

**WITT O'BRIEN'S**  
PART OF THE SEACOR FAMILY

WITH YOU WHEN IT COUNTS

## **COVID-19 RENTAL ASSISTANCE:**

# **A PLAYBOOK FOR IMMEDIATE DEADLINES AND PROGRAM IMPLEMENTATION**



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# OUR EXPERTS



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## TOPICS FOR TODAY

### **The Basics**

- What is the Emergency Rental Assistance Program?
- Who will receive funds?
- I'm eligible, how much will I receive?
- How do I access the funds?

### **What Should I Be Doing Now?**

- Assessing Community Needs
- Assessing Organization and Operation Capacity
- Identifying program or jurisdictional partners
- Determining if you should 'opt in' to be a direct beneficiary

### **We're In, What's Next?**

- Building, launching and implementing a successful program

# THE BASICS

- What is the Emergency Rental Assistance Program?
- Who will receive funds?
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## THE BASICS

### WHAT IS THE EMERGENCY RENTAL ASSISTANCE PROGRAM

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Nine months after it passed the trillion-dollar Coronavirus Aid, Relief, and Economic Security (CARES) Act, Congress has agreed on a second \$900 billion COVID-19 relief package, through The Consolidated Appropriations Act of 2021. A key provision of the package is a temporary extension of the CDC eviction moratorium until January 31, 2021, and a new emergency rental assistance program that will provide \$25 billion to help families and individuals impacted economically by COVID-19 to pay their rent and utility bills.

The Program provides flexible funding to local jurisdictions to be utilized for:

+ RENTAL ASSISTANCE   + UTILITY ASSISTANCE   + OTHER HOUSING NEEDS

#### Eligibility

- Qualifies for unemployment or has experienced a reduction in household income, incurred significant costs, or experienced a financial hardship due to COVID-19;
- Demonstrates a risk of experiencing homelessness or housing instability; and
- Has a household income at or below 80 percent of the area median.

## THE BASICS

### WHO WILL RECEIVE FUNDS

The Department of Treasury will administer the program using a similar framework used to distribute Coronavirus Relief Funds. One important difference is a much lower population threshold, from 500,000 to 200,000 for local governments to be eligible for direct fund allocation - nearly triple the number of local jurisdictions will be able to participate as primary recipients.

County	Population	Est. Housing Assistance
Brevard County	601,942	\$18,031,092
Broward County	1,952,778	\$58,495,205
Duval County/City of Jacksonville *	957,755	\$28,689,423
Hillsborough County	1,471,968	\$32,119,645
Lee County	770,577	\$23,082,531
Miami-Dade County	2,716,940	\$60,378,168
Orange County	1,393,452	\$33,130,382
Palm Beach County	1,393,452	\$41,740,669
Pasco County	553,947	\$16,593,409
Pinellas County	974,996	\$21,257,321
Polk County	724,777	\$21,710,598
Volusia County	553,284	\$16,573,548
Alachua County	269,043	\$8,059,147
Clay County	219,252	\$6,567,664
Collier County	384,902	\$11,529,688
Escambia County	318,316	\$9,535,113
Lake County	367,118	\$10,996,971
Leon County	293,582	\$8,794,210
Manatee County	403,253	\$12,079,390
Marion County	365,579	\$10,950,870
Okaloosa County	210,738	\$6,312,629
Osceola County	375,751	\$11,255,571
Sarasota County	433,742	\$12,992,684
Seminole County	471,826	\$14,133,485
St. Johns County	264,672	\$7,928,214
St. Lucie County	328,297	\$3,787,823

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Source: [COVID-19 Federal Emergency Rental Assistance Program \(naco.org\)](https://www.naco.org). \* Denotes consolidated government or independent city

## THE BASICS

### HOW DO I ACCESS THE FUNDS?

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Units of Local Governments **MUST opt in for funds by January 12, 2021 (today)**

**Eligible grantees must provide payment information and sign the acceptance of award terms**  
<https://home.treasury.gov/policy-issues/cares/emergency-rental-assistance-program>

**Grantee Award Terms**  
<https://home.treasury.gov/system/files/136/Emergency-rental-assistance-terms-FINAL.pdf>

**Certification Submission**  
<https://forms.treasury.gov/caresact/EmergencyRentalAssistanceVFForm>

Payments will be disbursed to States and Units of Local Government 30 days after bill enactment (December 27<sup>th</sup>)  
Projected disbursement date 01/30/21

# WHAT SHOULD I BE DOING NOW?

- Assessing Community Needs
- Assessing Organization and Operation Capacity
- Identifying program or jurisdictional partners
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## WHAT SHOULD I BE DOING NOW ASSESSING COMMUNITY NEEDS

