

Building a Better RAFT Appendix 1: Massachusetts Emergency Rental Assistance Programs and the Role of Community-Based Organizations, in Context: Literature Review

Purpose: Conduct a literature review of academic, public and nonprofit sector, and housing-industry research into the challenges and successes of rental assistance and housing stability programs.

INTRODUCTION

The precipitous job loss that occurred in 2020 as a result of the COVID-19 pandemic resulted in unprecedented economic insecurity and put millions of households across the United States at risk of not being able to pay their rent and thus face eviction (Reed & Divringi, 2020). MAPC estimated that more than 45,000 Massachusetts renter households would have trouble paying their rent by the time federal interventions such as CARES Act stimulus payments, expanded unemployment, and supplemental federal assistance from FEMA had expired in October 2020. An estimated 60,000 Massachusetts renter households feared imminent eviction at that time, according to the Census Pulse Survey (Philbrick, et al., 2020).

In response to these dire circumstances, the United States federal government allocated billions of dollars to states to disburse as emergency rental assistance (ERA) to households financially impacted by the COVID-19 pandemic. Though many state and local governments operated rental assistance programs before the start of COVID-19, the scale of funding and strict time limits¹ of ERA pressured states to quickly disburse funds to far more low-income households than previously assisted. This literature review draws from researchers and practitioners with expertise in these fields to situate MAPC's evaluation of the Massachusetts ERA program,² and the role that community-based organizations in the state played in it, within the broader context of rental assistance and homelessness prevention programs.

¹ Both rounds of ERA (2) carried short disbursement requirements through 2021 and 2022, which forced states and territories to disburse funds as quickly as possible or risk recapture. See [Treasury website](#) for more information. In Massachusetts, all ERA funds were expended between January 2021 and April 2022.

² This review uses "ERA" to refer to all of the emergency rental assistance programs administered in Massachusetts under the Eviction Diversion Initiative (ERAP, SHERA, RAFT, and ERMA).

It is important to distinguish the terms *homelessness prevention*, *eviction prevention*, and *housing stability*. Homelessness prevention efforts encompass a broad range of direct services, programs, and policies that assist households to gain or maintain stable housing situations, including avoiding eviction. These efforts sit within the broader approach of housing stability—which is concerned with mitigating economic and physical instabilities in general, whether or not these instabilities put a household at risk of eviction or displacement. In other words, homelessness prevention is one component of housing stability, but not all stability interventions are focused on homelessness prevention.

In Massachusetts, ERA was programmatically focused on eviction diversion and preventing unhealthy overcrowding—outcomes that prevent homelessness in some, but not all, cases. Because this research specifically considers ERA in Massachusetts, for purposes of this project we define ERA as an eviction prevention strategy. Clearly defining ERA as an eviction prevention strategy avoids exaggerating the intent of the program or presuming that ERA targeted housing stability more broadly. This framing is narrower than that used to discuss and measure rental assistance in the bulk of literature reviewed. Given the type and detail of housing data available and the ease with which prevention outcomes can be measured, most research on rental assistance focuses primarily on its role in preventing homelessness. To be consistent with referenced research, this literature review will use the term *homelessness prevention* where it is consistent with terminology in the literature.

Existing literature helps identify dominant approaches within this field and focuses our attention on important considerations for assessing the impact of rental assistance programs. Research on rental assistance programs can be broadly categorized as either focused on effectiveness or efficiency. The distinction is important to frame any study of

homelessness prevention programs. Studies of effectiveness consider program operations and seek to improve the delivery of services; studies of efficiency consider the people served by a program and seek to change or duplicate outcomes for current and potential clients (Von Wachter et al., 2019). The central question in both cases is foundational to this current research: how to define success for this complex and important set of activities.

BENEFITS OF RENTAL ASSISTANCE

Literature identifies rental assistance as one of the most common and successful approaches to preventing eviction and the cascading consequences that often result from the eviction process (Dasinger & Speigman, 2007; Evans et al., 2016; Gubits et al., 2016; Rolston et al., 2013; Shinn & Cohen, 2019; Wood et al., 2008). Studies document housing, health, and economic benefits of delivering rental assistance to households early in their time of instability.

HOUSING OUTCOMES

Forms of rental assistance include both short- and long-term rent subsidies and federal Housing Choice Vouchers (HCV), the largest rental assistance program in the country. Findings from research on rental assistance, especially HCVs, offer broader evidence of the positive impacts of rental assistance. Multiple studies demonstrate that standalone rental assistance, such as HCV, helps stabilize housing outcomes (Gubits et al., 2016; Wood et al., 2008).

Both cross-sectional and longitudinal research studies have found that households who receive rental assistance experience homelessness at one-quarter to one-third the rate of unassisted households (Fisher et al., 2019; Gubits et al., 2016). Rental assistance is also connected to successes beyond housing outcomes: People who receive assistance experience low rates of school absences and physical and mental health challenges (Fisher et al., 2019; MN Evaluation, 2017).

HEALTH AND WELL-BEING OUTCOMES

Studies found even better outcomes when rental assistance was paired with additional support services, such as counseling, housing search assistance, and legal services (Dasinger & Speiglman, 2007; Von Wachter et al., 2019). Given the evidence of the benefits of rental assistance, but continued limited funding at all levels, state and local governments often invest in tools to improve the targeting of programs toward households most in need (Evans et al., 2016; Urban Institute, 2021). Coordinated social services and predictive modelling help case workers identify households most at risk of entering homelessness (including prior receipt of social safety net benefits, and the type and frequency of interactions with social agencies), thus better matching precious funds with households who will most benefit (Reyes, 2022; Von Wachter et al., 2019).

COVID-ERA EMERGENCY RENTAL ASSISTANCE

Emergency rental assistance is a specific type of rental assistance backed by the federal government in response to the COVID-19 pandemic. Federal funding was allocated to states, and each state was instructed to develop and administer its own ERA program within parameters set by the U.S. Treasury. The variability of local ERA programs offers an opportunity to test and improve the success—both in terms of effectiveness and efficiency—of rental assistance as a form of eviction prevention.

The limited but compelling literature on ERA to date offers suggestions for how to administer rental assistance programs in the most widely beneficial and valuable way. Quantitative analyses of data provided to the Treasury illustrate the types of households that applied for and received ERA based on household

identifiers such as income, race, and employment status (Urban Institute, 2021). These analyses identified patterns of high denial rates and slow disbursements across the country, and especially low rates of assistance among households of color and those with the lowest incomes, despite these households experiencing the highest rates of job loss and evictions (Alcazar & Zavala, 2021; Hahn, 2021; Reina et al., 2021). Delays and gaps in ERA distribution were associated with common barriers for applicants (including lack of access to technology, lack of translation services, and low technology and/or reading literacy levels) and administering agencies (including limited capacity and cultural competency).

Considering the documented challenges for applicants and administrators, ERA program evaluation literature underscored the importance of flexibility to improve the delivery of ERA funds and meet the short federal deadlines (Hahn, 2021; Reina et al., 2021). Throughout 2021, state and local programs adopted many practices highlighted in these evaluations, including using streamlined application processes, expanding eligibility to moderate-income households, and making direct payments to tenants.³ These practices continue to be relevant as many states and localities continue ERA programs at lower levels after federal funds have been expended.

The recent and short-lived nature of the federal ERA program makes long-term impacts hard to measure. However, preliminary research demonstrates that ERA helped stabilize households across the country by allowing them to remain in their homes. An analysis of the Census Bureau's Household Pulse Survey from August 2021 to February 2022 by the Joint Center for Housing Studies found that the lowest-income households most commonly applied for and received ERA (Hermann 2022).

³ Many states and localities, including Massachusetts, initially disbursed payments only to landlords to ensure that funds were used for rental arrears.

As these households have the least financial stability to weather the loss of employment or other pandemic-related hardships, the author argues that “ERA funds reached households who need it most.” A subsequent analysis of the Household Pulse Survey by the Joint Center found that, compared to ERA applicants overall, ERA recipients are significantly less likely to report housing or financial instability, mental health concerns, or food insecurity (Airgood-Obrycki, 2022). These findings suggest that receipt of ERA achieved the intended outcome of the program—averting eviction and preventing negative health impacts related to overcrowding—and related positive effects on household well-being.

At the same time, Hermann’s study found that only about half of low-income households who had fallen behind on rent had even applied for ERA—likely indicating a lack of awareness, accessibility, or trust, or the presence of other barriers to valuable funding. Combined with previous evidence of high denial rates for low-income households, these findings point to limitations in the efficiency of ERA distribution nationwide.

THE ROLE OF COMMUNITY-BASED ORGANIZATIONS

Research consistently shows that engagement with community-based organizations (CBOs) improves the efficiency and effectiveness of rental assistance programs (Network for Public Health Law, 2021).

