

## New York State Rent Relief Funding: Spotlight on New York City

### Highlights

- New York State has the highest share of renter households in the United States (46 percent), with the majority of those households located in New York City (63 percent of all State renter households).
- During the first round of federal rental assistance made available for New Yorkers, City residents received 86 percent of funding distributed through October 2020.
- Hispanic and Black households made up disproportionate shares of New York City low-income renter households (37 percent and 27 percent, respectively) compared to their overall shares of rental households (29 percent and 22 percent, respectively).
- Hispanic and Black households in the State have also experienced higher rates of employment income loss than other racial or ethnic groups since April 2020.
- New York was the only state that did not distribute any Emergency Rental Assistance Program funding through June 2021.
- With low-income rent-burdened households as a measure, more than 1 million homes across the State are likely to be eligible for the program.
- The average size of rental assistance grant awards suggests that the program may provide funding to a higher number of households than initially targeted.
- The New York State eviction moratorium is scheduled to end August 31, 2021, but the Tenant Safe Harbor Act may afford additional protections to tenants during the period of COVID-19 restrictions.

Millions of Americans still face housing insecurity as a result of the COVID-19 pandemic, with nearly 15 percent behind on rent payments at the end of June.<sup>1</sup> Households in New York State (22 percent) and the New York City metropolitan area (26 percent), excluding counties outside the State, have an even greater share of residents behind on rent. New York City not only houses the majority of the State's renters (63 percent), but also had relatively high rates of rent-burdened tenants prior to the pandemic. During the pandemic, employment in the City also suffered the largest decline of any region in the State. Many renters whose jobs and incomes were affected by COVID-19 are at risk of eviction and even homelessness as the end of State and federal eviction moratoriums near, unless they receive rental assistance from the government or can come to other agreements with landlords.

Since the pandemic began, the federal government has set aside funds to provide rental assistance to those in need. The first round, approved in March 2020, included strict eligibility guidelines requiring proof of a pre-pandemic rent burden. Funding approved in December 2020 and March 2021 loosened guidelines, expanding eligibility to low-income households that could prove loss of income. The State's latest rent relief program, which City residents can tap for assistance, operates within these more generous guidelines.

The State's program should be measured by who receives funding based on need and by the pace of disbursements of funds. This report provides an overview of the characteristics of those who are eligible for the program, with a focus on New York City. It highlights those who were burdened before the pandemic and who may have been impacted disproportionately by the pandemic, with the goal of informing outreach and improving implementation of the program.

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## State Distribution of COVID-19 Rent Relief

Last year, New York State provided \$100 million in federal aid through the Division of Housing and Community Renewal (DHCR) under its COVID Rent Relief Program. It awarded about half of the funding in subsidies to households that applied, largely because of strict eligibility guidelines that required renters to prove they had been low-income and rent-burdened before March 1, 2020, leaving the other half of funds untouched for aiding renters with direct relief.<sup>2</sup> For the purposes of both rent relief programs and this analysis, low-income households are defined as those that earn less than 80 percent of the area median income (AMI). Rent-burdened households are defined as those that spend more than 30 percent of their incomes on rent.

The DHCR provided one public summary report on the first round of the program, in October 2020, when approximately \$23 million had been disbursed. Disbursements were made or pending for 15,022 of nearly 94,000 applicants, a success rate of about 16 percent. The DHCR noted nearly 61 percent of applicants were ineligible for the program. About 86 percent of funding disbursed went to renters in New York City, reflecting characteristics of its households prior to the pandemic and the impact of employment loss during the period of widespread closures and restrictions to manage the pandemic.<sup>3</sup>

According to the report, about 78 percent of successful applicant households, where funds were disbursed or pending to be disbursed, self-reported race or ethnicity. Among these, 30 percent were Hispanic, 27 percent were White, 20 percent were Black and 18 percent were Asian. Households earning less than 30 percent of the AMI made up only about a quarter of successful applicants. About 40 percent earned between 30 percent to 50 percent of the AMI, with 36 percent earning between 50 percent and 80 percent of the AMI.

The report found that the program distributed \$2.9 million in August 2020 before ramping up, disbursing nearly \$9 million in September and \$11.3 million in October. The average grant totaled \$2,415. More than 11 percent of all applicants filed paper applications as of October, suggesting that some share of applicants did not have a computer or Internet access, or preferred not to use this method.

The COVID Rent Relief Program stopped receiving applications on February 1, 2021, but a detailed account of the distribution of funds through this period is not publicly available on the DHCR's website. Neither the website nor the report includes applicant summary data for income, race/ethnicity, geography and other characteristics to understand demand for the program. Summary data on successful applicants for other considerations was also limited. Age, the use of translated applications or languages spoken at home, householder composition, and other characteristics were also not included in the report filed in October to better understand the makeup of those who received funds.

Still, available results from the first round of funding should provide guidance for improving program use through enhanced application materials, assistance and outreach. For example, successful Hispanic and Black applicant shares both trailed their shares of low-income renter households citywide.

In addition, the poorest households (those that earned 30 percent of the AMI or less) made up a disproportionately low number of successful applicants (25 percent) given that they make up about 42 percent of all low-income households. Numerous obstacles, including language barriers, lack of information about the program, eligibility concerns, lack of broadband access or gaps in financial literacy, could have prevented many of these households from applying to last year's program. It is also notable that the program excluded households that used Section 8 vouchers or lived in public housing, who make up a meaningful portion of households with incomes below this earning threshold.

