

Commerce Rent Assistance Programs

ERAP and T-RAP

Kathryn Dodge

T-RAP LEAD, OFFICE OF FAMILY & ADULT HOMELESSNESS

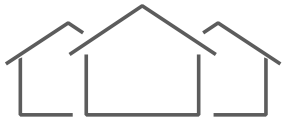
HOUSING ASSISTANCE UNIT

JANUARY 26, 2021



Washington State
Department of
Commerce

We strengthen communities



**HOUSING
HOMELESSNESS**



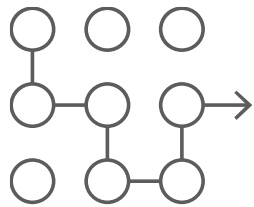
INFRASTRUCTURE



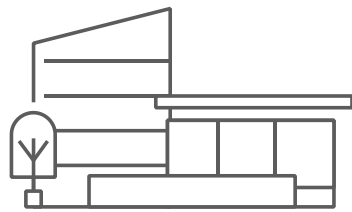
**BUSINESS
ASSISTANCE**



ENERGY



PLANNING



COMMUNITY FACILITIES



**CRIME VICTIMS &
PUBLIC SAFETY**

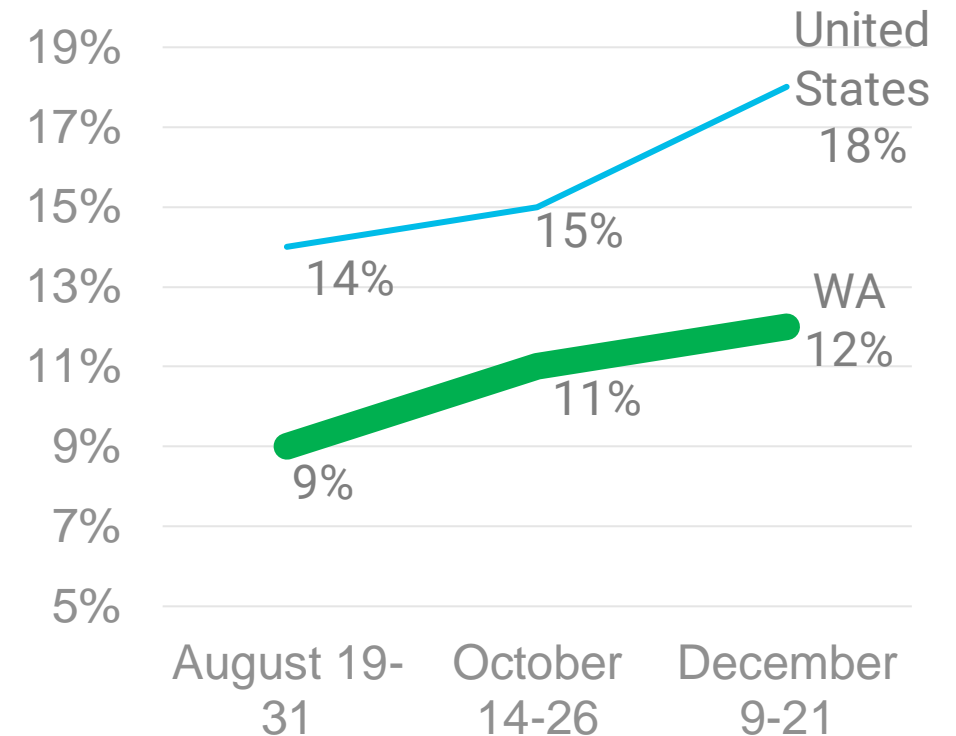


**COMMUNITY
SERVICES**

Unmet need for rental assistance

- **Census Bureau Pulse Survey:**
 - December 2020: 12% of WA renters (127,329 households) are not caught up on rent payments
- **Median rent in Washington is \$1,184**
- **Estimate of one month of unpaid rent in WA: \$151 million**

