



Emergency Rental Assistance Program

www.RentHelpNM.org

ERAP Overview and Assessment – September 2021

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Successes to Date

Amount of Awards Distributed to Date: \$34.13 million

Applications awarded to date: 6.9k with rent assistance and 6.6k with utility assistance.

Implementation of Bulk Payments to landlords and utility providers.

Consolidated process by covering multiple customers in one bulk payment, or a series of bulk payments. Process also reduces required paperwork for applicant.

Hosting multiple ERAP Application Clinics around the state.

Partner CBOs/nonprofits are hosting over 25 application clinics to support individuals in the application process. CBOs are also phone banking, posting on social media, door knocking, and running Facebook ads to promote ERAP.



Emergency Rental Assistance Program Overview

What is the Emergency Rental Assistance Program?

From the U.S. Department of the Treasury, the Emergency Rental Assistance program makes funding available to assist households that are unable to pay rent or utilities. This funding came to meet the need of millions of Americans who face deep rental debt and fear evictions and the loss of basic housing security exacerbated by COVID-19.

Two separate programs have been established:

ERA1 provided \$200 million to New Mexico. Funds expire on September 30, 2022.

ERA2 is expected to provide up to an additional \$152 million to New Mexico. Funds expire on September 30, 2025.

Funds are provided directly to the states, counties, and/or municipalities who administer distribution programs.



Emergency Rental Assistance Program Overview

How did US Treasury decide how much each state/governmental entity would receive of ERA funds?

- Funds were based on share of the overall US population based on the 2020 Census.
- Legislation required that no state receive less than \$200 million. New Mexico and 16 other states received the minimum allocation.
 - ERA fund allocation did not consider factors such as anticipated level of need, presence of rental units, or median area housing costs.
- If New Mexico had received an allocation based on population alone, it is estimated that we would have received \$155M from ERA1.



Emergency Rental Assistance Program Overview

How can the ERA funds be used?

- Rent
- Utility bills, this includes electric, gas, and internet
- Water and sewer
- Trash removal, fuel oil, wood, and pellets
- Other expenses related to housing expenses, such as hotel/motel costs

Who is eligible for ERAP?

- Renters
- Under 80% average median income for each respective county
- Impacted directly or indirectly by COVID-19
- At risk of homelessness or housing instability
- Self-certifications are accepted



Emergency Rental Assistance Program Overview

How are funds being administered in New Mexico?

There are currently three Rental Assistance programs in New Mexico:

- **Bernalillo County** program for County residents outside of ABQ city limits.
\$5.09 million available. Administered by County.
- **Doña Ana County** program for County residents including those within Las Cruces city limits.
\$9.3 million available. Administered by County.
- **Statewide** program for all other New Mexico counties or within the Albuquerque city limits
\$185 million available. Administered by DFA.
 - \$24M provided by Treasury to City of Albuquerque
 - \$161M provided by Treasury to State of New Mexico



Awards to Date (Updated August 31, 2021)

	Amount Available**	Awards Made (Rent + Utility)	Total Amount Awarded to Date (As of 8/31)
Statewide Program	\$185 million	13,623	\$34,133,091
Bernalillo County	\$5 million	122	\$754,228.93
Doña Ana County	\$9.3 million	561	\$2,939,299
TOTAL	\$200 million	14,306	\$37,826,619

**10% of funds can be used to cover administrative and marketing costs.

Treasury requires that 65% of ERA1 funds need to be obligated by September 30, 2021.



Key ERA Program Adaptations

Increased Staff Capacity and Augmentation

- Currently, 60 staff members processing and reviewing ERA applications
- 9 staff members managing the 1-800 ERA hotline number
Call center currently open 8-7p M-F and 9-6p on Saturday
- Have addressed backlog of ERAP applications

Improved Communication with Applicants

- Automatic communication with applicants at key points in the application process via email and mail

Expedited and Consolidated Application Processes

Self-Certification/Attestation Forms

- Implementation and integration of attestation forms for individuals to demonstrate:
 - Zero Income
 - Absence of Rental Agreement
 - Certification of Rent Owed



Bulk Payments with Landlords and Utility Providers

What are bulk payments?