**FIGURE 1****Selected Counties and New York City, Selected Household and Rent-Burden Statistics**

City/County	Households	Low-Income Households	Rental Households	Low-Income Rental Households	Low-Income Rent-Burdened Households
New York City	3,546,601	1,652,191	2,127,332	1,262,859	874,639
Westchester	729,553	247,812	261,212	155,878	108,898
Erie	430,732	167,158	135,596	89,681	53,799
Monroe	330,262	122,926	112,303	74,930	47,152
Suffolk	577,470	173,564	91,165	54,506	42,490
Nassau	474,127	145,032	82,722	47,465	35,122
Onondaga and Cayuga	246,986	89,244	70,075	49,093	29,193
Rockland	208,415	79,478	61,526	42,520	26,910
Orange	145,217	51,944	42,307	27,444	20,192
Albany	142,884	52,331	52,702	33,695	20,135
Broome, Chenango and Delaware	171,625	61,440	39,419	29,331	17,271
Dutchess	121,547	40,169	34,431	21,264	15,343
Oneida, Herkimer, Otsego and Schoharie	188,463	59,005	41,731	26,249	12,239
Niagara	100,704	39,606	25,506	18,555	9,558
Saratoga	108,296	30,633	23,994	11,356	6,933

Note: Where multiple counties are included, data was not available at the county level alone as a result of using Public Use Microdata Areas for analysis.

Source: U.S. Census Bureau, American Community Survey 1-year estimates, 2019

The State began accepting applications for its second pandemic rental assistance program, the Emergency Rental Assistance Program (ERAP), on June 1, 2021. Through the Office of Temporary and Disability Assistance (OTDA), the State aims to make use of federal aid from all rounds of funding by distributing \$2.35 billion in funds allocated to it through the Consolidated Appropriations Act and the American Rescue Plan Act.<sup>4</sup> The maximum award amount is \$15,000 and can be used to pay 12 months of back rent due and utility bills (gas/ electric) after the period starting March 13, 2020, as well as three months of future rent if the household is rent-burdened. Residents are eligible for the ERAP if they:

- Received unemployment benefits, or experienced a reduction in income or an increase in expenses due to the pandemic, after March 13, 2020; and
- Are in rental arrears (i.e., rent overdue) for rent owed on or after March 13, 2020; and
- Earn less than 80 percent of the AMI.

Acceptance into the program also confers protections to tenants, including prohibiting eviction for one year from the date of the provisional determination of eligibility, and waiving fees associated with late payments. In announcing the program, the State expected the program to serve between 170,000 and 200,000 households.<sup>5</sup>

The successful rollout of the program is particularly important in New York State and New York City. The State has the highest share of rental households in the United States (46 percent), with the majority of those households located in New York City (63 percent of all State renter households).<sup>6</sup> The City chose not to administer its own program, where federal funding would have been limited to nearly \$645 million, in order to access a larger share of the State program.

Given the large number of low-income households in New York City, the City's high rent burdens, and the severity of employment loss there during the pandemic, the ERAP will likely serve a large population of City households that need

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assistance. The State has hundreds of thousands of additional low-income households outside of New York City that could also qualify (see Figure 1).<sup>7</sup> However, more than 100,000 of those low-income rental households are served by counties and municipalities that created their own programs and are therefore excluded from the State program.<sup>8</sup>

As of July 30, 2021, the OTDA reported that more than 168,000 low-income renters across the State had applied for assistance, 68 percent of whom were New York City residents.<sup>9</sup> The total number of applicants amounts to less than 15 percent of the 1.2 million low-income renter households in the City alone. The four counties with the largest number of applicant households, labeled as City boroughs where applicable, were in New York City, including the Bronx (35,490), Brooklyn (34,519), Queens (22,661) and Manhattan (18,619). Erie County had the largest number of applicants from outside New York City, at 6,624, as of July 30, 2021.

## ERAP Challenges

Vulnerable households need rental assistance quickly given the hardships they face, but the ERAP has faced implementation challenges.

The program started receiving applications on June 1, 2021, and prioritized applications from households that earned 50 percent or less of the AMI and who were also experiencing at least one of the following: long-term employment loss (90 days or more); veteran status; domestic violence or human trafficking; a pending eviction case; residence in a community disproportionately impacted by COVID-19; residence in a building with 20 or fewer units; or residence in a mobile home. Prioritization was expected to last for the first month.

The OTDA provides a brief monthly report on applications that does not contain detailed information on who has submitted applications to the program, or their socioeconomic characteristics, making it difficult to track progress and manage outreach. The report does provide a breakdown of applicants by county and for New York City as a whole.

Despite the presence of more than 517,000 rental households that earn less than 30 percent of the AMI in New York City alone, the program had only received 168,321 applications as of July 30, 2021. Of these, 114,245 were located in New York City. As of August 9, two months after the start of the program, 7,072 households had received payments from the program, suggesting that the agency has struggled to process applications. There is little clarity over how many households were turned away or required additional documentation for application approval.

The State did not distribute ERAP assistance to any households in June 2021, the first month of the program. In contrast, Monroe County, Onondaga County, and the Town of Islip aided 720, 139, and 24 households, respectively, through their stand-alone rental assistance programs during the same month. New York was the only state that had not distributed any ERAP funding through June 2021.