EFFICIENCY

Households experience positive outcomes. Studies completed prior to COVID-19 found that homelessness prevention programs that were managed by or partnered with CBOs more effectively and efficiently served clients than programs run entirely by public agencies (Rolston et al., 2013; Shinn & Cohen, 2019). Rolston et al (2013) evaluated NYC’s Homebase program, which is explicitly a homelessness prevention program operated through “a

network of neighborhood-based” centers. Case management and early client outreach are the primary tools employed by Homebase. The quasi-experimental evaluation found that families in the Homebase program experienced about 23 nights shorter stay in homeless shelter compared to families in a control group. Shinn & Cohen (2019) summarize that CBOs are valuable partners in the delivery of rental assistance because they “link clients to an array of supportive services that help them maintain stable housing—including ... short-term financial assistance, education and job placement assistance, benefits enrollment, and childcare assistance.”

EFFECTIVENESS

Programs operate more smoothly. CBOs’ mission of working directly with clients to meet their specific and multiple needs make them well-positioned to provide crucial capacity support to public agencies administering ERA. CBOs often work in communities that stand to benefit most from ERA, including low-income, language isolated, or other harder to reach populations. Smith County, Texas, distributed the most ERA to Black and Latinx households out of 14 programs evaluated by Texas Housers in mid 2021 (Hahn 2021). The author finds that this success was due in large part to collaboration between the County and a local nonprofit community organization, PATH, which has served low-income families since 1984. Leveraging a strong and trusting relationship between the organization and the community “may explain the ERA program’s success in reaching minority groups.” Similarly, King-Viehland & Tajo (2022) cite multiple ERA programs across the country administered through or in collaboration with a network of local nonprofit organizations. These organizations provide a range of social services, translation services, and cultural specificity; as with PATH in Texas, their longstanding presence and trust in communities most impacted by COVID were critical in equitable community outreach and engagement around ERA. The same finding holds true nationally. A

survey of 220 ERA programs across the country in August and December 2020 found that “jurisdictions that leveraged local capacity, including through partnerships with local nonprofits, were particularly effective at designing programs and serving households,” including seeing fewer incomplete applications (Reina et al., 2021).

“Leveraging existing relationships between CBOs and their clients can help overcome distrust of the government and reluctance to apply without a personal connection. With their deep community ties, these organizations were well positioned to address these barriers.”
(King-Viehland & Tajo, 2022)

A compelling body of literature documents that rental assistance helps households avoid homelessness, maintain stable housing, and realize positive health outcomes, and can deliver cost savings for housing providers and agencies. CBOs play a key role in expanding the impact of rental assistance programs by more quickly connecting households in need to available resources. While previous literature underscores that measuring the impact of rental assistance programs should consider both effectiveness and efficiency, program effectiveness has been the primary focus of ERA evaluations to date. Our research seeks to assess the role that CBOs played in the distribution of ERA in Massachusetts and contribute to the emerging body of literature to document the impact of CBOs on the COVID-era ERA process.

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Building a Better RAFT Appendix 2: Quantitative Findings

INTRODUCTION

Metropolitan Area Planning Council (MAPC) analyzed data from three sources to explore the demographic and socioeconomic characteristics of Massachusetts households facing housing-related economic hardship during the COVID-19 pandemic and those who applied for emergency rental assistance (ERA) programs that were initiated and expanded during the pandemic. For six months during the pandemic, from December 2021 through May 2022, Citizen’s Housing and Planning Association (CHAPA) implemented a program called the Neighborhood Emergency Housing Support (NEHS) program, to financially support community-based organizations across the state that were helping tenants apply for ERA programs. As part of this program, participating CBOs filled out a monthly survey (CBO survey) with information about the clients they helped. The survey included questions about household demographics, socioeconomic characteristics, and questions about the application process and outcomes. Results from this survey give us a unique view into the households who were supported by CBOs to apply for these programs.

Two other sources of data related to pandemic-era ERA provide context and comparison to the results of the CBO survey. The Census Bureau’s Household Pulse Survey (HPS) gives an overall view into the households in Massachusetts behind on their rent payments and those who applied for ERA during this same time period. Each year, Metro Housing Boston (MHB), the regional administering agency (RAA) for housing programs in Metro Boston, publishes a RAFT and other emergency housing assistance program summary report. Summary data from its FY21 report provides insights into the demographic and household characteristics of households who received assistance through MHB during this period.

In this memo, we explore the various demographic and socioeconomic characteristics of ERA applicants in both data sources, and of financially struggling renter households in the HPS.

DATA, METHODS, AND LIMITATIONS

MAPC analyzed three data sources to learn more about applicants to COVID-era ERA programs in Massachusetts, about renter households struggling to make their housing payments, and whether or not they applied to these ERA programs: the U.S. Census Bureau’s Household Pulse Survey (HPS), survey data collected by Citizen’s Housing And Planning Association (CHAPA) from community-based organizations (CBOs), and ERA program administration data compiled and summarized by Metro Housing Boston, the Regional Administering Agency serving Metro Boston.

CBO SURVEY

CBO survey responses contain information about the individuals and households who applied for ERA with the support of participating CBOs. The survey data were reported to CHAPA on a monthly basis from December 2021 through May 2022 by 10 out of 22 CBOs participating in the program. CHAPA

provided MAPC with raw survey responses so that we could compile a standardized and non-overlapping dataset of responses.

HOUSEHOLD PULSE SURVEY

The Census Bureau collected data from respondents across Massachusetts on a weekly basis from December 1, 2021 through February 7, 2022 (during HPS Phase 3.3) and from March 2, 2022 through May 9, 2022 (during HPS Phase 3.4).⁴ Survey responses each week were weighted to create a representative estimate of the statewide population. HPS respondents include households across Massachusetts, regardless of whether or not the household applied for ERA or sought the assistance of a CBO to apply. The HPS data provide estimates against which to benchmark and compare CBO survey results. Additional information about the HPS is included in the Household Pulse Survey Technical Documentation section.

METRO HOUSING BOSTON PROGRAM ADMINISTRATION DATA

We compare data from the CBO survey and the HPS to the data provided by Metro Housing Boston. These data cover two periods: 2019, before the COVID-19 pandemic, and 2021, in the middle of the pandemic. These data allow us to ascertain how the demographics of rental assistance applicants changed during the pandemic. They also serve as another source against which to compare findings from the CBO survey and HPS.

METHODS

The primary objective of this analysis was to understand the characteristics of individuals and households who applied for ERA during the study period. We were also able to estimate the characteristics of households who may have needed housing payment assistance, whether or not they applied for it, using information in the HPS about respondents who were behind on rent payments, assuming these households might need assistance paying for these arrearages.

We sought to understand how the characteristics of applicant households served by NEHS-participating CBOs were the same as or different from the full universe of applicant households, by comparing the results of the HPS to those of the CBO survey. The HPS provides a unique view into the characteristics of households who were behind on rent but did not apply for rental assistance. By comparing results from the HPS to the results from the CBO survey, we gain insight into the characteristics of households that CBOs were able to reach and how those differed from the ERA applicants statewide.

The CBO survey provided insight into additional dynamics for applicants who applied with the help of an NEHS-participating CBO. We were able to infer information about the language needs of these applicants, the main challenges they faced while applying for ERA, and the total dollar amount owed in rent or mortgage arrearages. The CBO survey data also provided some insight into whether study-period ERA was effective in preventing households from being evicted during the pandemic; however, findings on this question were limited due to data limitations, as outlined below.

Metro Housing Boston data findings have already been compiled by Metro Housing Boston. We include those summary findings in order to provide additional context into the characteristics of ERA recipients in the Metro Boston area before and during the pandemic.

⁴ Survey data (the Public Use File (PUF)) and technical documentation for HPS Phase can be found at: <https://www.census.gov/programs-surveys/household-pulse-survey/data.html>

LIMITATIONS AND ASSUMPTIONS

CBO survey data are limited due to low response rates to certain questions and inconsistencies in the survey instruments used by different CBOs.⁵ In the case of household stability outcomes, responses were limited because in many cases households' applications were still pending or uncertain at the time of the survey.

An additional limitation, in all three data sources, is that no information or indication exists of the number of households whose ERA applications were denied.