Landlords and utility providers can now receive bulk payments to cover past due and future rent/utility for eligible tenants/clients.

- It streamlines and consolidates the process by covering multiple applicants in one bulk payment, or a series of bulk payments. One payment can cover up to 200 applications.
- Reduces required paperwork for the applicant – only requires attestation form.
- DFA ensures applicant eligibility through HSD and TRD (categorical eligibility and fact-based specific proxies).

New Mexico is one the first in the nation to implement bulk payments to landlords and utility providers.

Successes to Date

- Engaged with over 100 landlords and utility providers.
 - 30 have requested FTP
 - 10 have uploaded attestation forms and flat file to DFA



ERAP Media Campaign

Paid Media Campaign – started March 26, 2021

ERAP is supported by a **\$5.3** million dollar paid media campaign statewide to target New Mexicans at multiple touchpoints.

Media campaign includes:

- Broadcast and cable television
- Out-of-home billboards (vinyl and digital)
- Bus wraps
- Direct Mail
- Newspaper advertising
- Social media
- Digital advertising
- Radio

Earned Media

- Over 20 interviews with local radio stations, news stations, etc. with ERAP spokesperson
- Multiple news stories pitched and published by local outlets



ERAP Grassroots Outreach Campaign

Partnerships with CBOs and Congressional Offices

- Partner CBOs/nonprofits are hosting over 25 application clinics to support individuals in the application process.
- CBOs are also phone banking, posting on social media, door knocking, and running Facebook ads to promote ERAP.
 - Expected reach through these efforts: 17,600 New Mexicans
- With Congressional Offices, conducted ERAP drive-thru at Expo NM during Roadrunner food distribution
 - Efforts initiated over 170 applications

Partnerships with NM Agencies, Trade Associations, and Chambers

- Key partnerships with agencies, trade associations, and chambers to reach their constituents with ERAP messaging and marketing materials.

Bilingual Trainings, Toolkits, and Information Sessions for CBOs and other partners

- ERAP application trainings provided to all CBO partners
- ERAP toolkits with ready-to-use collateral prepared and shared on website
- Multiple ERAP information sessions with key stakeholders
- Multiple bulk distribution information sessions held with landlords and utility providers



Working with Courts to Address Evictions

To address the eviction crisis, the Department of Finance of Administration has partnered with local organizations to identify processes to help individuals in the eviction process.

- DFA receives weekly lists from AOC of individuals in the eviction process.
- In partnership with CABQ, designated staff conducts direct outreach to applications in the eviction process
- ERAP information included in all eviction case financial packets from Metro Court. Flyers distributed to district and magistrate courts as well.
- In partnership with Administrative Office of the Courts, establishment of a statewide Court's Eviction Diversion Program
- Contracting with NM Legal Aid to provide legal representation to tenants going through the eviction process.



Housing Stability

ERA allows for up to 10% of funds to be used to address housing stability.

- Partnership with Hotels and the Department of Tourism to provide temporary lodging assistance
- The Court's Statewide Eviction Program with the Administrative Office of the Courts also addresses housing stability through an eviction diversion program
- Legal services related to eviction proceedings provided by Legal Aid also address housing stability
- Ongoing collaborating with local housing nonprofits and organizations to coordinate efforts with the existing system on housing stability



Updates on Homeowner Assistance Fund (HAF)

The New Mexico Homeowner Assistance Fund program provides emergency housing grants to income-eligible households experiencing financial hardship associated with the COVID-19 health crisis. Program is being co-administered by DFA and the NM Mortgage Finance Authority.

New Mexico had one of the few pilot programs in the country. The pilot program ran from May 15, 2021 to August 9, 2021. In the pilot program, over \$4.6 million was distributed to New Mexico households.

The U.S. Department of the Treasury recently issued guidance for a longer-term housing assistance program. DFA and MFA will be submitting a plan to Treasury for approval in September. The program will include mortgage assistance, utility assistance, and housing stabilization support.

The longer-term Homeowner Assistance program is anticipated to launch during the first quarter for CY22.



Thank you.

Questions?