In response to these struggles and to concerns raised by U.S. Senator Charles Schumer about the risk of reallocation of any federal rental assistance left unallocated by September 30, 2021, the State announced on July 26, 2021, that it was streamlining the program including reduced documentation for applications, and onboarding 350 volunteer reviewers from other State agencies. The announcement also stated a target of being current on all payments for all pending verified applications by August 31, 2021.

As per federal law, the State may be at risk of having its federal rental assistance reallocated to jurisdictions that have already obligated at least 65 percent of their December 2020 rounds of funding by September 30, 2021. A similar reallocation could occur for the March 2021 round of funding by March 31, 2022. If the State were to exceed the levels of obligated funding by those deadlines, it could receive additional funds through the reallocation of funds from other states and localities.

On August 2, a new checklist for renters and landlords was added to the OTDA's website, although a number of instructional videos were still dated prior to the launch of the streamlined application. The website includes translations into seven additional languages (other than English), but the languages do not align with the languages that are most spoken across the State or in the City.<sup>10</sup> The application process also still relies on users possessing some technological knowledge, and must be completed in one sitting. Paper applications must be requested before they are sent by mail or require working with local community organizations and nonprofits designated to assist with the program.

On August 10, 2021, the OTDA provided figures on disbursements through August 9, 2021. As of that date, the State had made \$98.6 million in payments to 7,072 households. The majority of the total (\$74.1 million) was provided for rent arrears payments, with the remainder made for prospective rent payments, a new feature of ERAP funding. The report does not include additional relevant data for the overall applicant pool or for successful applicants.<sup>11</sup> It is also notable that the average payments are larger than during the DHCR COVID Rent Relief Program.

The success of the current program will rely on processing applications and disbursing funds quickly while maintaining controls over the shortened applications. The capacity and training needs of the volunteer reviewers and the effects of reduced documentation are not yet determinable. Other obstacles are likely to affect the equitable outreach and use of the program, including broadband access, technology issues with the online portal, availability of translated materials, and assistance for those who lack literacy and/or financial or computer knowledge to complete forms comprehensively.

## Characteristics of Low-Income Households Prior to the Pandemic

The pandemic has had a more pronounced impact on low-income households, who were already generally more rent-burdened prior to the pandemic. In recognition of this fact, federal relief specifically targets these households for rental assistance funds. Analyzing several characteristics of households potentially eligible for the program provides a sharper sense of the groups who are disproportionately represented, and therefore aids in formulating ways to target outreach and improve implementation.

This report uses the U.S. Census Bureau's 2017 New York City Housing and Vacancy Survey in cases where the 1-year 2019 American Community Survey estimates do not provide certain detailed information. As of the 2017 survey, 1,206,611 renter households earned below 80 percent of the AMI, compared to 1,262,859 in the 2019 1-year estimate. See Figure 2 for income limits for City applicants to ERAP.

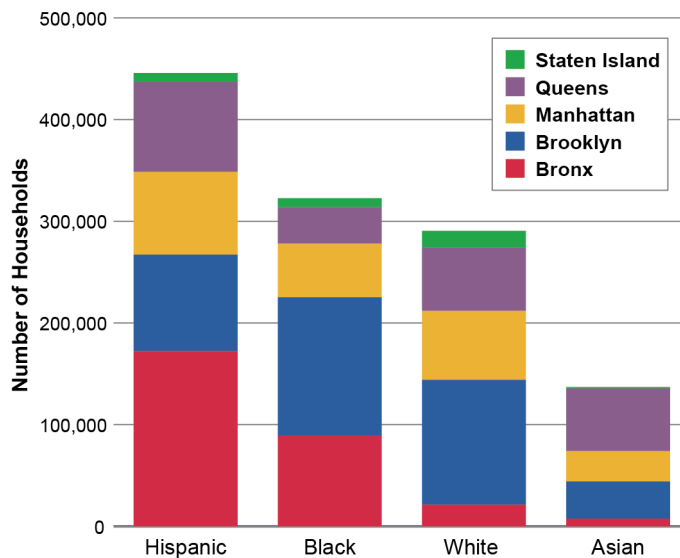
**FIGURE 2**  
Gross Annual Income Limits for ERAP,  
New York City Households, Federal FY 2021

Household Size	80 Percent of the AMI
1	\$66,850
2	\$76,400
3	\$85,950
4	\$95,450
5	\$103,100
6	\$110,750
7	\$118,400
8	\$126,000

Source: New York City Human Resources Administration

One-third of all low-income renter households in the City were located in Brooklyn, with nearly one-quarter located in the Bronx and approximately one-fifth each in Queens (21 percent) and Manhattan (19 percent). Low-income households in Manhattan

