funding sources

Localities use a variety of funding sources to support their rental assistance programs. Half of the localities rely solely or in part on funding provided through the CARES Act while the other half rely on local or state funding (including CDBG funds allocated before passage of the CARES Act).

Program funding sources	Boston	Chicago	Cleveland	Houston	Miami	Minneapolis	Missoula County	Philadelphia	San Antonio	Tacoma
CDBG-CV			•				•	•		
ESG-CV			•							
CDBG				•				•		
CARES Act (unspecified)				•						
City general funds	•				•			•		
City affordable housing or housing trust fund		•			•		•	•	•	
County general funds						•				
State funds				•						
HOME			•							
FEMA ESFP										•

3. Assistance payment applicants and recipients

Nine of the ten programs in the sample make the rental assistance payments to landlords on behalf of eligible tenants. Chicago works with a partner, Family Independence Initiative (FII), to provide \$1,000 cash payments directly to awardees (San Antonio also works with FII to provide cash assistance to its program's awardees for non-rent expenses, but the rental assistance payment is paid to landlords).

Assistance payment recipients	Boston	Chicago	Cleveland	Houston	Miami	Minneapolis	Missoula County	Philadelphia	San Antonio	Tacoma
Landlords	•		•	•	•	•	•	•	•	•
Tenants		•								

4. Frequency, duration, and amount of assistance

Half of the rental assistance programs issue a single payment to awardees, with maximum per-household assistance amounts ranging from a high of \$1,500 in Boston to a low of \$500 in Missoula County. The remaining programs allow multiple payments over 2, 3, or 12 months. Philadelphia awardees may reapply for additional assistance after three months if they continue to meet eligibility criteria and funding is available.

Frequency, duration, and amount of assistance	Boston	Chicago	Cleveland	Houston	Miami	Minneapolis	Missoula County	Philadelphia	San Antonio	Tacoma
Single payments only		•			•	•	•			•
Multiple payments allowed	•		•	•				•	•	
Maximum duration of multiple payment assistance (months)	3		12†	2				12	3	
Maximum cumulative per-household assistance	\$4,000	\$1,000	\$7,200	\$1,056	\$1,500	\$1,500 ^	\$500	10,000*	\$3,500	\$1,000

* Values are for recipients with the greatest need. All recipients receive a minimum of 3 months of assistance up to \$2,500

† Months 1-3 funded from CDBG-CV; months 4-6 from ESG-CV; months 7-12 from HOME

^ Households with three or more people that occupy housing units with 3 or more bedrooms are eligible for assistance up to \$2,000. For households with four or more people, a living area can count as a bedroom for purposes of eligibility for assistance up to \$2,000.

5. Program eligibility and ineligibility criteria

Each of the sample programs has specific criteria applicants must meet to be eligible to receive assistance, and four of the programs specify criteria that make applicants ineligible for support as well. Household eligibility is typically tied to household income, though programs vary in terms of qualifying income levels and whether income is measured pre- or post-COVID-19. Also common are eligibility criteria based on employment status and a COVID-19-related financial hardship. The tables below show eligibility and ineligibility criteria.

Eligibility criteria for applicants	Boston	Chicago	Cleveland	Houston	Miami	Minneapolis	Missoula County	Philadelphia	San Antonio	Tacoma
Financial and employment criteria										
Maximum allowable <i>pre-COVID</i> household AMI		60%	80% *	80%				50%		
Maximum allowable <i>post-COVID</i> household AMI	80%				60%	50%			100%	50%
Current on rent payments before COVID impacts				•	•					
Behind on rent since COVID				•						
Financial hardship or loss of income due to COVID	•	•	•			•	•	•	•	•
Unemployed or reduced employment due to COVID					•	•				•
Currently participating in one of several programs for low-income households (e.g. Medicaid, TANF, SNAP, Head Start, etc.)		•		•						
No member of applicant household is self-employed					•					
Without sufficient savings or other resources to pay rent	•					• ^				
Residency and identification										
City residency	•	•	•	•	•	• ‡			•	
Legal US residency					•					
Unit, rent, and landlord information										
Must have current lease			•	•		•	•	•		
Landlord has enrolled in assistance program				•		•				

• = Eligibility criteria specified by city

• = Eligibility criteria inferred by study team based on required application documentation

* Maximum of 80% AMI for CDBG-CV funded assistance, 50% AMI for ESG-CV or HOME funded assistance

^ Household must be unable to pay a bill that may affect housing stability and is past due or will be due within 15 days of the household's application for housing

‡ Applicant must be city resident or have a child enrolled in a Minneapolis Public School elementary school

