

# U.S. DEPARTMENT OF THE TREASURY

**HUD – Office of Native American Programs Virtual Housing Summit**

## **Tribal Housing Recovery Funds Update**

**The Office of Recovery Programs**

# The American Rescue Plan and prior relief laws include key programs to support pandemic recovery in Indian Country

Program	Total Funds	Tribal Funds	Purpose
Coronavirus Relief Fund	\$150B	\$8B	Support COVID-19-response
States, Local & Tribal Fiscal Recovery Funds	\$350B	\$20B	Support COVID-19 public health and economic response and replace lost revenue
Local Assistance & Tribal Consistency Fund	\$2B	\$500M	Support for general government services, allocated based on economic conditions
Capital Projects Fund	\$10B	\$100M	Critical capital projects like broadband that enable work, education, and health care
Emergency Rental Assistance	\$46B	\$800M	Aid for rent and utility costs – as well as housing stability services
Homeownership Assistance Fund	\$10B	\$500M	Aid for mortgage and home costs
State Small Business Credit Initiative	\$10B	\$500M	Programs to provide credit and investment to small businesses and support growth



Aid to Governments



Aid to Households



Aid to Businesses



# Emergency Rental Assistance (ERA 1) Program

**Purpose:** provides assistance with rent, utilities, other expenses related to housing, and housing stability services for low-income households experiencing financial hardship due to the COVID-19 pandemic.

## Tribal Set Aside and Disbursements

- \$800 million set aside for Tribal Communities
  - \$797.6 million for Indian Tribes or their Tribally Designated Housing Entity (TDHE)
  - \$2.4 million (.3%) Department of Hawaiian Home Lands (DHHL) set-aside
- 301 Tribes/TDHES, including DHHL

## Allocation Methodology

- Each IHBG participant receives the same proportion of the \$797.6 million as it was eligible to receive from the total funding in FY 2020 for the IHBG program
- Each tribe received approximately 121 percent of their FY 2020 IHBG formula allocation.
- Involuntary recapture will be based on Q2 reporting data. Information regarding the Tribal recapture process was released on March 30, 2022.

## Consultations and Outreach

- 2 Tribal Consultations were held on January 14 and November 23, 2021
- Information sessions and presentations on overview of program



# Emergency Rental Assistance (ERA 1) Program

## Implementation

- In response to Tribal leaders' feedback, the program adopted the following flexibilities for Tribal recipients.
  - Permitted Tribes to serve members and non-members, including on and off Tribal lands.
  - Allowed self-attestation of COVID-19-related financial hardship and household income, as well as categorical eligibility and fact-specific proxies to determine income eligibility.
  - Modified the definition of area median income for Tribes under the ERA 1 program to match the definition under the IHBG program.
  - Tribal recipients were not subject to the September 30, 2021 deadline to obligate 65% of funds and the reallocation process will not occur for Tribes prior to April 2022. Treasury also held a consultation on reallocation to inform Tribes on the development of this process for Tribes.
  - Regarding compliance, Tribal recipients do not have to submit monthly reports. Tribes only report on a subset of the data points in the quarterly reports (ex: Tribal recipients do not submit household-level information for each payment made to or on behalf of an eligible household).

## Next Steps

- Compliance information sessions are being held to assist Tribal recipients with the ERA1 reporting requirements.



# Emergency Rental Assistance (ERA 1) Program

## Highlighted Projects

### Northern Arapaho Tribal Housing

- Assists households, on and off reservation, that are native and non-native in rental and utility payments.
- Partnering with other Tribes and the State of Wyoming to ensure all residents of the service area are served.
  - 410 households received assistance in the rental program
  - 257 households received assistance in the utilities program

### Washoe Housing Authority

- Assists Tribal members and direct descendants
- Provides relief for rental payments and arrears, utilities, and monthly costs of firewood specifically for heating and cooking
  - 191 households received assistance in the rental program
  - 94 households received assistance in the utilities program

### The Klamath Tribes

- Providing relief for Klamath Tribal members living in Oregon who are facing eviction for non-payment of rent and utility payments
  - 619 households received assistance in the rental program
  - 495 households received assistance in the utilities program

### Northern Circle Indian Housing Authority

- Proactively works with prospective tenants, private landlords, and property managers to house unhoused members
- Provides rental assistance, financial counseling with a holistic and human-centered approach
- Secured new leases for over 100 previously unhoused individuals.