**FIGURE 3**  
**Low-Income Rental Households in New York City**  
**by Borough and Householder Race/Ethnicity**



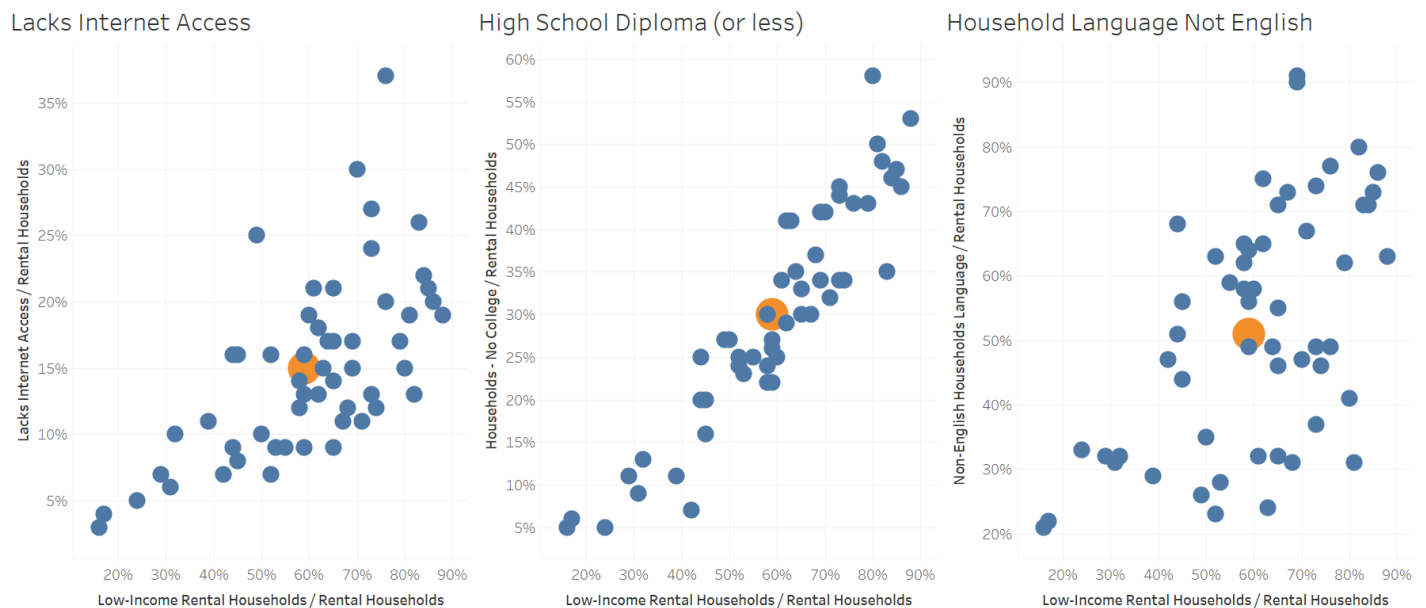
Source: U.S. Census Bureau, New York City Housing and Vacancy Survey, 2017

were concentrated in neighborhoods north of Central Park and in Chinatown/Lower East Side. In the Bronx, about 78 percent of all renter households were low-income, which was the highest share among all boroughs, followed by Brooklyn at 59 percent.

Hispanic and Black households made up disproportionate shares (37 percent and 27 percent, respectively) of low-income renter households compared to their overall share of rental households (29 percent and 22 percent, respectively; see Figure 3).

High school education (or less) and immigrant status are also highly correlated with lower incomes. There are 1.44 times as many immigrant households that rent in the City compared to native-born households, and 1.62 times as many immigrant households that earn less than 80 percent of

**FIGURE 4**  
**New York City Neighborhood Correlations, Low-Income Renter Households and Selected Characteristics**

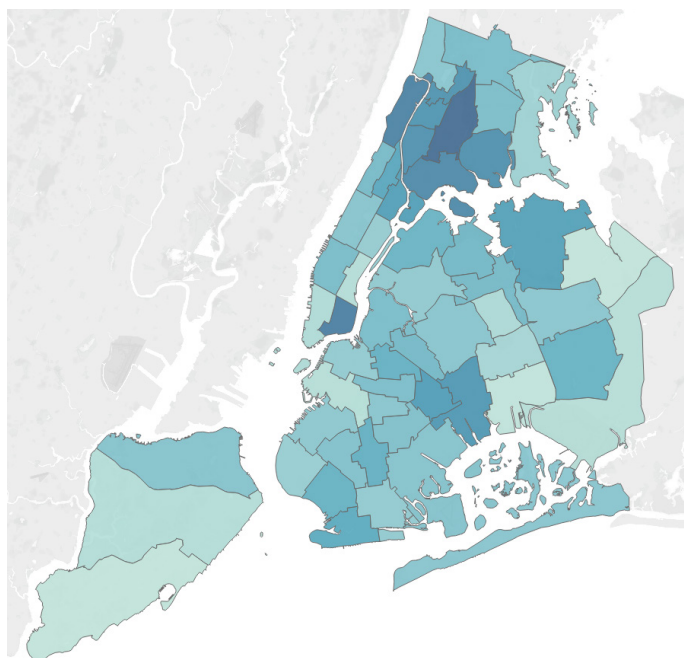


Note: Orange dot represents citywide average.

Sources: U.S. Census Bureau, American Community Survey 1-year estimates, 2019; OSC analysis

the AMI compared to native-born households. Neighborhoods with low-income households are less likely to have Internet access, a particularly significant problem given that the primary method for completing the rent relief application requires access to a computer and the Internet. Immigrant households may also face language barriers, with many low-income renter households who have a household language that is not English (see Figure 4).<sup>12</sup> Of all variables analyzed, neighborhoods where all households members had a high school diploma or less were the most highly correlated with low-income renter households.