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The Rental Assistance Program framework identifies the following key prioritization parameters for eligibility and use of funds:

90% of funding must be utilized for rental, utility assistance or other housing needs

Priority should be given to applicants whose income less than 50% of AMI - and - has been unemployed for past 90 days

10% may be used for housing stability services and overall grant administration

### Assessment

3 components to understand about your community:

- Renter households + Income and Average Rental Cost (ACS TableID: S2503 <https://data.census.gov/cedsci/all?q=S2503>)
- Population at 30%, 50% and 80% of Area Median Income (S2503 + HUD LMISD)
- Local Unemployment Data (State Unemployment Reporting)

# WHAT SHOULD I BE DOING NOW

## ASSESSING COMMUNITY NEEDS

Label	53,471	53,471
Occupied housing units	53,471	53,471
<b>HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2019 INFLATION-ADJUSTED DOLLARS)</b>		
Less than \$5,000	2,436	4.60%
\$5,000 to \$9,999	2,557	4.80%
\$10,000 to \$14,999	3,051	5.70%
\$15,000 to \$19,999	3,128	5.80%
\$20,000 to \$24,999	4,977	9.30%
\$25,000 to \$34,999	7,744	14.50%
\$35,000 to \$49,999	9,923	18.60%
\$50,000 to \$74,999	9,094	17.00%
\$75,000 to \$99,999	4,449	8.30%
\$100,000 to \$149,999	4,090	7.60%
\$150,000 or more	2,022	3.80%
Median household income (dollars)	38,708	38,708
<b>MONTHLY HOUSING COSTS</b>		
Less than \$300	1,399	2.60%
\$300 to \$499	2,174	4.10%
\$500 to \$799	8,479	15.90%
\$800 to \$999	9,122	17.10%
\$1,000 to \$1,499	21,449	40.10%
\$1,500 to \$1,999	5,507	10.30%
\$2,000 to \$2,499	2,308	4.30%
\$2,500 to \$2,999	267	0.50%
\$3,000 or more	310	0.60%
No cash rent	2,456	4.60%
Median (dollars)	1,077	1,077
<b>MONTHLY HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS</b>		
Less than \$20,000	9,852	18.40%
Less than 20 percent	104	0.20%
20 to 29 percent	518	1.00%
30 percent or more	9,230	17.30%
\$20,000 to \$34,999	11,990	22.40%
Less than 20 percent	428	0.80%
20 to 29 percent	1,055	2.00%
30 percent or more	10,507	19.60%
\$35,000 to \$49,999	9,611	18.00%
Less than 20 percent	622	1.20%
20 to 29 percent	2,884	5.40%
30 percent or more	6,105	11.40%
\$50,000 to \$74,999	8,887	16.60%
Less than 20 percent	3,313	6.20%
20 to 29 percent	4,130	7.70%
30 percent or more	1,444	2.70%
\$75,000 or more	9,965	18.60%
Less than 20 percent	7,265	13.60%
20 to 29 percent	2,602	4.90%
30 percent or more	98	0.20%
Zero or negative income	710	1.30%
No cash rent	2,456	4.60%

63.80% of Renter Occupied  
Households at or below 80% of AMI  
(42,910)

High risk population group – 9,230  
(50% of AMI; rent = >30% of income)

Average monthly rent = \$1,077

## WHAT SHOULD I BE DOING NOW ASSESSING COMMUNITY NEEDS

	Estimated Allocation	\$16,593,409	
	AMI	\$ 69,200.00	
	80% AMI 3	\$ 50,650.00	
	80% AMI 4	\$ 56,250.00	
	Renter Occupied Pop Below 80% /	33,816	63.30%
Peak unemployment April-July	Average Median Rent	\$ 1,077.00	
	High Risk Population Group -80	25,842	
	High Risk Population Group -50	19,737	
	High Risk Population Group -30	9,230	
Impacted workforce - 25k	Workforce	235,083	

Unemployment	Rate	Unemployed	Net Impact
2/1/2020	3.4		
3/1/2020	4.8		
4/1/2020	13.8	30,560.79	22,567.97
5/1/2020	12.6	29,620.46	21,627.64
6/1/2020	9.1	21,392.55	13,399.73
7/1/2020	10.1	23,743.38	15,750.56
8/1/2020	6.6		
9/1/2020	5.6		
10/1/2020	5.4		
11/1/2020	5.8		

### High level budget estimates – 75% qualified

Months	High Risk Population Group -30	High Risk Population Group -50
1077	2,926	6,257
3	\$ 7,090,211.41	\$ 20,215,168.30
4	\$ 12,604,820.28	\$ 26,953,557.73
5	\$ 15,756,025.35	\$ 33,691,947.17

## WHAT SHOULD I BE DOING NOW

### ASSESSING ORGANIZATION AND OPERATION CAPACITY

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Carefully evaluate your organization's ability to manage a complex federal grant program. Don't be deterred by material weaknesses identified in this stage, these are areas to address in your program design/development.