FINDINGS

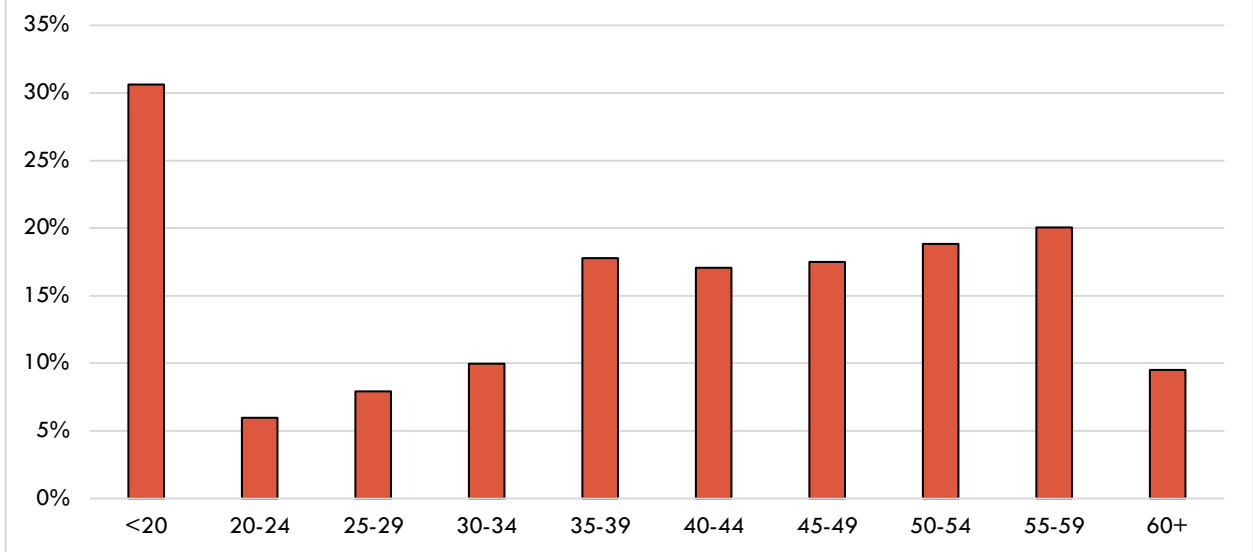
DEMOGRAPHIC CHARACTERISTICS OF HOUSEHOLDS BEHIND ON RENT PAYMENTS

To estimate the demographic characteristics of households who may have needed rental assistance during the study period of the COVID-19 pandemic we analyzed responses to HPS questions about whether households were up to date on their rent payments.

Households headed by someone aged under 20 years were most likely to be behind on rent payments, at 31 percent; these households represent a small share of total households, at 1.1 percent. Households headed by middle-aged respondents were next most likely to report being behind on rent payments: among respondents between 35 and 59 years of age, 18 percent reported being behind. As shown in **Figure 1** below, households headed by someone aged 50 to 59 reported the greatest rate of being behind on payments at 20 percent. Householders between the ages of 20 and 34 and older than 60 reported lower rates of being behind on their payments, ranging from six percent to 10 percent.

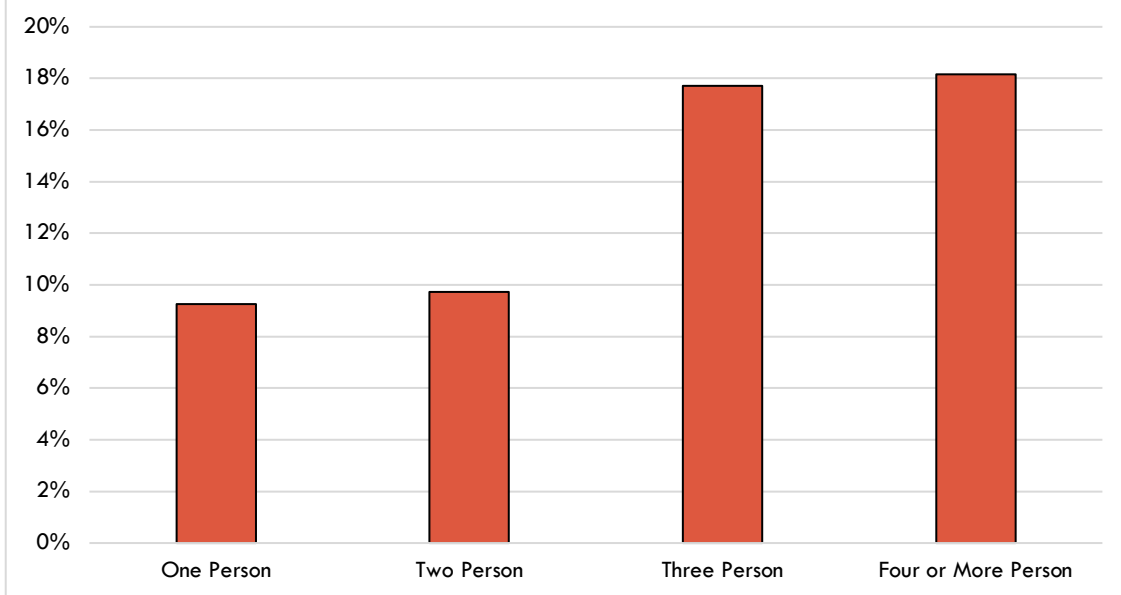
⁵ These problems are further elaborated on in the Community-Based Organization (CBO) Survey Technical Documentation section.

Figure 1. Percentage of HPS Respondents Behind on Rent Payments by Age of Householder



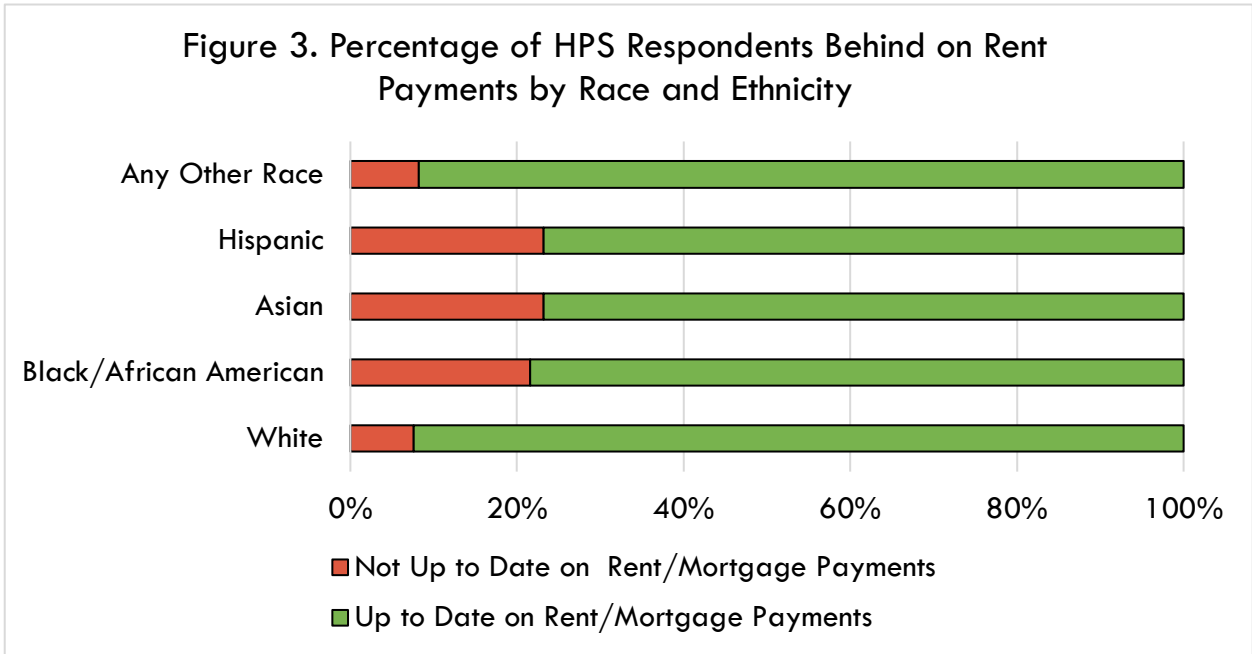
Looking at household size, respondents living in households with more people were more likely to report being behind on rent payments than those with fewer people. Among households with three or more people, 18 percent reported being behind, whereas only nine percent of one-person and 10 percent of two-person households reported being behind on payments.

Figure 2. Percentage of HPS Respondents Behind on Rent Payments by Household Size



Respondents of color were more likely to report being behind on their rent payments than White respondents. Hispanic (23 percent), Asian (23 percent), and Black/African American (22 percent)

respondents were more than twice as likely to report being behind on payments than White (8 percent) respondents or those of any other race (8 percent).

