

# Policy Responses to Homelessness and Evictions

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# Background...



- **Record-High Homeless Counts.** A record-high 653,104 people experienced homelessness on a single night in January 2023. This is more than a 12.1 percent increase over the previous year.
- **More People Than Ever Are Experiencing Homelessness for the First Time.** From 2019-2023, the number of people who entered emergency shelter for the first time increased more than 23 percent.
- **Record High Numbers of People Living Unsheltered, Especially Among Individuals.** In 2023, a record high 256,610 people, or 39.3 percent of all people experiencing homelessness, were unsheltered. More than 50 percent of individuals experiencing homelessness were unsheltered.
- **Nationally, there is a shortage of 7.3 million homes** affordable and available to people with the lowest incomes
- **The number of cost burdened renters has grown over 15% and rents have grown by 70% since 2001**
- **On June 28, 2024, the Supreme Court decided the appeal of City of Grants Pass, OR v. Gloria Johnson**, which placed the challenge of solving the problem of homelessness at the local level which will necessarily require funding and legal authority from the state government

Sources: The GAP Report. National Low Income Housing Coalition; <https://endhomelessness.org/homelessness-in-america/homelessness-statistics/state-of-homelessness/>

# What Causes Homelessness?

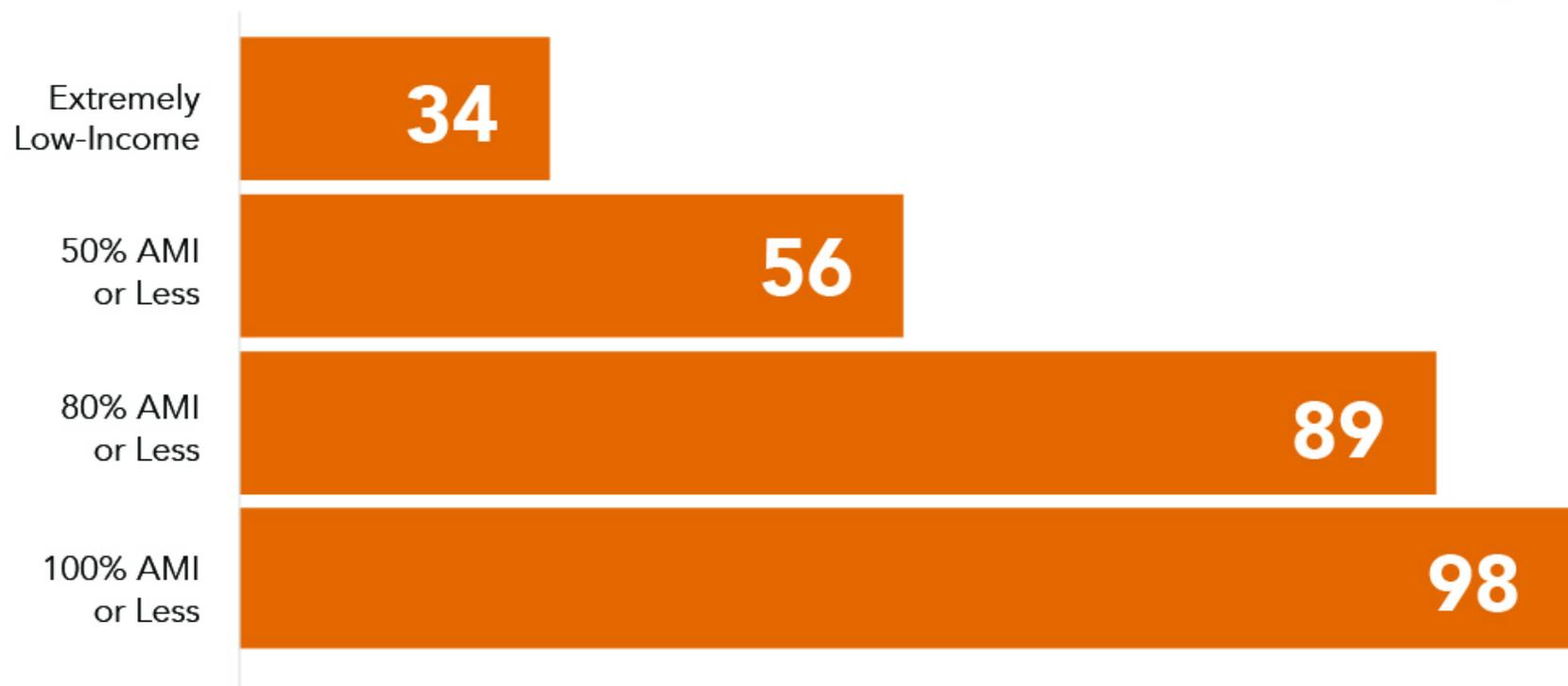


- The underlying cause of America's housing and homelessness crisis is the severe shortage of homes affordable to people with the lowest incomes and a widening gap between incomes and housing costs.
- Lack of tenant protections put tenants at risk for housing instability, eviction, and homelessness
- Other factors include chronic health conditions and domestic violence that result in higher rates of poverty, discrimination, incarceration, and lack of access to healthcare, as well as other barriers to stable housing.