**FIGURE 5**  
Number of Low-Income Renter Households  
by New York City Neighborhoods



Sources: U.S. Census Bureau, American Community Survey 1-year estimates, 2019; OSC analysis

Based on the Housing and Vacancy Survey, the five neighborhoods with the highest share of rental households earning below 80 percent of the AMI were Mott Haven/Hunts Point, University Heights/Fordham, Morrisania/East Tremont in the Bronx, and East New York/Starrett City and Brownsville/Ocean Hill in Brooklyn. All five of these neighborhoods are majority non-White and

have lower rates of college education than the citywide average. Each also has a higher share of households where the household language is not English, and lower rates of Internet access. When considering neighborhoods with the largest number of low-income renter households, two of the top three are in Manhattan: Inwood/Washington Heights and Chinatown/Lower East Side (see Figure 5).

The second round of funding recognized limitations in the first round of the program by expanding eligibility to those in public housing, including the New York City Housing Authority (NYCHA), after funds are disbursed to other eligible participants. This could increase the potential eligible population by more than 160,000 households. Since February 2020, NYCHA's level of rent collections has dropped from 88 percent to 79 percent in May 2021, reflecting worsening accumulations of rent arrears.

Some of the characteristics of low-income renter households suggest that challenges related to broadband access, literacy, and financial and computer knowledge are affecting the ability of potential applicants to respond to forms comprehensively. Follow-up assistance may be required to ensure successful completion of applications. Certain geographic or culturally focused community groups may also be better equipped to advertise benefits of the program to their local communities or to assuage concerns over documentation and privacy.

## Loss of Income Affects Lower-Income Households Inequitably

New York State added 172,900 jobs in the first half of 2021, but employment remains 938,900 jobs below the level in February 2020. New York City added 114,700 jobs in the first half of this year, and employment is 534,600 jobs below pre-pandemic levels. Compared to the State (down 9.5 percent) and the nation (down 4.4 percent), the City had the largest decline in employment, 11.4 percent, between June 2021 and February 2020.

While the scope of unemployment and underemployment has been widespread, certain groups have faced more severe losses of income, and for longer durations. A look at historical Household Pulse Survey dating back to April 23, 2020, reveals that Black and Hispanic renter households have experienced disproportionate losses of employment income throughout the pandemic.<sup>13</sup> These workers are also generally disproportionately represented in the industries where employment loss was most significant.

The pandemic has had a drastic impact across the State on employment in many industries, some of which continue to lag well behind the overall decline in employment statewide. Most notably, the leisure and hospitality sector lagged pre-pandemic employment in June 2021 by over 30 percent, and these jobs are likely to take the longest in returning, as they rely on the return of tourists and (particularly in New York City) commuters. The sector also paid workers less than the statewide and citywide averages prior to the pandemic. Hispanic workers and immigrants were both disproportionately employed in the sector prior to the pandemic.

This suggests that households with earners who were employed in these industries were not only more likely to experience unemployment during the pandemic, they also were more likely to earn less prior to the pandemic, and therefore to face additional pressures associated with housing costs.

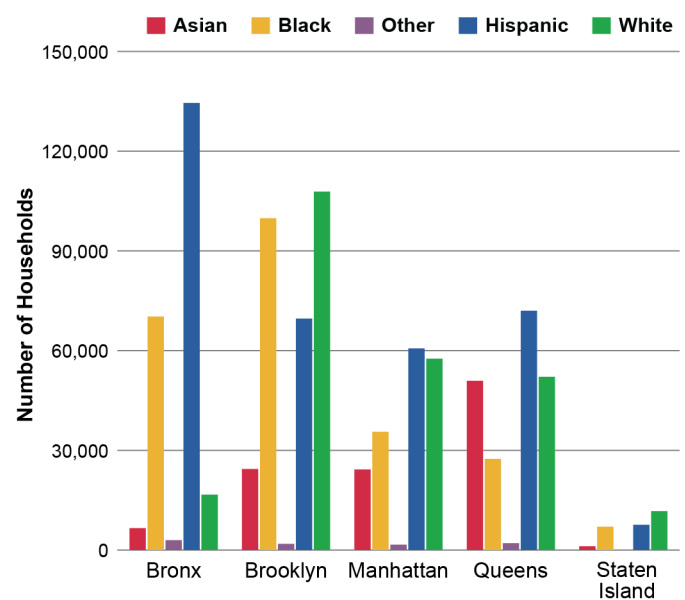
Nationally, the unemployment rate for workers who have not earned a high school diploma rose to 10.2 percent in June 2021, after dropping to 8.2 percent in April 2021, while unemployment has declined slightly for workers who have at least some college education. This suggests that demand for rent relief is likely to persist for many households, particularly as expanded unemployment insurance runs out in September.

## Pre-Pandemic Rent Burden

Even before the pandemic, about half of the renter households in the City (48 percent) and State (47 percent) were rent-burdened, larger shares than in the nation as a whole (45 percent).<sup>14</sup> These figures exclude utility payments, which drive up housing-related costs even further.