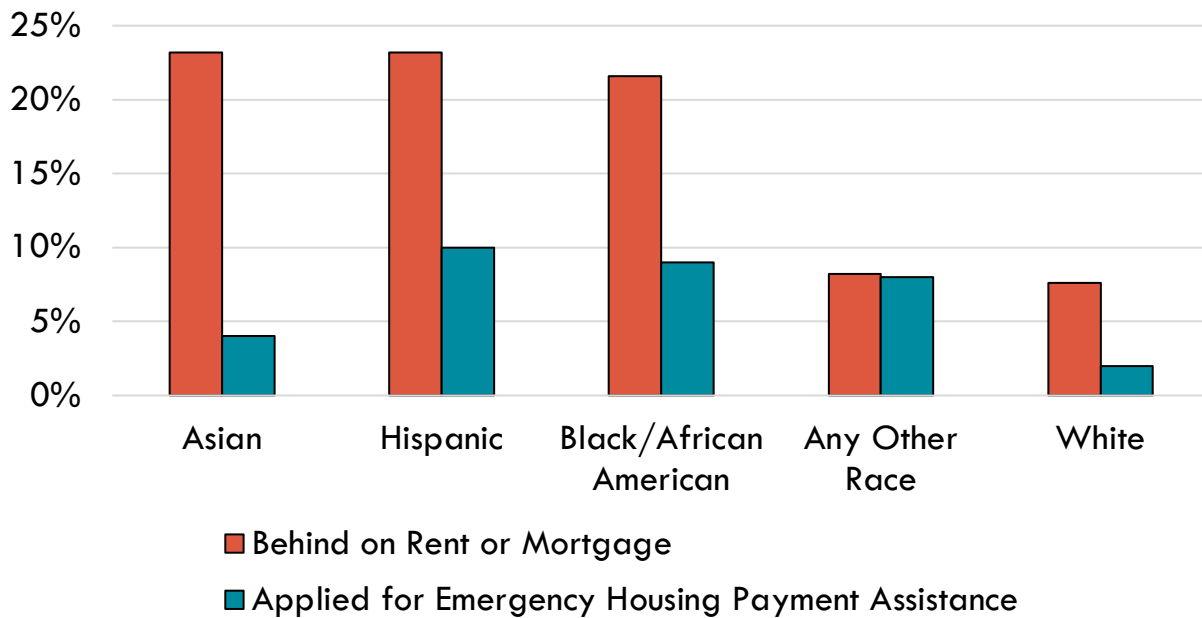


DEMOGRAPHIC CHARACTERISTICS OF EMERGENCY RENTAL ASSISTANCE APPLICATIONS

The HPS questions about being behind on rent payments provided information about the demographic characteristics of households most likely to need some form of ERA. The HPS also asked questions about whether households applied for ERA programs. Comparing the demographics of those behind on rent payments to those who actually applied for ERA can help provide insight into who may not have been served by ERA.

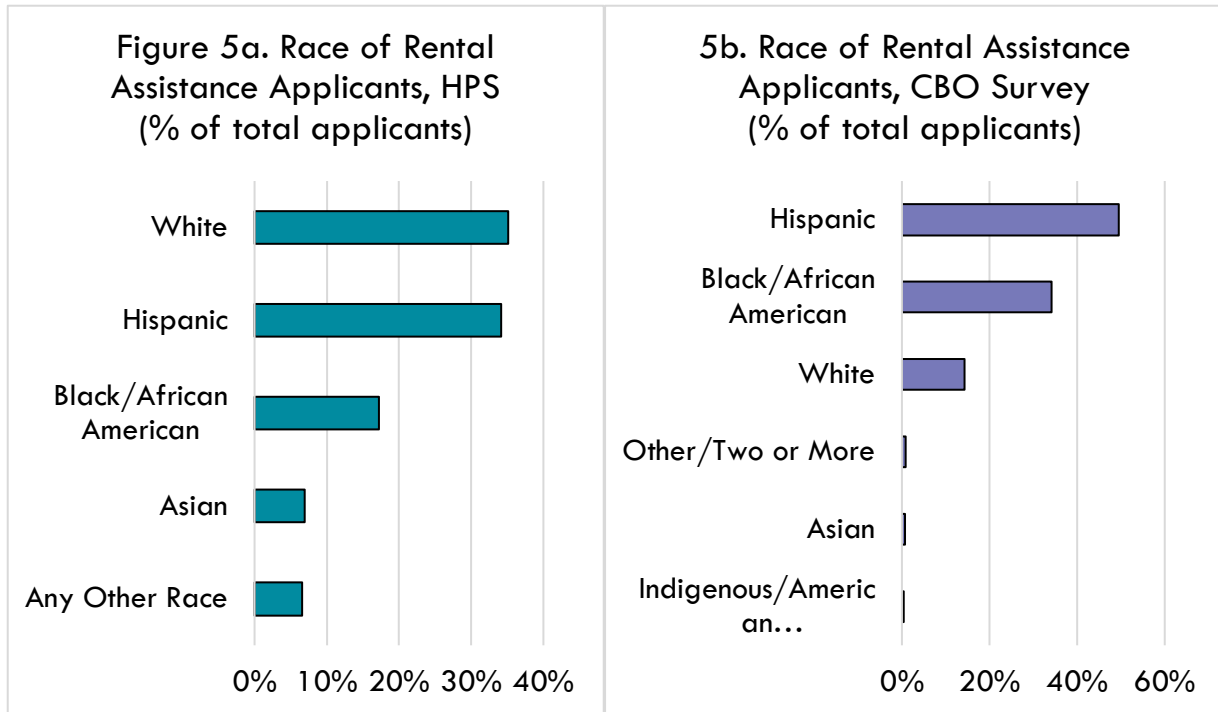
As discussed above, respondents of color were more likely to report being behind on rent payments than White respondents and that remains true for respondents who applied for rental assistance. That said, a much smaller percentage of people who reported being behind on rent payments actually applied for ERA across all racial and ethnic groups, with the exception of “Any other race,” according to HPS data. Asian headed households showed the greatest gap between potential need for ERA and applying for ERA programs, with 23 percent of households behind on rent payments, and only four percent of households applying. Hispanic/Latinx and Black/African American headed households also had large gaps, with 23 percent of Hispanic/Latinx headed households behind on rent payments and 10 percent applying for ERA; and 22 percent of Black/African American headed households behind on rent payments and nine percent applying for ERA. White headed households were less likely to be behind on rent payments, at eight percent, but only two percent of White headed households applied for ERA.

Figure 4. Emergency Housing Payment Assistance Need vs. Applications, by Race

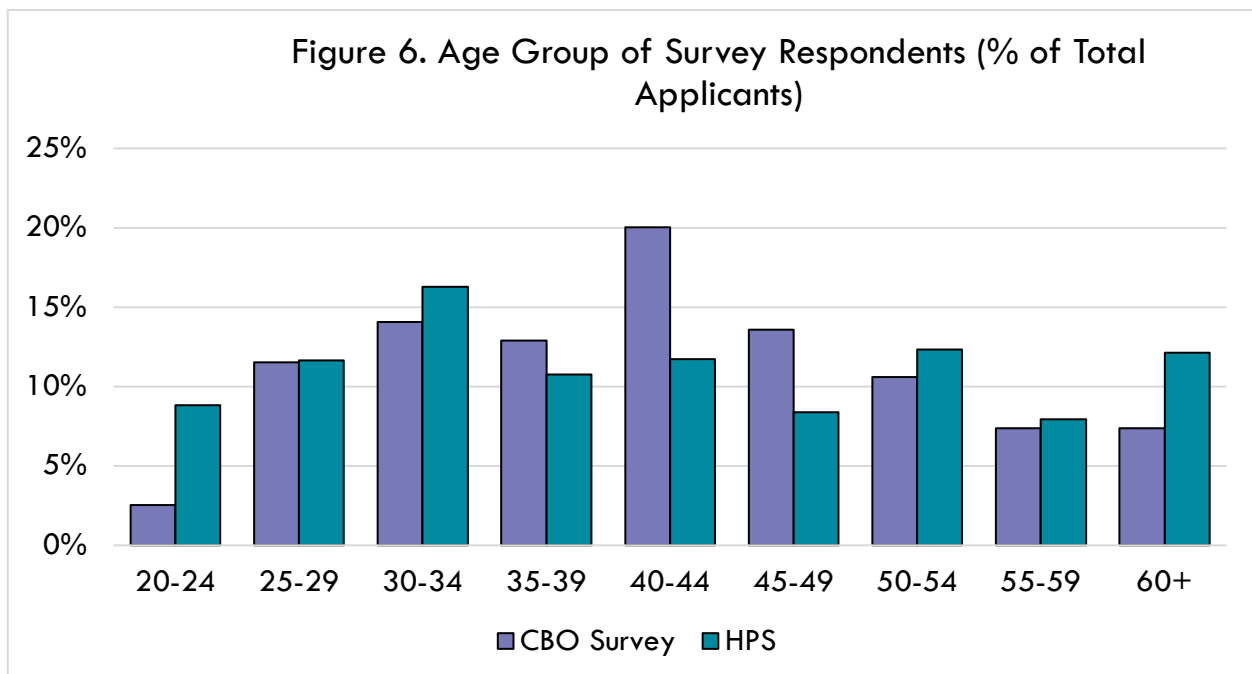


Comparing findings from the HPS to those from the CBO survey can provide some insight into the kinds of communities that CBOs were able to support in applying to these programs, and whether and how those differed from the full universe of applicants in the state.