# THE GAP

## THE RELATIVE SUPPLY OF AFFORDABLE AND AVAILABLE RENTAL HOMES INCREASES WITH INCOME

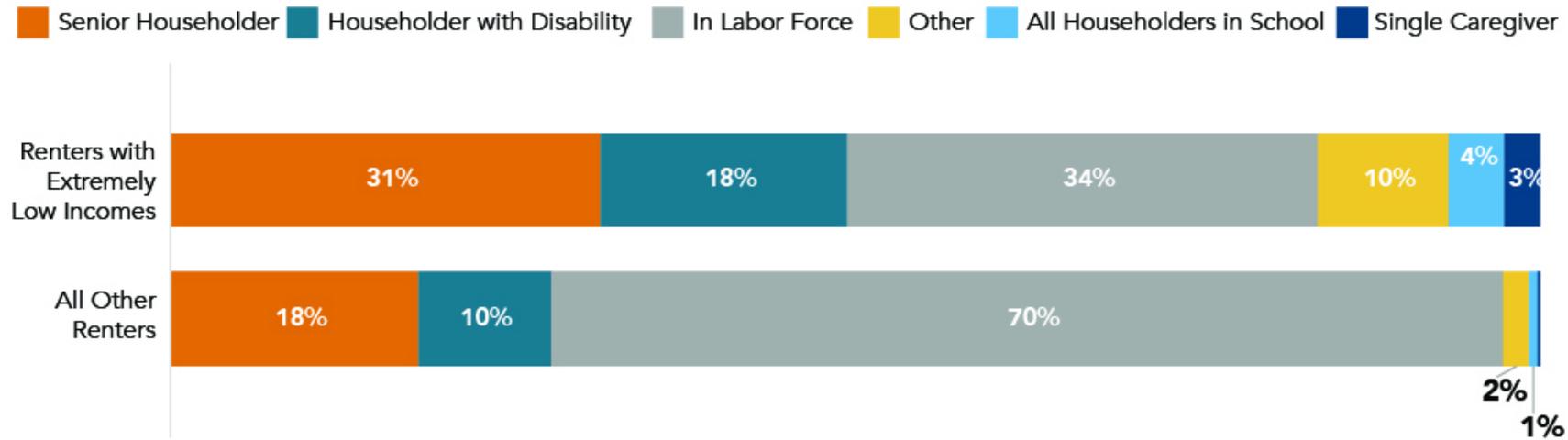
AFFORDABLE AND AVAILABLE RENTER HOMES PER 100 RENTER HOUSEHOLDS, 2022



SOURCE: 2022 ACS PUMS.  
AMI = AREA MEDIAN INCOME

# THE GAP

EXTREMELY LOW-INCOME RENTERS ARE MORE LIKELY TO BE SENIORS, HOUSEHOLDERS WITH DISABILITIES, HOUSEHOLDERS IN SCHOOL, OR SINGLE-ADULT CAREGIVERS  
HOUSEHOLDER TYPE BY INCOME



SOURCE: 2022 ACS PUMS.

## Massachusetts

2<sup>nd</sup>

Highest Housing Wage

**\$44.84**/hr

Required to afford a 2 bedroom rental home

**120**/wk

Hours of work needed at the minimum wage (to afford 2 bedroom rental home)

KEY FACTS

**316,201**  
OR  
**30%**

Renter households that are extremely low income

**-170,810**

Shortage of rental homes affordable and available for extremely low income renters

**\$36,870**

Average income limit for 4-person extremely low income household

**\$93,268**

Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

**64%**

Percent of extremely low income renter households with severe cost burden

**36,378**  
OR  
**23%**

Renter households that are extremely low income

**-17,772**

Shortage of rental homes affordable and available for extremely low income renters

**\$29,710**

Average income limit for 4-person extremely low income household

**\$54,863**

Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent.

**63%**

Percent of extremely low income renter households with severe cost burden

## Maine

26<sup>th</sup>

Highest Housing Wage

**\$26.38**/hr

Required to afford a 2 bedroom rental home

**75**/wk

Hours of work needed at the minimum wage (to afford 2 bedroom rental home)

# Backlash Against People Experiencing Homelessness



A growing backlash against people experiencing homelessness and real solutions to this crisis.

- Rising unsheltered homelessness
- Conflating homelessness with crime
- Increased encampment sweeps
- New state and federal laws undermining Housing First, criminalizing homelessness, impose punitive requirements, and prevent the development of affordable housing



NATIONAL LOW INCOME  
HOUSING COALITION



# State and Local Policy Actions to Address Homelessness & Advance Housing Equity

- 1. Bridge the gap between incomes & housing costs for households with the lowest incomes.**
- 2. Expand and preserve the supply of rental homes** affordable and accessible to people with the lowest incomes.
- 3. Provide emergency rental assistance** to households in crisis
- 4. Strengthen and enforce renter protections** to prevent evictions.

# 1. Help households with the lowest incomes afford housing in the communities of their choice



- ✓ Establish or expand state- or locally -funded rental subsidies
- ✓ Increase benefits for people with disabilities, caregivers, and low-paid workers through expanding state supplements to programs like Supplemental Security Income, Temporary Assistance for Needy Families, Earned Income Tax Credit, and other cash or income support programs
- ✓ Increase the state or local minimum wage
- ✓ Prevent rent gouging
- ✓ Create or expand renter's tax credits to support low-income renters
- ✓ Improve pathways to jobs that pay a living wage



## Innovative Approaches to Providing Rental Assistance: States and Localities Seek To Support Health and Human Services Goals

Anna Bailey  
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Center on Budget and Policy Priorities

### Abstract

- **Objectives:** We sought to learn more about how state- and locally funded rental assistance programs were created, how they are structured, whom they serve, and how they are funded.
- **Methods:** We conducted qualitative research about 19 state- and locally funded rental assistance programs in eight states and two cities using phone interviews, online surveys, and email exchanges with officials and providers familiar with the programs, and we conducted online research to gather additional information about the programs.
- **Results:** Although the rental assistance programs varied, key themes emerged, including (1) most programs, recognizing the impact of housing stability on health outcomes, targeted populations served by state or local health and human services programs; (2) most programs served a growing number of households over time; (3) funding generally increased over time and most of it came from general revenue; and (4) programs involved collaboration between the housing and health and human services agencies to ensure clients' needs were comprehensively met.