Of the 1.2 million low-income rental households in New York City, 946,000 (78 percent) are rent-burdened. Brooklyn has the largest concentration of low-income households facing a rent burden, at 32 percent of all such households in the City. Hispanic low-income households in the Bronx made up the single-largest rent-burdened ethnic group in the City (135,041 households). Hispanics also made up the largest segment of low-income rent-burdened households in Queens (71,966) and Manhattan (60,626). Whites (107,820) and Blacks (99,795) made up the largest groups of rent-burdened groups in Brooklyn (see Figure 6).

**FIGURE 6**  
New York City Renter Households Earning Below 80 percent of the AMI and Facing Rent Burden, by Borough and Householder Race/Ethnicity



Source: U.S. Census Bureau, New York City Housing and Vacancy Survey, 2017



Neighborhoods with higher-than-average concentrations of Hispanics, including Elmhurst/Corona, Jackson Heights, Washington Heights/Inwood and Mott Haven/Hunts Point, generally have higher shares of immigrant workers as well.

Rent-burden disparities are also more pronounced for older households. Among households headed by persons aged 62 and older that earned less than 80 percent of the AMI, the majority were rent-burdened in every borough, with the largest disparity in Queens, at nearly two rent-burdened households to every non-rent-burdened household.

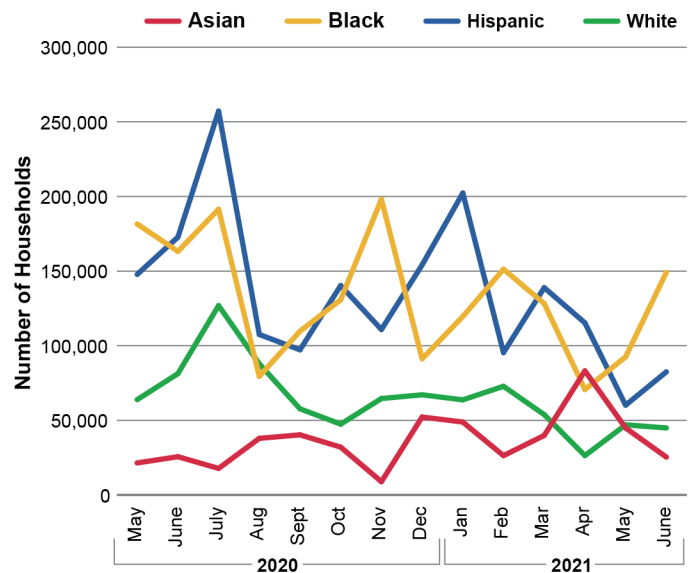
These findings suggest that translated materials and call-center support in Spanish and other widely spoken languages can help equitably increase the number of applications from some neighborhoods and communities. Print materials for older households to mail in applications may also increase applications. Trusted community groups who provide outreach and resources, in addition to “enroller organizations,” should be leveraged to increase comfort levels for those looking to access the program.

## Rent Debt Ticking Up Before Moratorium Ends

The City’s worst job loss during the pandemic occurred in April 2020. In the three months that followed, a monthly weighted average of 507,000 rental households in the metropolitan area said they did not pay the prior month’s rent on time, according to the Household Pulse Survey. On March 20, 2020, the statewide PAUSE executive order was signed by the Governor, creating a 90-day moratorium on residential and commercial evictions, which has been extended from time to time, and is now expected to end by August 31, 2021. Since then, there have been spikes in households unable to pay their rents in December 2020 and March 2021. Most recently, the number rose again in June 2021, exceeding 300,000 households.

Of the 20 percent of rental households in the metropolitan area who were behind on rent payments in June 2021, Hispanic and Black households are most disproportionately affected. Hispanic and Black households represented the largest groups not caught up on rent payments in every month since August 2020 (see Figure 7). Rent arrears for Black households have grown fastest in the period since April 2021, when \$1,400 stimulus payments were sent and a major reduction in rent arrears was recorded. This may reflect the use of stimulus funding to manage household costs. Even now, 16 months into the pandemic, more than one-fifth of households in the State (21 percent) have “slight to no confidence” that they will be able to pay their next month’s rent.<sup>15</sup>

**FIGURE 7**  
Households Reporting Rent Arrears,  
New York State



Note: Monthly figures based on weighted average of weekly or bi-weekly responses.

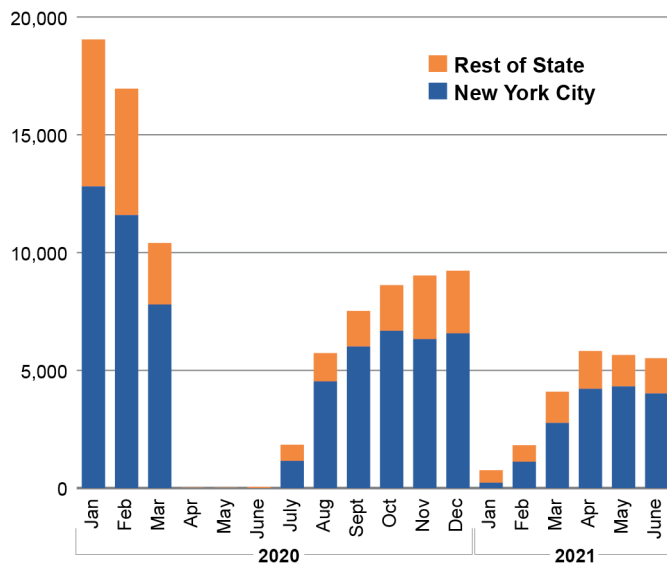
Sources: U.S. Census Bureau, Household Pulse Survey; OSC analysis