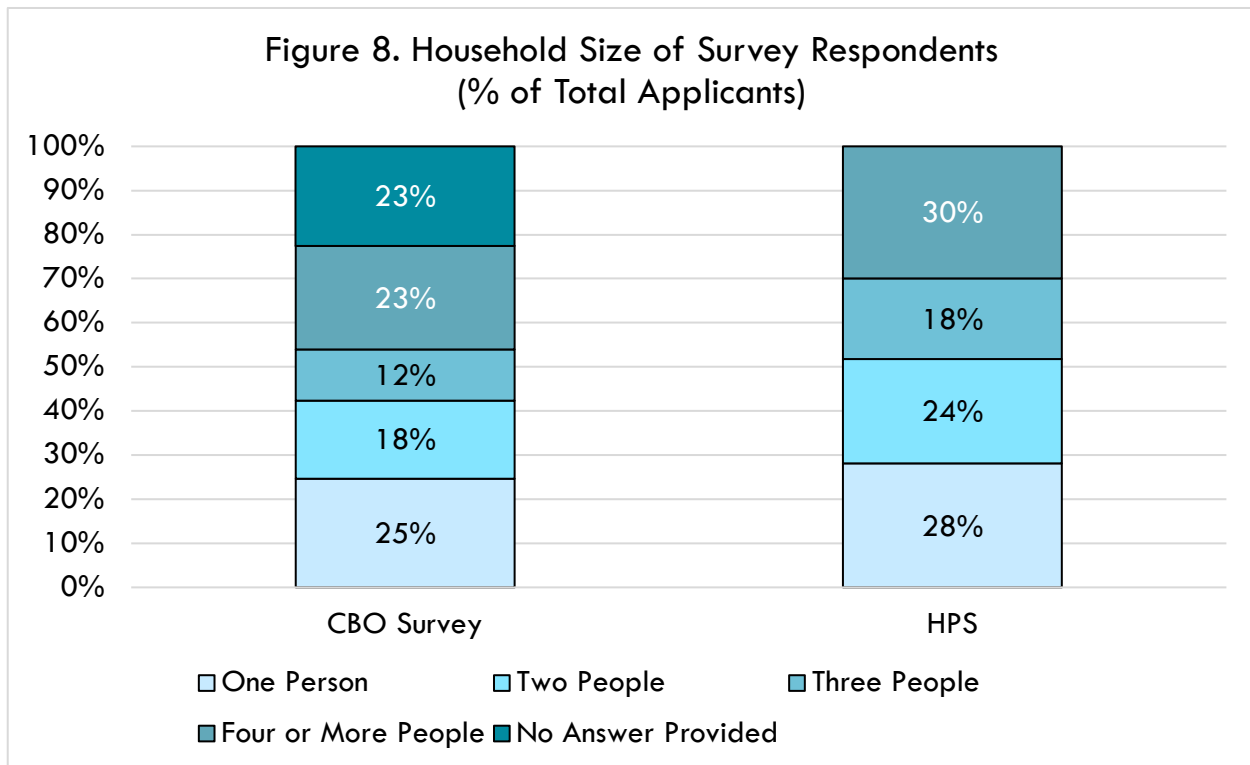
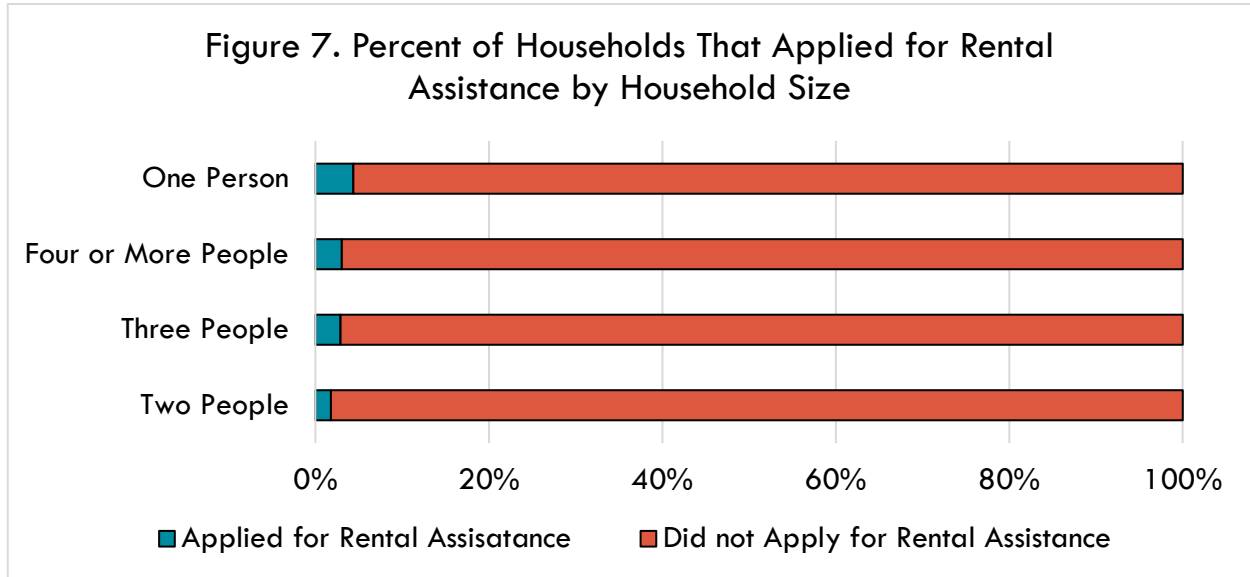
Results of the CBO survey show that most applicants supported by NEHS-participating CBOs were Hispanic/Latinx or Black/African American. Asian respondents represented a small portion of people who applied for assistance during the survey period in both the HPS and CBO survey. It is notable that Asian CDC was not one of the CBOs that participated in the NEHS program, despite working directly with Metro Housing Boston to provide ERA assistance support to their clients, so the clients they helped apply for ERA are not represented in the CBO survey results.



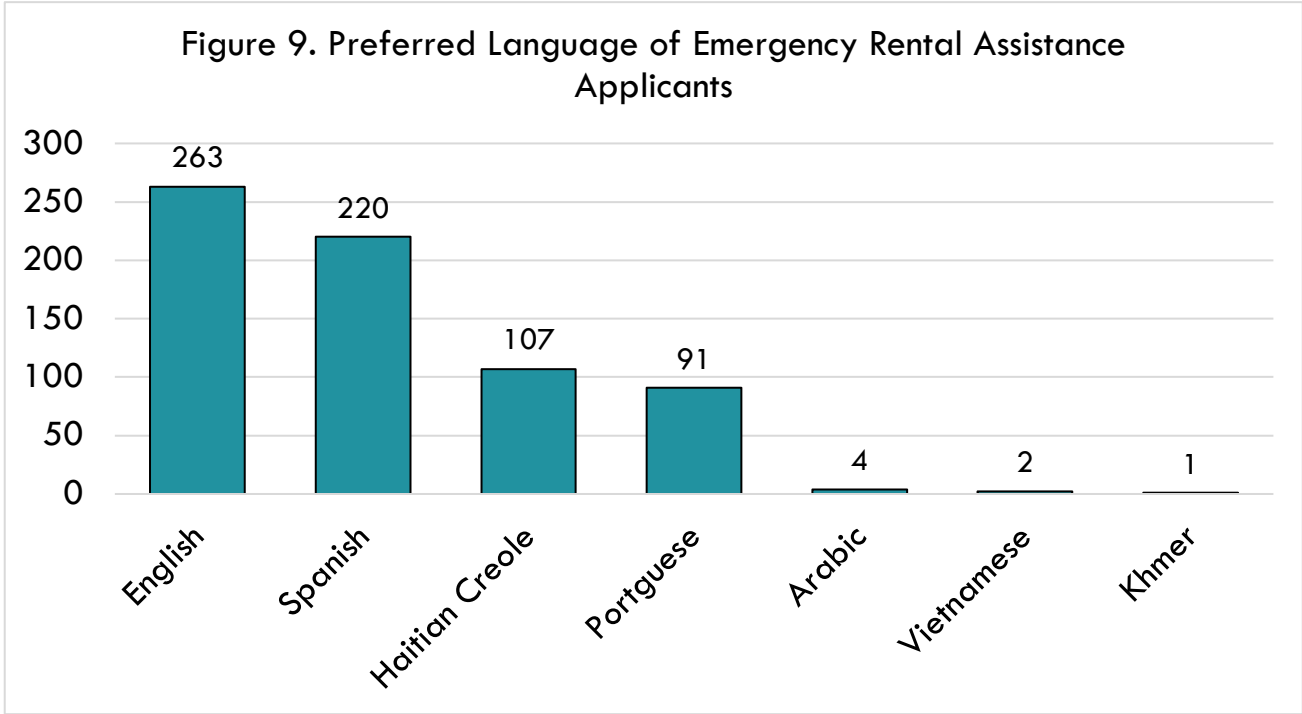
Heads of household between ages 35 and 59 were most likely, other than those under 20, to report being behind on rent payments. In the HPS data, the age group with the highest percentage (16 percent) of ERA applicants was the 30–34 group. The ages of applicants from CBO survey more closely resembles those in need; the age group with the highest percentage (20 percent) of those applicants was the 40–44 group. While only 10 percent of households headed by someone 60 years or older reported being behind on payments, 12 percent of this age group reported applying to ERA in the HPS.