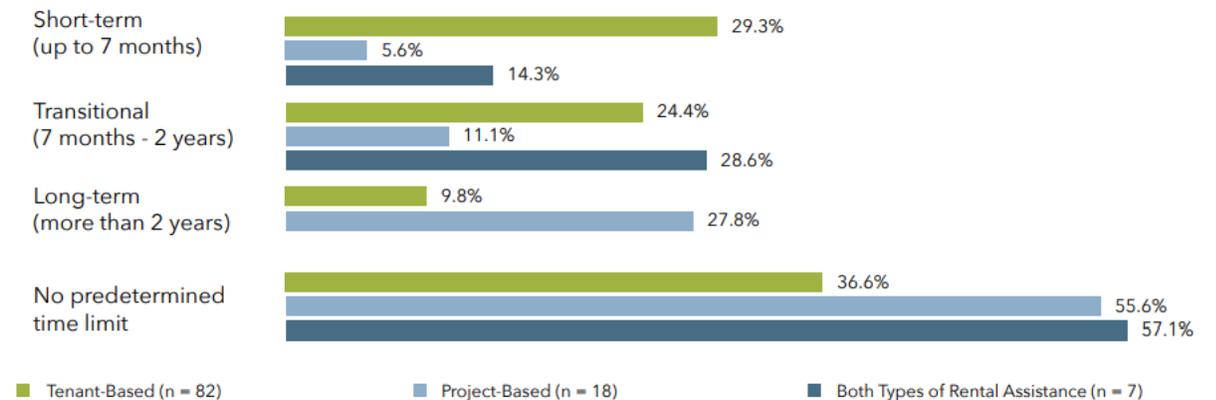
# Rental Assistance Programs

Rental assistance programs provide a subsidy to help lower the amount tenants are required to pay to remain housed.

- **Tenant-based programs** provide a subsidy to cover the difference between total housing costs up and what a tenant can afford to pay. These subsidies are associated with the tenant and can “move” with them to new housing.
- **Project-based programs** provide a subsidy to cover some operating costs of rental properties, reducing the costs passed on to tenants through rent. These subsidies are associated with the property rather than an individual tenant.

## Programs with Project-Based Rental Assistance Tend to Provide Assistance for a Longer Period Than Only Tenant-Based Programs

Figure 2: Duration of Rental Assistance Provided by Program Type



\*Note: Excludes 4 programs where rental assistance type is unknown and 22 programs where duration is unknown.

# Program Characteristics

- Most target households through income eligibility
- 13% target specific populations, such as individuals who are currently experiencing homelessness, exiting the foster care system, or have severe mental illness
- Work through interagency collaboration and are matched with capital and services funding (Medicaid)
- Reduce barriers through flexible documentation requirements

Connecticut Supportive Housing: DMHAS DCF, DDS works with the Department of Housing (DOH) and the Connecticut Housing Finance Authority (CHFA) to keep supportive housing affordable and available.



## What is SRAP?

The Delaware State Housing Authority's (DSHA) State Rental Assistance Program (SRAP) helps low-income individuals who require affordable housing and supportive services to live safely and independently in the community. SRAP is made possible by annual funding from the Delaware General Assembly.

## How does it work?

The program uses SRAP vouchers administered by DSHA for households referred by the Department of Health and Social Services (DHSS) and the Department of Children, Youth and Their Families (DSCYF). The program's population includes:

- Individuals exiting long-term care facilities and nursing homes;
- Individuals at risk of being admitted to, or requiring services from a state-supported institution;
- Young people exiting foster care; and
- Families for whom the lack of affordable housing is a barrier to reunification.

Program participants contribute 28% of their monthly



## Am I eligible?

To be considered eligible for SRAP, an applicant must:

- Be a U.S. citizen or eligible immigrant, and a resident of the State of Delaware;
- Be 18 years of age (or within 60 days of 18<sup>th</sup> birthday) or older;
- Have a household income of 50% State Median Income or less; and
- Be eligible to receive supportive services as a client of DHSS or DSCYF.