Ineligibility criteria for applicants	Boston	Chicago	Cleveland	Houston	Miami	Minneapolis	Missoula County	Philadelphia	San Antonio	Tacoma
Tenant already receives rental subsidies	•				•	• ‡		•		
Tenant has unpaid rent from before COVID								•		
Landlord began eviction proceedings before COVID								•		
Tenant has sufficient savings to cover rent	•									
Unemployment benefits received by tenant do not represent a significant decline in income	•									

‡ Ineligible only if the rental subsidy is income based

6. Required documents for certification of eligibility

All programs require applications plus additional documentation to confirm program eligibility or determine assistance needs. The programs often provide applicants with multiple ways to meet requirements. San Antonio, as an example, allows applications to demonstrate hardship via an unemployment letter, furlough letter, check stubs noting decrease of hours or pay, documentation of unexpected expenses, medical documentation of inability to work, or a personal statement of hardship. In addition to state-issued IDs, Chicago accepts leases and utility bills as identification for applicants.

Documentation requirements	Boston	Chicago	Cleveland	Houston	Miami	Minneapolis	Missoula County	Philadelphia	San Antonio	Tacoma
Financial hardship										
Proof or self-certification of loss of income					•	•		•	•	
Proof of lack of income or unemployment benefits			•							
Proof of pre-COVID income		•					•			
Proof of unemployment or reduced employment		•			•		•	•		
Certification of lack of sufficient savings or other resources to pay rent	•					•				
Proof of hardship		•						•		•
Proof of rental payment arrears				•		•				
Residency and identification										
ID			•	•				•	•	•
Proof of city residency		•			•	•				
Proof of US legal residency					•					
Unit, rent, and landlord information										
Lease or rental agreement			•		•			•	•	•
Landlord enrollment in program				•			•	•		
Current on rent payments before COVID-19 impacts				•	•			•		
Tenant survey on housing conditions								•		
Unit inspection			• ‡							
Landlord certification of not accepting rental subsidies other than housing authority vouchers										•

‡ Required only for units assisted with ESG-CV and HOME funds

7. Program management and operation

Nine of the sample localities coordinate with nongovernmental partners to manage and operate their rental assistance programs. Only Miami's program is solely managed and operated by city staff.

Program management and operation	Boston	Chicago	Cleveland	Houston	Miami	Minneapolis	Missoula County	Philadelphia	San Antonio	Tacoma
Program managed and operated solely by city staff					•					
Program includes nongovernmental implementation partners	•	•	•	•		•	•	•	•	•

Examples of the roles of the nongovernmental implementation partners include:

- **Boston's** program is operated by two non-profits, Metro Housing|Boston and Neighborhood of Affordable Housing (NOAH).
- BakerRipley, a non-profit community development corporation, operates **Houston's** program
- **Minneapolis'** program's application review process is supported by city staff, Catholic Charities and nonprofit eviction prevention providers.
- In **Missoula** the Human Resource Council, a non-profit organization that serves low-income residents, manages the application process, contacts landlords, and distributes the rental payments.
- **San Antonio** has partnered with grassroots organizations and local churches to conduct outreach to hard-to-reach residents. Seven churches have established intake centers for the program and help the city screen applications.
- LASA (Living Access Support Alliance), a community-supported nonprofit organization, manages **Tacoma's** funding application, lottery, and payment distribution.

8. Requirements for landlords

Seven of the sample localities' programs include restrictions or requirements for landlords who receive payment assistance. Many of these requirements are designed to allow tenants greater housing stability during or after the time in which assistance is provided. In the case of Houston, during the period in which assistance is received, landlords must waive late fees and interest, provide an interest and penalty free payment plan for any rent the assistance does not cover, and refrain from evicting tenants. Philadelphia has similar requirements to Houston but also provides eviction protection for six months after the program's last payment to the landlord and requires that landlords allow for penalty-free repayment of missed rent within this period.

Landlord requirements and restrictions	Boston	Chicago	Cleveland	Houston	Miami	Minneapolis	Missoula County	Philadelphia	San Antonio	Tacoma
Complete agreement form				•			•	•		•
Waive tenant late fees or other penalties				•				•		
Not pursue eviction while receiving assistance				•			•	•		
Not pursue eviction for 6 months after receiving assistance								•		
Provide tenants with additional time to pay any missed rent payments during the period assistance was provided				•				•		
Must not be receiving any other federal, state, or local household subsidies for the applicant's unit.					•			•		• ‡
Must have rental license								•		
Current on city taxes								•		
Submit W-9					•	•	•	•		
Provide identification				•						
Unit registered in Rental Registration Program			•							

‡ Tacoma allows landlords to also receive housing authority vouchers