By household size, three- and four-person households were more likely to report being behind on rent payments, yet one-person households applied for ERA at a higher rate than each of the other household size groups according to the HPS. One- and two-person households make up 43 percent of applicants in the CBO survey (only 35 percent of applicants were from three- or four-person households, 23 percent of responses were left blank) and 52 percent in the HPS.



The CBO survey also collected information about the preferred language of respondents. The most frequently cited preferred language of applicants was English, followed closely by Spanish and Haitian Creole. Language preferences were highly heterogeneous among CBOs. Applicants with either English or Spanish language preferences were distributed across surveyed CBOs whereas applicants who prefer to speak Haitian Creole or Portuguese were mostly submitted by one or two participating CBOs.



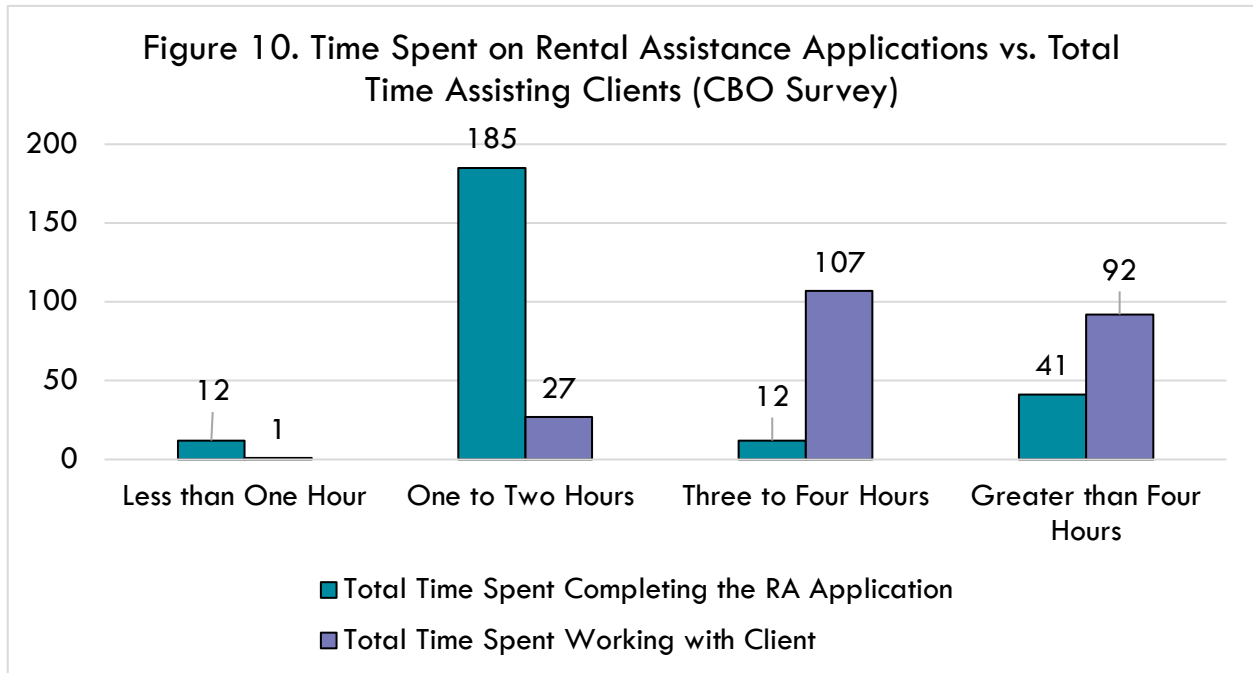
It is apparent from both the HPS and CBO data that there was a major gap between the need for the kind of financial support that ERA can provide and the number of households actually applying for these programs. This was true across racial and ethnic groups, though there were especially large gaps among households of color, with Asian headed households showing the largest gap between potential need and applying for funds. CBOs participating in the NEHS grant program were more likely to reach and support Black/African American and Hispanic/Latinx headed households through the ERA application process.

ESTIMATING BARRIERS, EFFICIENCY, AND IMPACT

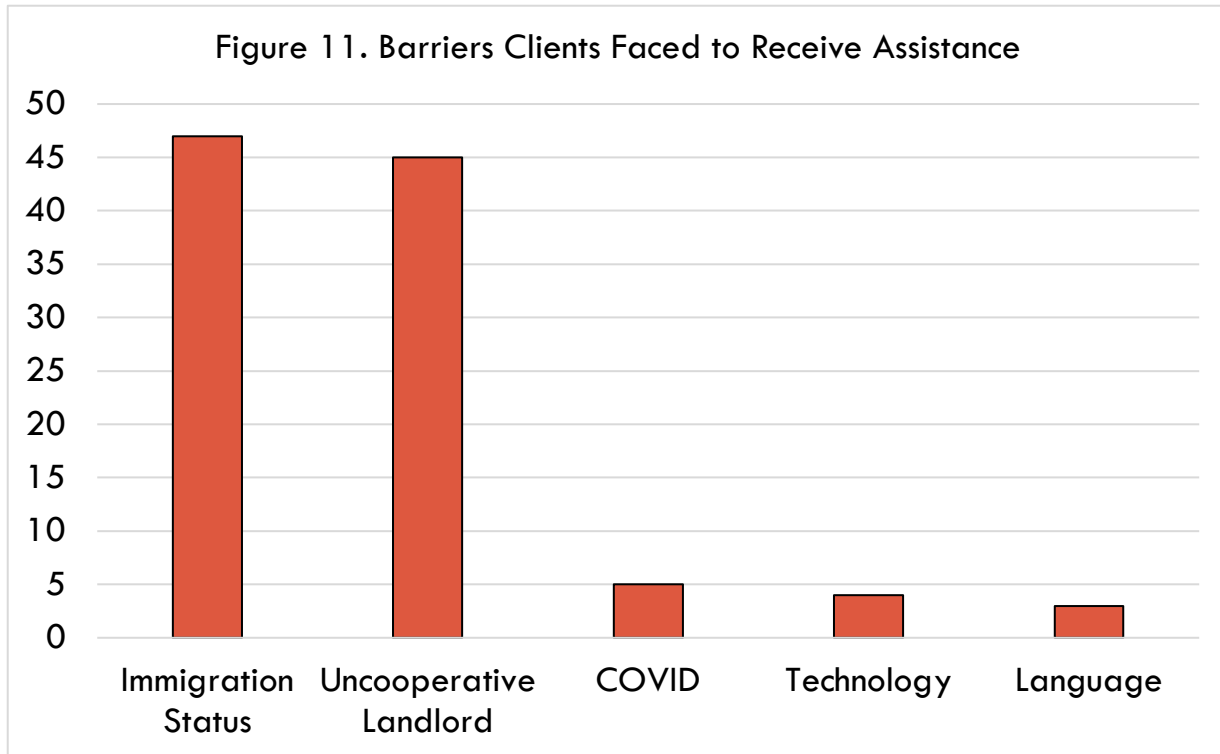
The CBO survey collected additional information of interest such as the amount of time spent on ERA applications and working with CBO staff, barriers that applicants faced during the application process, the dollar amount of rent or mortgage arrearages, and whether the household remained in its house after applying.