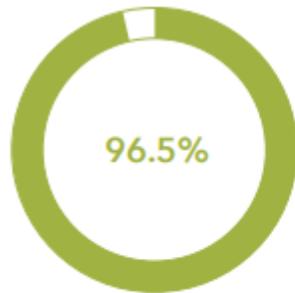
To find out whether you may qualify for SRAP assistance

# Use of Funds

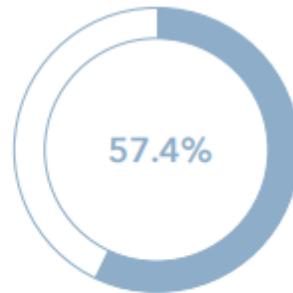
## Rental Assistance Funds Can Be Used to Cover a Diverse Range of Housing Needs

Figure 3: Percent of Rental Assistance Programs Allowing Funds to Be Used for Each Named Purpose (n = 115)

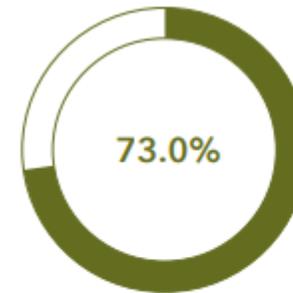
**Current and/or future rent**  
96.5% of programs allow payments to be used for current and/or future rent



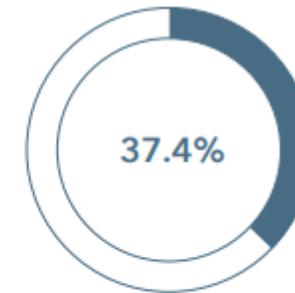
**Rent arrears**  
57.4% of programs allow payments to be used for rent arrears



**Security deposits and relocation fees**  
73.0% of programs allow payments to be used for security deposits and relocation fees



**Utilities**  
37.4% of programs allow payments to be used for utilities



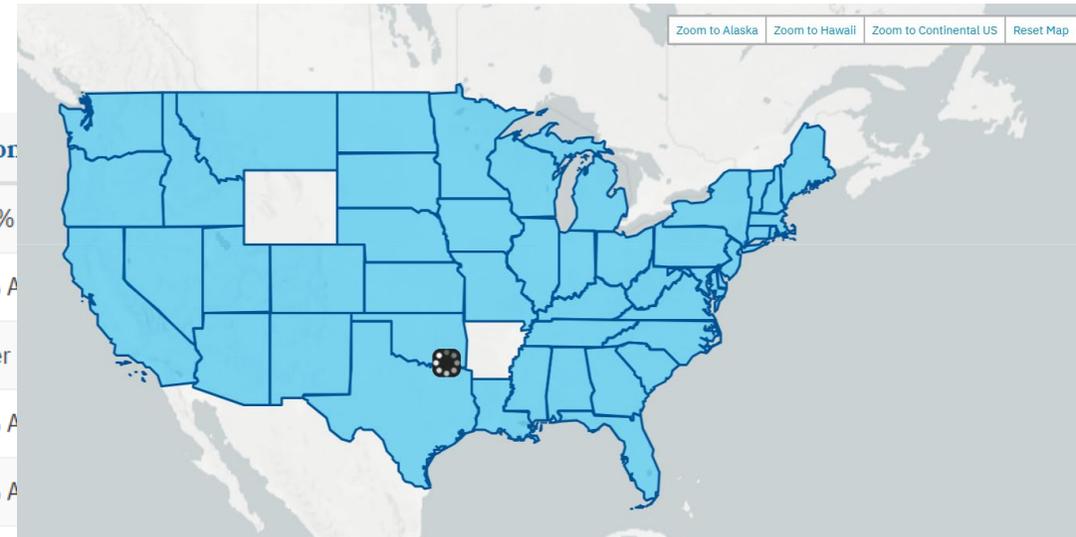
\*Note: No data for 18 of 133 programs

# Rental Housing Programs Database

[https://nlihc.org/rental-programs?state=All&program\\_type=All&income\\_elig=All&items\\_per\\_page=10](https://nlihc.org/rental-programs?state=All&program_type=All&income_elig=All&items_per_page=10)

[Export List \(XLSX\)](#)

Program Name	Location	Program Type <sup>?</sup>	Income Eligibility	Affordability Period
<a href="#">Affordable Housing Trust Fund (AHTF)</a>	Massachusetts	Capital resources	110% AMI	
<a href="#">Alternative Housing Voucher Program (AHVP)</a>	Massachusetts	Tenant-based rental assistance	80% AMI	
<a href="#">Capital Improvement and Preservation Fund (CIPF)</a>	Massachusetts	Capital resources	Other	
<a href="#">Community Based Housing (CBH)</a>	Massachusetts	Capital resources	80% AMI	
<a href="#">Department of Mental Health Rental Subsidy Program (DMHRSP)</a>	Massachusetts	Tenant-based rental assistance	80% AMI	
<a href="#">Elderly/Handicapped Low-Income Housing</a>	Massachusetts	Project-based rental assistance	80% AMI or less	
<a href="#">Facilities Consolidation Fund</a>	Massachusetts	Capital resources	80% AMI or less	Affordability period is 30 years
<a href="#">Family Low-Income Housing</a>	Massachusetts	Project-based rental assistance	80% AMI or less	
<a href="#">HomeBASE</a>	Massachusetts	Tenant-based rental assistance	Other income eligibility criteria	Transitional (7 months - 2 years)
<a href="#">Housing Innovations Fund (HIF)</a>	Massachusetts	Capital resources	Other income eligibility criteria	Affordability period is 30 years