A number of estimates have attempted to quantify aggregate rental arrears in the State and in the City metropolitan area using U.S. Census Bureau and survey data. The National Equity Atlas has pegged State arrears at nearly \$3.3 billion.<sup>16</sup> A report prepared for the National Council of State Housing Agencies estimated the shortfall by January

2021 at between \$2.5 billion and \$3.3 billion. The Community Housing Improvement Program, a trade association for owners of rental properties, released survey results for landlords who manage New York City rent-regulated housing, which suggest that more than 175,000 of those tenants were in rent arrears that exceeded a total of \$1.1 billion, excluding unregulated units and those outside of New York City.<sup>17</sup>

These analyses also found that many households owed less than the maximum rental assistance grant amount of \$15,000, which may mean the State could end up stretching funding to more households with partial assistance awards.

**FIGURE 8**  
New York State Housing Court Cases



Sources: Housing Data Coalition; OSC analysis

Court filings against residential properties for the nonpayment of rent in New York State have also risen again in recent months (see Figure 8).<sup>18</sup> Since the beginning of the pandemic, court filings have lagged the monthly average from 2018 and 2019 substantially, due to enhanced tenant protections, including the eviction moratorium. If the monthly average were the same as in those prior two years, we estimate more than 133,000 court filings for nonpayment would have occurred across New York

State, the majority of which would be in New York City. Housing advocates anticipate that figures will surpass levels seen before the executive order was issued, given the looming end date for the statewide moratorium on residential and commercial evictions, and thus the number of potential court filings could be higher than this estimate.

Tenants in the State are currently protected against legal actions past the end of the moratorium by the Tenant Safe Harbor Act. This prevents landlords from evicting tenants for unpaid rent that accumulated during the pandemic, even after the moratorium ends. The protection only applies to nonpayment petitions where the tenant has declared hardship. However, landlords will be permitted to bring nonpayment petitions, a precursor for evictions due to nonpayment, against tenants when the pandemic ends.<sup>19</sup>

## Conclusion

After already facing a growing rent burden before the pandemic, followed by the loss of employment and income because of the pandemic, many of New York City's renters are likely in need of assistance for rental and utility payments.

This analysis shows that prior to the pandemic, the effects of low incomes and rent burdens fell disproportionately on non-Whites, immigrants and those who lack a college degree, many of whom worked in lower-wage industries. The pandemic has had a disproportionate impact on these same groups. Outreach efforts, technical assistance, and steps to streamline applications should be targeted to reach those most in need.

The State has already committed to simplifying the application process and increasing the number of reviewers. Other improvements to the program could include the following:

- Targeting assistance and program enhancements by geography, language, industry, age, household language, and other pertinent characteristics.

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- Monitoring the program in real time to improve application completion, fund disbursement and program outreach, and enhance technical assistance efforts.
  - Updating educational and outreach materials to reflect the recent simplification of forms as well as translated materials in additional languages.
  - Creating a feedback loop to help community-based organizations, housing nonprofits and local governments improve the application system and better assist tenants who require follow-up documentation.
  - Advertising the newly created eviction protections gained both from applying to the ERAP and from the passage of the Tenant Safe Harbor Act, so that tenants understand their legal rights.

It remains to be seen what impact the State's response will have on improving the pace of application review and funds disbursement, as well as expanding the pool of applicants. As of August 11, 2021, a number of promotional and educational materials still reflected the longer, less recently revised application forms, and little was known about the pace of application reviews since additional volunteers had been engaged.

The City, for its part, can work to target gaps in current outreach and technical assistance, and to augment the State's program with existing cash assistance programs, by leveraging its existing contractors.<sup>20</sup> The City's Department of Social Services has made efforts to facilitate community outreach regarding the ERAP and to assist households in submitting applications with the help of contractors.<sup>21</sup>

The NYCHA, too, should continue to encourage tenants in rent arrears to apply for the program, which was not an option under the first round of federal rental assistance. However, the State has advised public housing tenants who suffered a loss of income that they may apply for an adjustment to their rental payment requirement from their landlord.

The City may also look to provide translation assistance for those households that speak languages that are not included among the OTDA's translated applications. The City can also use existing cash assistance programs, such as those managed by its Human Resources Administration, to augment the efforts of the State program.

Proper monitoring should be used to confirm that aid is reaching the households that need it most, and that new measures to simplify and more rapidly process program applications are progressing. To this effect, the OTDA should provide more detailed information, in summary form, on the types of households served by the program. The agency's most recent monthly report remains limited in its ability to help communities, local governments and housing advocates understand who is applying for relief, the size of the grants awarded and the pace of disbursements. Such information could help target outreach efforts to people impacted by their geographical location, race and ethnicity, age, language spoken at home, and levels of income and rent burden, as well as to accelerate the processing of applications and disbursements. Shorter applications may also allow the OTDA to expand the availability of and number of languages for translated applications.

If the first round of rent relief provides any cautionary tale, it is that some renters in need of help get left behind when the process is complicated and when tenants are left without proper outreach and assistance. These challenges may worsen, as many more could apply in the fall when the statewide moratorium on residential and commercial evictions ends August 31, 2021. Enhanced unemployment benefits will also expire the week ending September 5, 2021. The OTDA must ensure that the agency and its partners across the State are well-informed and prepared so that it can accelerate the disbursement of funds to those households in the greatest need.