It is clear that the NEHS-participating CBOs serve an important role outside of the rental assistance application process. Most responses to the survey reported having worked with CBO staff for two hours or less on the actual application, while 16 percent spent more than four hours. Survey responses also

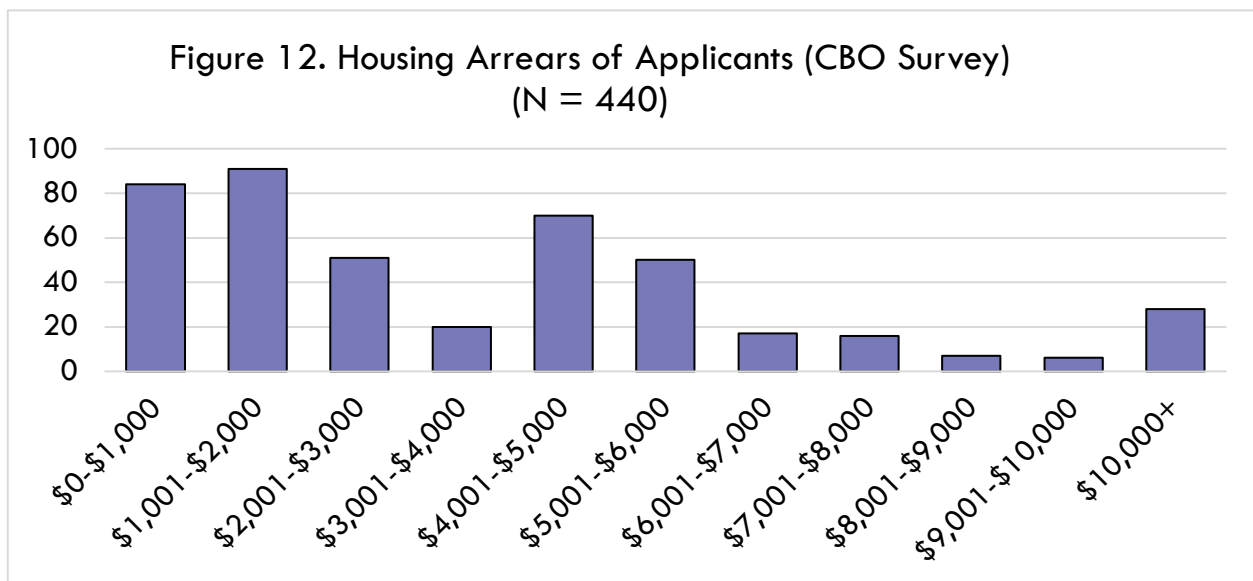
show that CBOs worked with many clients outside of the ERA application process often for three or more hours, with some respondents reporting that they received days or weeks of assistance from CBO staff.



The most significant barriers faced by CBO survey respondents during the ERA application process were concerns about their immigration status and dealing with uncooperative landlords. Only 104 CBO survey respondents answered this question.



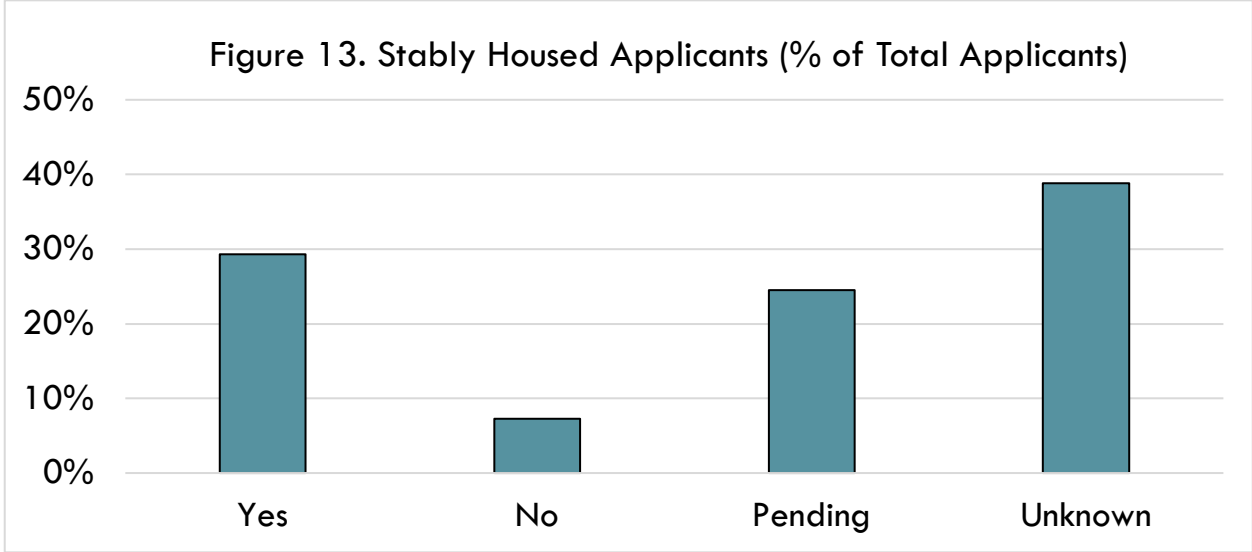
CBO survey respondents reported the total dollar value of their arrearages. Half of respondents reported arrearages of \$3,000 or less, and another 27 percent reported \$4,000 to \$6,000. Six percent of respondents reported owing \$10,000 or more.



CBO survey respondents were also asked whether they were “stably housed”⁶ after receiving rental assistance funds. Nearly 30 percent of respondents reported being stably housed, while 7.5 percent of survey respondents reported that they were not stably housed. However, about 62.5 percent of

⁶ *Stably Housed* is defined as “not currently facing an eviction or foreclosure.”

respondents responded that their housing stability was either pending or unknown. It is not possible to draw valid conclusions about the housing stability outcomes of these respondents with such a significant number of outstanding or unknown responses.



METRO HOUSING BOSTON ERA ADMINISTRATION TRENDS

Metro Housing Boston (MHB), the Regional Administering Agency (RAA) serving Metro Boston, publishes a RAFT and other emergency housing payment assistance program report each year. Their report presents information about the number of households who have received emergency housing payment assistance through MHB, the total dollar amount delivered, and the income and demographic characteristics of recipients. Their fiscal year 2019, 2020, and 2021 reports illustrate the characteristics of rental assistance recipients prior to and during the pandemic and offer insights into how the demographics of households in need changed during the COVID-19 pandemic.

MHB’s reports show that the volume and demographics of rental assistance recipients have changed substantially since the outset of the pandemic. MHB’s FY21 report shows that the total number of recipients jumped sixfold from FY2019 to FY2021, from 1,710 recipients to 10,251; dollars awarded increased fourteenfold over the same period (see **Table 1** below) as a result of additional funds becoming available from the state and federal governments and more flexible program eligibility guidelines.

TABLE 1. METRO HOUSING RAFT/EHPA FUNDING & HOUSEHOLDS SERVED

	FY13	FY19	FY20	FY21 EHPA
Amount	\$2,366,959	\$4,444,781	\$5,112,200	\$63,221,767
Households Served	919	1,710	1,805	10,251
Avg. Household Benefit	\$2,576	\$2,599	\$2,832	\$6,167

Another change during the pandemic reflected in the FY2021 report is that a majority (51 percent) of heads of households receiving funds that year were White (including Hispanic and non-Hispanic recipients). This was not the case in years prior, when Black or African American heads of household made up more than 60 percent of all recipients (see **Table 2** below). Prior to the pandemic, recipient households were more likely to be headed by a female and tended to be larger (**Table 3**). The average age of the head of household remained constant between FY2019 and FY2021.⁷

TABLE 2. RACE & ETHNICITY OF HEADS OF HOUSEHOLD

Race	FY19 - RAFT	FY20 - RAFT	FY21 - EHPA
White	565 (33%)	549 (30%)	4,624 (51%)
Black/African American	1,083 (63%)	1,117 (62%)	3,456 (38%)
Indian/native Alaskan	8 (0%)	20 (1%)	53 (1%)
Asian	9 (1%)	21 (1%)	602 (7%)
Hawaiian/Pacific Islander	10 (1%)	13 (1%)	72 (1%)
Multiracial	35 (2%)	85 (5%)	187 (2%)
Ethnicity (can be any race)			
Hispanic	402 (24%)	554 (31%)	3,289 (37%)
Non-Hispanic	1,308 (76%)	1,251 (69%)	5,678 (63%)
Race and Ethnicity			
Non-Hispanic White	376 (22%)	281 (16%)	2,423 (22%)

TABLE 3. HOUSEHOLD DEMOGRAPHICS

	FY19	FY20	FY21
Average head of household age	41	41	41
% head of household female	86%	82%	74%
% head of household male	14%	18%	26%
Average household size	3.0	2.6	2.4

Economic conditions brought about by the pandemic, like unexpected job losses or time away from work due to health issues and child-care responsibilities may have influenced the number and kind of households applying for rental assistance. Metro Housing Boston also expanded its outreach efforts by using social media platforms such as Facebook and Instagram to advertise the availability of emergency rental assistance programs. MHB also enlisted the help of community-based organizations to help with outreach, especially to harder-to-reach populations such as non-English speakers.

⁷ [“EHPA in Review: Fiscal Year 2021”](#), Metro Housing Boston, 2021.

TECHNICAL DOCUMENTATION

HOUSEHOLD PULSE SURVEY (HPS)

At the outset of the COVID-19 pandemic, the United States Census Bureau began to distribute the Household Pulse Survey (HPS); a 20-minute, online survey meant to collect information about the health of household members and the conditions of households affected by public health and economic measures taken by federal, state, and local governments. Surveys are distributed in Phases, with each Phase having questions added or replaced to collect information on different topics. Each Phase collects data on a “two weeks on, two weeks off” schedule: Households sampled in the first “Week” of the Phase will not be included in the sample drawn in the following “Week.”⁸

Phase 3.3 and 3.4, which ran from December 1, 2021 to February 7, 2022 and March 2, 2022 to May 9, 2022, respectively, asked questions pertaining to rental assistance applications and rental arrearages in addition to the suite of demographic and economic questions the instrument asked across all Phases of the survey. The HPS samples households across the country and weights them at several levels of geography, including the at the state level (which our analysis uses).