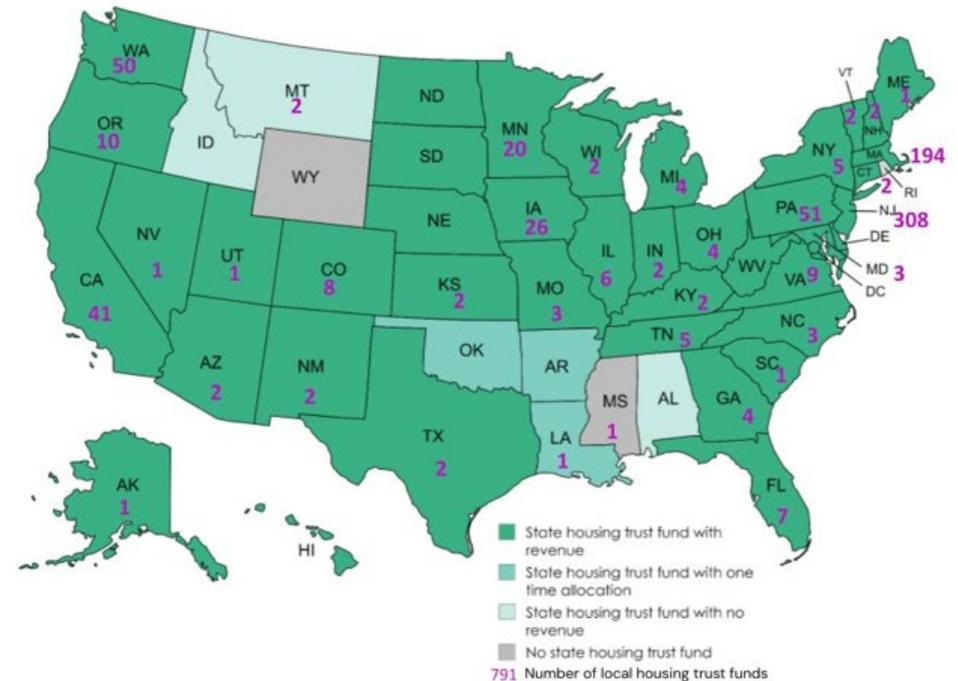


# Housing Trust Fund Project

<https://nlihc.org/housing-trust-fund-project>

Target HTF to ELI and people experiencing homelessness.

State and Local Housing Trust Funds 2024



## 2. Expand and preserve the supply of rental homes affordable and accessible to people with the lowest incomes.



- Establish, preserve, or expand investment in housing that is publicly- or community-owned, permanently affordable, and accessible to people with the lowest incomes (e.g. community land trusts, public housing)
- Establish or expand state- or locally funded project-based/ operating subsidies
- Establish, improve targeting of, or expand a Housing Trust Fund to build or preserve homes affordable to people with the lowest incomes
- Reform zoning laws to incentivize the development of deeply affordable and supportive housing
- Streamline regulations to make it easier and cheaper to build and preserve affordable and supportive housing
- Require that local jurisdictions plan for, preserve, and build housing for people at all income levels, including people with the lowest incomes and people with supportive services needs
- Establish funds to acquire and preserve affordable housing (both naturally occurring and Low-Income Housing Tax Credits) at risk of market rate conversion
- Create and support a tenant opportunity to purchase

# 3. Provide emergency rental assistance and services to households in crisis



Expand and improve access to emergency rental assistance programs that include funds available for back rent, unpaid utilities, or other emergency expenses

- The national eviction moratorium, the federal Emergency Rental Assistance program (ERA) helped millions of renters avoid evictions and homelessness during the pandemic.
- In 2021, these resources helped cut eviction filings in half – to the lowest levels on record. People who received ERA were less likely to owe back rent and were less worried about their overall housing status. Receiving ERA was also associated with both increased access to healthcare and better overall health.
- Many states and localities are reverting to pre-pandemic programs that have limited funding, are limiting assistance to more targeted populations such as people experiencing homelessness, populations, or have more barriers to accessing assistance, as evidenced by the type of legislation being passed to fund emergency rental assistance.
- In 2024, [13 laws](#) providing more than \$384.92 Million for emergency rental assistance beyond the federal program.
- In 2025, both CT and DC have increases to ERAP in the governor's proposed budgets