Households not caught up on rent



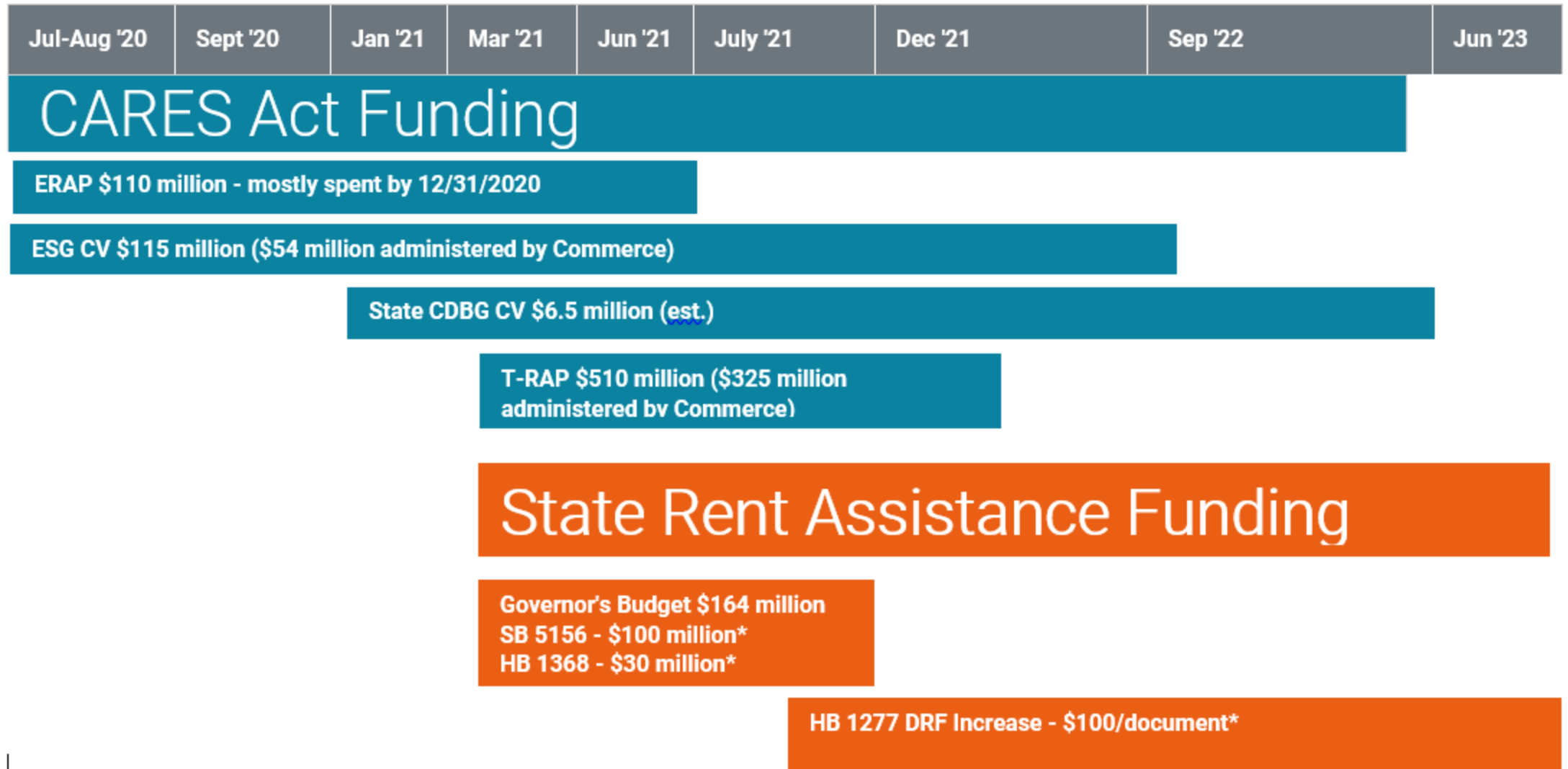
Sources:

<https://www.census.gov/data/experimental-data-products/household-pulse-survey.html>

<https://data.census.gov/cedsci/table?q=median%20rent&g=0400000US53&tid=ACSDT1Y2018.B25058&hidePreview=false>

Rental Assistance Funds

2020-2023 CONTINUUM



*Pending legislative action

Eviction Rent Assistance Program (ERAP)

Aug'20 – Jun'21

The Eviction Rent Assistance Program (ERAP) Grant is part of Washington State's response to the COVID-19 disaster, intended to prevent evictions that would contribute to the spread of the virus by paying past due, current due and future rent, targeting limited resources to those with the greatest needs while working to distribute funds equitably.

- CARES Act Funding
- 110 million spread out across all CHG lead grantees

Eviction Rent Assistance Program (ERAP)

Aug'20 – Jun'21

Program goals:

- Prevent evictions
- Target limited resources to people most likely to become homeless after eviction
- Target limited resources to people most likely to suffer severe health consequences as a result of eviction
- Promote equity in who is served, with a focus on equity for groups of people who historically have not been provided equitable access to rent assistance and those who have disproportionately been impacted by the COVID-19 outbreak:
 - Latinx or Hispanic, young adults, Black or African American, American Indian and Alaska Native, Native Hawaiian or other Pacific Islander.

Eviction Rent Assistance Program (ERAP)

Aug'20 – Jun'21

- ERAP originally ended December 30, 2020 – now extended to June 30, 2021
- Some success with By and For set aside and performance targets and areas for improvement
- Local governments and non profit grantees are mostly spent out
 - Anticipate serving up to 20,000 people at program end

Treasury Rent Assistance Program (T-RAP)

Basics

- Rent assistance program for households who've experienced a financial hardship directly or indirectly related to the COVID-19 outbreak that threaten the household's ability to pay the costs of the rental property when due.
 - 80% AMI
 - At risk of experiencing homelessness or housing instability
 - Prioritization:
 - Households at 50% AMI or less
 - Households with 1 or more individuals who are unemployed and have been unemployed for 90 days before application date

Treasury Rent Assistance Program (T-RAP)

Current State

- **WA State's application is approved, need legislative action to begin contracting**
 - **510 million to WA State total**
 - **322 million to Commerce**
 - **Rest directly to local governments with population of 200,000+**
- **Hiring new staff to help stand up program**
- **Continuing to review statute language; Dept. of Treasury guidance and FAQ and participating in conference calls; national technical assistance resources (NLIHC, NAEH)**
- **Developing formula for awards, guidelines, forms, procedures, quarterly reporting and billing documents**

Treasury Rent Assistance Program (T-RAP)

What we know so far

Allowable Expenses

- 90% of funds must provide financial assistance, leaving 10% for Admin and Operations
 - Treasury not allowing federally negotiated indirect cost rates
- Utility assistance and “other expenses related to housing incurred due to COVID” allowed
- 12 months of financial assistance allowed, additional 3 months allowed if necessary to ensure housing stability
- 3 months of future rent allowed at one time

Treasury Rent Assistance Program (T-RAP)

What we know so far

Eligibility

- Households do not have to have rent arrears to be eligible for assistance and can receive assistance with future rent only.
- Must have experienced a financial hardship directly or indirectly due to COVID-19 that threatens the household's ability to pay the costs of the rental property/

Treasury Rent Assistance Program (T-RAP)

What we know so far

Application Process

- Payments can be made directly to households if the landlord refuses to accept payment.
- Landlords can apply directly on behalf of their tenants.

Treasury Rent Assistance Program (T-RAP)

What's next

- **Aiming for March 1 contract start date**
- **Still figuring out**
 - How to embed equity with Admin and Operations limitations
 - Reporting requirements
 - Landlord application
 - Guidelines and forms
- **Release rough draft guidelines for feedback and questions by 2/10**



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www.commerce.wa.gov



Thank you

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