Our analysis of the HPS data is centered around the **RENTASSIST** and **RENTCUR** variables. The **RENTASSIST** variable records responses to the question: “Have you or anyone in your household applied for emergency rental assistance through your state or local government to cover your unpaid rent or utility bills?”; of which the responses can be coded as: “My household applied and received assistance,” “My household replied and is waiting for a response,” “My household applied and the application was denied,” “My household did not apply,” “Question seen but category not selected,” and “Missing/did not report.” The **RENTCUR** variable records responses to the question: “Is this household currently caught up on rent payments?”; of which the responses are coded as: “Yes,” “No,” “Question seen but category not selected,” and “Missing/did not report.” Each of these variables are summarized by sex, race, ethnicity, age, and household size.

Additional information can be found online about the [Household Pulse Survey](#) and [more detailed technical documentation](#).

COMMUNITY-BASED ORGANIZATION (CBO) SURVEY TECHNICAL DOCUMENTATION

The Community-Based Organization (CBO) Survey was administered by local organizations responsible for assisting clients apply for emergency rental assistance and disbursing those funds during the pandemic. The survey was meant to capture demographic and economic information about the people applying for ERA and their households. The survey was conducted from December 2021 to May 2022. Data was collected monthly. MAPC staff aggregated this data from each CBO to create a complete dataset of survey respondents. From this dataset the analysis presented above is conducted.

CBO survey question responses that we analyzed are listed below with their corresponding variable:

- Race: “Race?”
- Age: “Age of applicant (as of September 20th, 2022)?”

⁸ A “Week” in the HPS is the period in which all households had the opportunity to be drawn, typically a month in length.

- Household Size: “Household Size?”
- Gender: “Gender?”
- Preferred Language: “Language preference?”
- Housing Arrears: “Total housing arrears (rent or mortgage only)?”
- Barriers faced during application process: “Barriers client faced to receive assistance (if applicable)?”
- Stably Housed: “Is client stably housed after receiving assistance?”
- Hours spent completing application: “Total hours spent completing application (mins)?”
- Hours spent working with client: “Total hours working with the client?”

Surveys collected from all CBOs yielded 913 responses. Unfortunately, response rates for each question were inconsistent across CBOs as was the structure of the data which, in some instances, made the data from different CBOs difficult to reconcile. As a result, there were 731 usable responses. This is the sample on which the descriptive analysis is conducted. Again, even in the final sample, not all questions were answered by every respondent. Below is a list of each variable in the analysis and the number of usable responses:

- Race: 709 (97%)
- Age: 655 (90%)
- Household Size: 569 (78%)
- Gender: 723 (99%)
- Preferred Language: 707 (97%)
- Housing Arrears: 443 (61%)
- Barriers faced during application process: 104 (14%)
- Stably Housed: 488 (67%)
- Hours spent completing application: 269 (37%)
- Hours spent working with client: 243 (33%)

Metadata for the CBO survey is [available from MAPC](#).

Building a Better RAFT Appendix 3:

Qualitative Research Methods

To best understand the role of community-based organizations (CBOs) in emergency rental distribution and ultimately develop recommendations, the Metropolitan Area Planning Council (MAPC) developed a qualitative research design plan that centered the voices of CBOs, tenants, Regional Administering Agencies (RAAs), and landlords with experience navigating the emergency rental assistance application process. MAPC conducted a total of eight focus groups of 75 minutes each: one for CBOs, one for landlords, one for RAAs, and five for tenants (one in English and four in non-English languages, specifically Spanish, Portuguese, Haitian Creole, and Mandarin). The focus groups were held virtually during varying days and times, including evenings and weekends, to accommodate for participant schedules. There were 35 total participants interviewed through the focus groups.

FOCUS GROUPS

Detailed focus group information is as follows:

- 18 people participated across the five tenant focus groups, conducted virtually in January 2023. Specifically, these included:
 - 1 in English
 - 7 in Spanish
 - 3 in Portuguese
 - 3 in Haitian Creole
 - 4 in Mandarin
- One Zoom focus group was conducted in December 2022 with four landlords. An interview was conducted with

another landlord in December who was not able to attend the focus group.

- One Zoom focus group was conducted in December 2022 with six representatives from Regional Administering Agencies.
- One Zoom focus group was conducted in November 2022 with six CBOs.

MAPC created a master focus group guide of 5–6 questions, with slight adjustments in content areas and wording for each constituency group. Focus groups began with informed consent, including information about why the interviewers were asking these questions, the goal of the research, and how the research will be used. The focus groups were recorded and sent for transcription for analysis purposes. The record button served as confirmation from participants that they provide consent for participation. Following the focus groups, tenant focus group participants were compensated \$50 for their participation in the form of a gift card to Target.

Each English-language focus group was facilitated by two MAPC staffers, one as interviewer and another as notetaker. For non-English focus groups, MAPC contracted with a native or fluent speaker to facilitate the focus group discussion, using a focus group guide that had been translated into the language in advance of the focus group. An MAPC staff person was present for every non-English focus group; when possible, this staff person was also fluent in the language being spoken. An onboarding meeting with the facilitator was conducted prior to the focus groups so that they

were familiarized with the content. The transcription and subsequent translation of the non-English focus groups were completed via a contract with MAPA Translations Inc.

DATA ANALYSIS

The data analysis process began following each focus group with a debrief based on a standard template, prompting discussion around emergent themes. The MAPC team then developed a codebook draft, reflecting themes, research questions, and objectives. The draft underwent a testing process in which four MAPC staffers coded a portion of transcripts (with CBOs, RAAs, and landlords) with the

codebook to determine shared vocabulary and definitions, as well as any gaps. From there, the codebook was refined and finalized to reflect changes raised in the testing process. The final codebook is included in the appendix.

MAPC used the qualitative software Dedoose to complete analysis of the focus group transcripts. Using Dedoose, each focus group was coded based on the final codebook. Following the coding process, analysis was completed by targeting the codes relevant to drafted policy recommendations. Themes and supplemental information were extracted from relevant codes. All other codes (and sometimes specific double-codes) were examined to understand other important themes.

Building a Better RAFT Appendix 4: Codebook

"Parent" Code	"Child" Code	Definition
Outreach		1st touch point with a new potential applicant
	Referrals	
Communication		Communication once a person has decided to apply
	Sharing information/marketing	
	Among actors	
	Tactics	
Technology		
	Literacy	Being able to use technology and have the knowledge to navigate it
	Internet access	
	Online portals	
	User input/feedback	
Staff training		
Language		Defined as language access / need for translation and interpretation
Culture		Cultural competency of organizations / being able to relate to tenants / lived experience
Eviction		
	Notice to quit	This is the paperwork landlords are required to provide to tenants (and file with county) notifying them of non-payment of rent / delayed rent; and thus begins eviction process.
	Eviction moratorium	

(continued)

"Parent" Code	"Child" Code	Definition
Trust*		Relationships between actors and how trust plays in, can include trust is presence or mistrust
Housing quality		Dousing conditions for tenants or the upkeep of housing for landlords
Relationships		Relationships among actors (informal)
Documentation*		Documentation requirements; Double-code for whom the requirements exist (e.g., differentiate tenant from landlord documentation requirements)
Citizenship status/undocumented		
Process		
	Application process	Ttenant
	Fund distribution process	
	Approval process	Decisions on what DHCD makes;
Benefits to tenants		
	Benefits from ERA	
	Benefits from working with CBO	
Subleasing		
Eligibility		Being eligible for rental assistance (both to apply and receive), could also include how DHCD defines eligibility? a program decision
Pandemic		
Policy changes		Can include policy changes to and reactions/responses to policy changes
Staff turnover		
Funding for CBOs		
Partnerships/Collaborations		A formal contracting partnership
In person/paper vs. online		
Displacement		
Wraparound services		Services provided by the CBO (or other service provider) that address holistic needs of the tenants (e.g., mental health support) but are outside the typical mission of the CBO

(continued)

"Parent" Code	"Child" Code	Definition
Roles		
	CBOs*	
	Landlords*	
	Tenants*	
	RAAs*	
	CHAPA*	
	DHCD/State Authority*	
Needs*		
	Need for rental assistance	
	Unmet needs of organizations	
Successes*		
Barriers/Pain points*		Pain points of the ERA process
Recommendations*		Explicit recommendations
Quotes*		
Household/applicant characteristics*		Specific language or regional needs or homeless or single vs family needs, non-english speaking
Questions		
Legal Ambiguity		
Can also include past experience (in the case of tenants)	Can also include past experience (in the case of tenants)	Can also include past experience (in the case of tenants)