**Tenants with ERA were half as likely to become homeless in the time between applying for ERA and the survey**



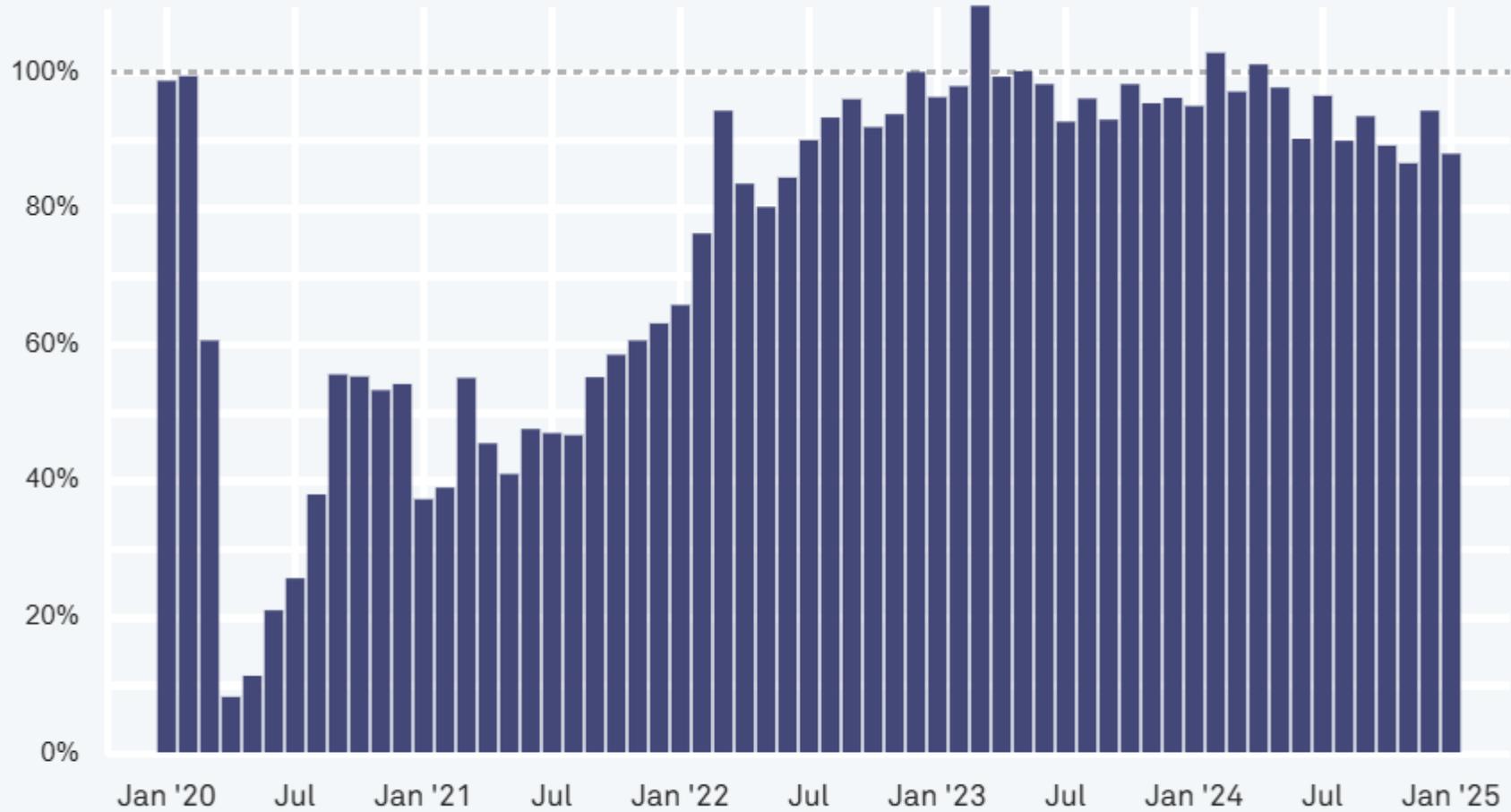
REINVESTMENT  
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THE HOUSING  
INITIATIVE | **at Penn**



NATIONAL LOW INCOME  
HOUSING COALITION

# EVICTION LAB

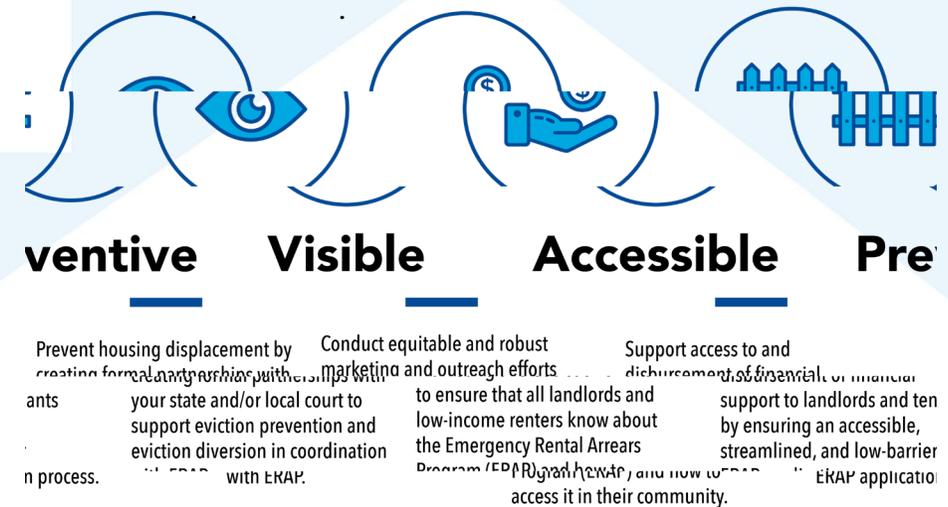


 **FILINGS (VS. AVERAGE)** 

# Lessons from the Federal ERA Program



1. Engagement of Trusted Community Based Organizations for Outreach and Marketing
2. Burdensome Documentation Requirements & the Need to Implement Program Flexibilities
3. Accessing ERA Program Data to Support Equity
4. Ensuring landlords adhere to tenant protections related to ERA
5. Courts and ERA working together to facilitate access to ERA and prevent evictions
6. Accessing Eviction Data to Support Tenant Protections, Eviction Prevention, and Diversion



## Continuing Emergency Rental Assistance: How Jurisdictions Are Building on Treasury's ERA Program

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Andrew Aarand, Senior Vice President for Research, National Low Income Housing Coalition  
Meredith Abel, Research Intern, National Low Income Housing Coalition

### Introduction

In response to the COVID-19 public health emergency, more than 500 state, local, tribal, and territorial emergency rental assistance programs were created using \$46.55 billion made available through the U.S. Department of the Treasury's (Treasury) Emergency Rental Assistance (ERA) program. Not only were the circumstances of the ERA program unique, but the magnitude of funding was also unparalleled.<sup>1</sup> Jurisdictions were permitted to use between 10% and 15% of their funds (or up to \$5.7 billion in total) to cover administrative costs for staffing, technology, and other pieces of infrastructure. For some, especially jurisdictions that received substantial allocations for ERA, funding was large enough to allow administrators to enhance their systems. Program administrators were able to create new programming and infrastructure, form or deepen relationships with community-based organizations, judicial systems, and government agencies; and implement new systems or ways of operating by using self-attestation, categorical eligibility, and fact-specific proxy to minimize documentation requirements.