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## Endnotes

- 1 U.S. Census Bureau, Household Pulse Survey, Week 32 (June 23-July 5).
- 2 New York State Senate Democratic Conference, “Fact Sheet: COVID-19 Emergency Rental Assistance Program (CERAP),” April 1, 2021, at [https://www.nysenate.gov/sites/default/files/article/attachment/covid-19\\_emergency\\_rental\\_assistance\\_program\\_cerap\\_fact\\_sheet.pdf](https://www.nysenate.gov/sites/default/files/article/attachment/covid-19_emergency_rental_assistance_program_cerap_fact_sheet.pdf).
- 3 New York State Division of Housing and Community Renewal, *COVID Rent Relief Program*, October 28, 2020, at <https://hcr.ny.gov/system/files/documents/2020/10/covid-rrp-report.pdf>.
- 4 U.S. Department of the Treasury, *Emergency Rental Assistance Program: Payments to States and Eligible Units of Local Government*, at <https://home.treasury.gov/system/files/136/Emergency-Rental-Assistance-Payments-to-States-and-Eligible-Units-of-Local-Government.pdf>; and U.S. Department of the Treasury, *Emergency Rental Assistance Program: Allocations to States and Eligible Units of Local Government*, at [https://home.treasury.gov/system/files/136/ERA2\\_Allocations\\_Eligible\\_Entities\\_572021.pdf](https://home.treasury.gov/system/files/136/ERA2_Allocations_Eligible_Entities_572021.pdf).
- 5 New York State Governor, “Governor Cuomo Announces \$3.5 Billion in Assistance for Renters and Small Businesses,” press release, May 25, 2021, at <https://www.governor.ny.gov/news/governor-cuomo-announces-35-billion-assistance-renters-and-small-businesses>.
- 6 New York State has the highest rate of renter households among all states. This excludes the District of Columbia.
- 7 U.S. Census Bureau, New York City Housing and Vacancy Survey, 2017.
- 8 Monroe County and the City of Rochester, Onondaga County, the City of Yonkers, and the towns of Hempstead, Islip and Oyster Bay all decided to operate their own rent relief programs.
- 9 New York State Office of Temporary & Disability Assistance, “Emergency Rental Assistance Applications Submitted Through July 30, 2021,” at <https://otda.ny.gov/programs/emergency-rental-assistance/monthly-reports/2021-July.pdf>.
- 10 Applications are available online in Arabic, Bengali, Chinese (traditional), English, Haitian-Creole, Korean, Russian, Spanish and Yiddish. The top 10 languages spoken in New York City are English, Spanish, Chinese, Russian, French Creole, Bengali, Yiddish, French, Italian and Korean, with 50 percent speaking English and 49.1 percent speaking a language other than English. Renter and landlord checklists were added to the portal on August 2, 2021 for Italian and Polish, although it is unclear if applications have been translated into these languages.
- 11 New York State Office of Temporary & Disability Assistance, “Emergency Rental Assistance Applications Submitted Through July 30, 2021,” at <https://otda.ny.gov/programs/emergency-rental-assistance/monthly-reports/2021-July.pdf>.
- 12 Household language is based on households where English is not the first language spoken at home and respondents do not indicate that they speak English “very well.”
- 13 While the survey question changed between March 29, 2021 (which asked about loss of employment income since March 13, 2020), and April 14, 2021 (which asked about loss of employment income in the last four weeks), this analysis does not exclude latter data points because the ERAP prioritizes any resident who has experienced a reduction in income after March 13, 2020.
- 14 U.S. Census Bureau, American Community Survey, 1-year file for 2019.
- 15 U.S. Census Bureau, Household Pulse Survey, Week 32 (June 23-July 5).
- 16 USC Equity Research Institute and PolicyLink, *National Equity Atlas*, at <https://nationalequityatlas.org/rent-debt>.
- 17 Community Housing Improvement Program, “Survey: Rent-Regulated Tenants Owe \$1.1 Billion in Arrears,” January 2021, at <https://chipnyc.org/survey-rent-regulated-tenants-owe-1-1-billion-in-arrears/>.
- 18 Housing Data Coalition, Dataset: OCA Housing Records, Retrieved on July 10, 2021, at <https://github.com/nycdb/nycdb/wiki/Dataset:-OCA-Housing-Court-Records>.
- 19 New York State Governor, “Governor Cuomo Signs the COVID-19 Emergency Eviction and Foreclosure Prevention Act of 2021,” press release, December 28, 2020, at <https://www.governor.ny.gov/news/governor-cuomo-signs-covid-19-emergency-eviction-and-foreclosure-prevention-act-2020>.
- 20 New York City Human Resources Administration, Department of Social Services, “New York State Emergency Rental Assistance Program (ERAP),” at <https://www1.nyc.gov/site/hra/help/new-york-emergency-rental-assistance-program-erap.page>.
- 21 Kenneth G. Lore and Robert J. Baker, “New York’s COVID-19 Emergency Rental Assistance Program of 2021,” National Housing & Rehabilitation Association, April 20, 2021, at <https://www.housingonline.com/2021/04/20/new-yorks-covid-19-emergency-rental-assistance-program-of-2021/>.

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