Key components to consider when evaluating your organization's capacity and capabilities:

- Existing in-house capacity to build a scalable organization around or ability to outsource while providing management oversight
- Finance systems adequate to expeditiously process payments, track and monitor transactions and support reporting/audit requirements

## WHAT SHOULD I BE DOING NOW

### IDENTIFYING PROGRAM OR JURISDICTIONAL PARTNERS

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Utilizing existing County/City agencies or community-based partners may be a good fit for your organization.

Key components to consider when evaluating potential community or external partners capacity and capabilities:

- Existing agency or community-based organization currently managing affordable housing, homelessness or similar programs/initiatives
- Experience in managing grant-funded programs, especially those involving federal funding
- Scalable organization to meet the size of your projected program
- Ability to bridge the gap to groups at highest risk and/or need
- Ability to address language or cultural barriers

## WHAT SHOULD I BE DOING NOW

### DETERMINING IF YOU SHOULD 'OPT IN' TO BE A DIRECT BENEFICIARY

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The *intent* of lowering the threshold for direct local jurisdictional assistance is to provide local flexibility and decision making to the stakeholders who are closest to the challenges faced by their individual community. While launching a local program may seem daunting or risky, you will need to make a decision of what is best for your constituents.

Additional considerations:

- Evaluate regional jurisdictional partnerships, including other CRF recipients
- Discuss potential for administration by state with reserved funds for your community
- Evaluate CRF funded programs to determine if they can be adapted and/or repurposed with more targeted beneficiaries

# WE'RE IN, WHAT'S NEXT?

- Building, launching and implementing a successful program

## **WE'RE IN, WHAT'S NEXT?** **BUILDING, LAUNCHING AND IMPLEMENTING A SUCCESSFUL PROGRAM**

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### **Key high level jurisdiction decision:**

- Budgets – Rental vs Utility vs Other Housing Needs
- Evaluation of existing CRF program – continuation vs new “2.0” program
- Months of assistance and award caps
- Priorities (income designation, unemployment) + local considerations?
- Key landlord / low-income development groups for targeted partnership



## **WE'RE IN, WHAT'S NEXT?** **BUILDING, LAUNCHING AND IMPLEMENTING A SUCCESSFUL PROGRAM**

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**Deeper dive: key local jurisdiction decisions that need to be considered during program design:**

- Define "residential dwelling"
- Define "rent" - does that include pad/space rent?
- Allow rent to own/lease to own?
- Define "utilities and home energy costs" - are they limited to gas, electric, heating oil, water, sewer, and items to create a "safe and decent dwelling"
- Define "other housing costs;" what is included?

## **WE'RE IN, WHAT'S NEXT?** **BUILDING, LAUNCHING AND IMPLEMENTING A SUCCESSFUL PROGRAM**

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### **Key local jurisdiction decisions that need to be considered during program design (cont'd):**

- If the landlord is a Housing Authority, which does income qualifications, will the HA income qualification be utilized?
- Complexity with defining housing stability risks. Nothing in the program will make an otherwise legitimate ground for eviction invalid. If an eviction is eminent and not solely related to past due rent, does the Recipient want to assist?
- Will a landlord be required to sign an eviction waiver for the period of rents (and previous) covered?
- How are roommate situations addressed, assuming the lease does not include it? And, if the lease prohibits it but local law allows, how to handle multiple certifications.

## IMPLEMENTATION CONSIDERATIONS

### EXAMPLE: CHOOSING A SYSTEM

One of the first and most critical decisions to be made in running a Rental Assistance program will be selecting the proper system for managing information. While there are a wide range of software solutions to choose from, ideally the system will include many of the following features:

- ▶ End-to-end workflow from pre-screening through award determination, including document management and retention that maximizes automation.
- ▶ Highly secure, scalable system that protects sensitive data.
- ▶ Fraud detection/duplication of benefits avoidance
- ▶ Easy integration with external data sources, legacy systems, and 3rd-party applications for ID validation, payments processing & other services.
- ▶ Flexibility to accommodate federal requirements, additional local requirements and any changes as the program evolves (extensions, eligibility criteria adjustments, additional funding, etc.)
- ▶ Intuitive, adaptable, customer-friendly interface; notifications (email, SMS, chat) for easy communication and expedited processing; progress tracking.
- ▶ Data extraction for local use
- ▶ Full audit trail and audit capabilities
- ▶ Robust KPI tracking, reporting & analytics

# QUESTIONS?

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