Despite the ongoing needs of low-income renters, Treasury's ERA program is quickly winding down. Though jurisdictions are allowed to use program funds through the end of 2025, nearly \$38 billion, or almost 80% of funds, had already been spent by the end of 2022. As of July 2023, only 15% of programs were still open to new applications for assistance. The closure of these programs raises the question of what will become of the new infrastructure, networks, and innovative ways of operating that were adopted to administer Treasury ERA programs, as well as what resources will remain for households in need of emergency assistance. The effective end of Treasury's ERA program also coincides with the conclusion of other pandemic-era benefit programs, such as expanded Supplemental Nutrition Assistance Program (SNAP) assistance and Medicaid's continuous coverage requirement.<sup>2</sup> The cumulative loss of these vital safety-net programs will likely

<sup>1</sup> For example, as a point of comparison, the Housing Choice Voucher program's budget was \$23.48 billion in fiscal year (FY) 2020 (National Low Income Housing Coalition, "Housing Choice Vouchers," Advocates Guide 2020, April 2021).

<sup>2</sup> More information on the continuous coverage requirement can be found at, Center for Budget and Policy Priorities, "Scrapping the Medicaid

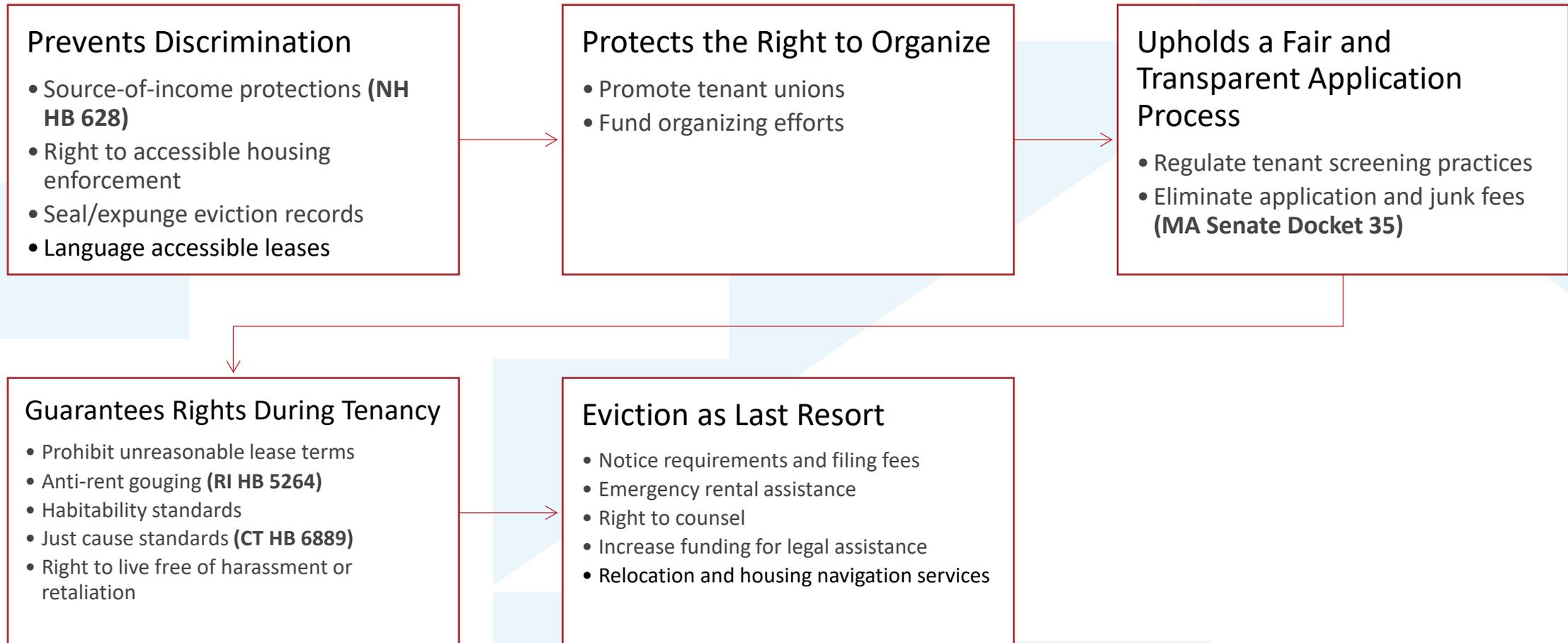
- Of the jurisdictions continuing emergency rental assistance, nearly half are doing so in part using **temporary federal funds**. More than half (57%) use, in part, state and local funds.
- To target limited funds, a majority of jurisdictions continuing emergency rental assistance **prioritize households with active eviction cases**.
- Jurisdictions identified **the lack of a dedicated funding source (90%) and staff capacity (67%)** as major barriers to continuing emergency rental assistance.
- One-third of jurisdictions not continuing emergency rental assistance are **retaining or planning to retain at least one other component** of their Treasury ERA program, such as **legal services for tenants and housing navigation**.
- Programs are maintaining elements of their ERA programs, like **flexibilities and partnerships with courts, in other programs**.

# Proposed ERA Legislation FY25

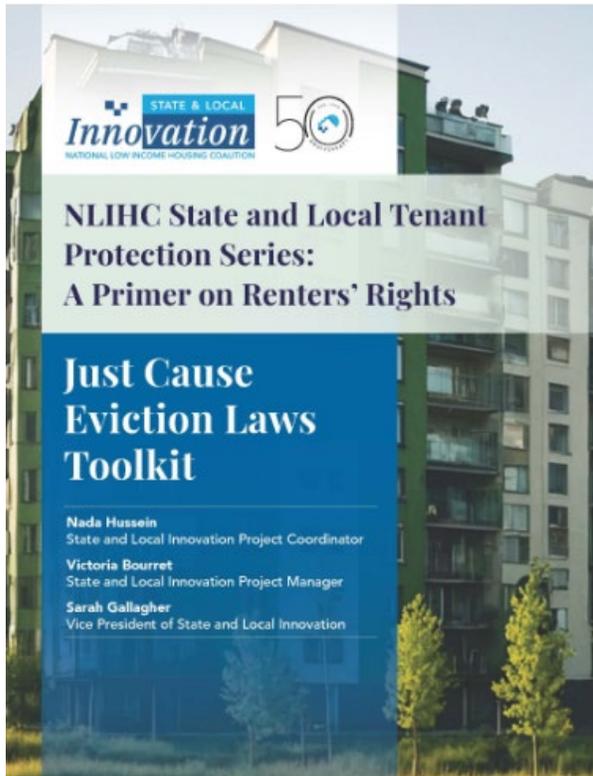


Arizona	Legislation	Senate Bill 1554	Landlord tenant rental assistance fund  authorizing tenants subject to certain actions for summary eviction to request that the court stay the action until a decision concerning an application for rental assistance is made and establishing procedures relating thereto; requiring a landlord to accept payment of rent from a tenant and rental assistance on behalf of a tenant under certain circumstances; authorizing a justice court to establish a diversion program for certain tenants subject to an action for summary eviction; and providing other matters properly relating thereto.
Nevada	Legislation	Senate Bill 335	Enacts the "shelter arrears eviction forestallment act" to provide emergency assistance for rent arrears for the prevention of eviction. The office of temporary and disability assistance shall allocate funding to social services districts with a population of five million or fewer, with a methodology that shall consider the rate of eviction filings and other indicators of need as determined by the office of temporary and disability assistance
New York	Legislation	Senate Bill 4446	Diminishes certain limitations and restrictions on emergency assistance to pay rent arrears; removes the requirement that such assistance be repaid by the recipient.
New York	Legislation	Senate Bill 3222	Creating a temporary tenant assistance program, which would provide maximum of 400/month for up to 12 consecutive months to tenants who pay more than 30% of their income on rent and have incomes at 80% AMI or below
Washington	Legislation	House Bill 1099/Senate Bill 5731	
Connecticut	Governor's Proposed Budget		\$5,000,000 annually for FY 26, 27, and 28
District of Columbia	Mayor's Budget		A \$100 million ERAP investment would help approximately 15,000 households, on average, avoid evictions by helping to pay overdue rent and legal costs.

# 4. Strengthen and enforce renter protections to prevent evictions.



# NLIHC Tenant Protections Resources and Database



<b>52</b>	States have passed tenant protections (including Washington DC and Puerto Rico)
<b>225</b>	Localities have passed tenant protections
<b>38</b>	State and Local Tenant Protection Preemptions
<b>694</b> Total # of Protections Passed or Implemented	
	ERA-related protections ? 74 Eviction Moratorium ? 16 Allows Payment to Stop Eviction ? 22 Right to Counsel ? 32 Eviction Legal Defense Fund ? 6 Landlord and Tenant Mediation ? 10 Source of Income Protection ? 165 Just Cause Standards ? 46 Code Enforcement/Strengthening Habitability Standards ? 26 Rent Stabilization ? 57 Anti-Retaliation ? 59 Expunge/Seal Eviction Records ? 31 Limits Fees ? 43 Strengthens Written Notice or Summons Process ? 45 Notice Period, Nonpayment of Rent ? 50
Implementing Authority (includes preemption legislation)	
	Executive Orders 9 Court Order 23 ERA Program Policy 35 Local Ordinance 297 State Legislation 344



# Other State and Local Actions



- **Limit Barriers to Accessing Housing and Shelter**

- Reduce administrative barriers through Self Attestation, Direct to tenant Assistance and Categorical Eligibility
- Advance Fair Chance Housing policies to limit the use of criminal convictions to discriminate against tenants
- Provide navigation services and leverage Medicaid to expand services that help people access and retain housing

- **Create dignified, low-barrier shelter and interim housing options that connect people to services and permanent housing**

- Provide state funding for the conversion of hotel/motels or office buildings into interim and permanent supportive housing
- Provide robust services including connecting residents to permanent housing and health care

- **Address the immediate health, safety, and housing needs of people living outside**

- **Repeal policies that punish people for being homeless, like anti-camping laws**

- Create protocols to ensure no person is displaced from an encampment without being connected to housing
- Pass laws to prohibit discrimination against people experiencing homelessness: [Gloria Johnson Template Legislation](#) for states and localities