## Resources: Program Service & Design

- Tips on program design, websites, and application processes
- <https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/emergency-rental-assistance-program/service-design>



# Online Resources for Grantees

## Best practices for Grantees' ERA program websites

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It is important that renters, landlords, and utility providers are able to both find and understand the rental assistance that you are offering through easily navigable websites. The provided information must clearly explain the purpose of the assistance, as well as what is needed to apply and what can be expected in return.

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To help accomplish these goals, Treasury has prepared this “best practices” guide. It was created in conjunction with the U. S. Digital Service to help Emergency Rental Assistance (ERA) program grantees with developing web sites and web pages to inform renters<sup>1</sup>, landlords, and utility providers about the ERA program.<sup>2</sup>

### Important principles to keep in mind

- Your ERA program should be easy to find.
- Your ERA program should explain that the purpose of the assistance is to keep people in their homes by providing financial assistance for the payment of rent, rental arrears, utilities and home energy costs, utilities and home energy costs arrears, and other costs related to housing, housing stability services, and as applicable, cover other affordable rental housing and eviction prevention activities.
- Online and printed information should be clear about what is needed from the renter, landlord, or utility provider, what they will get in return, and for how long.
- Ideally, your program will enable the renter or landlord to apply and receive assistance with as few steps as possible.

[www.Treasury.gov/ERASiteBestPractice](http://www.Treasury.gov/ERASiteBestPractice)

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# Example Application Screens



2 of 4 Eligibility

## COVID-19 pandemic impact

All fields are required

### How has the COVID-19 pandemic (since March 2020) affected your household's income or assets?

Check all that apply

- Wages or hours reduced
- Currently am or have been unemployed
- Qualified for unemployment benefits
- Laid off or pause in work
- Sick and unable to work
- Caring for sick household member
- Loss of child or spousal support
- Caring for children home from school or daycare
- Other
- I did not experience a reduction in income

B

C

### What significant expenses have you had due to the COVID-19 pandemic (since March 2020)?

Check all that apply

- New or increased healthcare costs
- Remote or at-home work expenses
- Childcare expenses
- Increased food or food delivery expenses
- Penalties, fees, and/or legal costs due to rental or utility arrears
- At home care for a household member ill from COVID-19
- Personal Protective Equipment (PPE) including masks
- Air quality (filters, ventilation) expenses
- Payments made by credit card or payroll loan to avoid homelessness
- Alternative transportation expenses due to COVID-19 transportation limitations
- Increased utility bills due to staying at home as a result of COVID-19
- Increased utility or home heating costs in light of pandemic-related heating cost increases
- Other

D

Other additional expense

Please list other additional expense

I did not experience an increase in expenses due to the pandemic

I attest that this information provided for COVID-19 pandemic impact is correct and complete to the best of my knowledge.

E

< Back

Save & Continue

<https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/emergency-rental-assistance-program/service-design/example-application-screens>

- A Break the process into steps and indicate where the user is in the process using a step indicator
- B One thing per page
- C Use examples and lists instead of requiring blocks of text
- D Winter 2021-2022 home heating costs are predicted to increase in light of COVID-19 related supply chain issues around energy production and distribution causing cost increases in the energy sector, particularly with home heating.
- E Use self-attestation to demonstrate financial hardship due to the COVID-19 pandemic.
- F Provide human interaction and support to applicants



## Resources: Promising Practices

- **Treasury has engaged with ERA grantees across the country to identify program strategies that promise to:**
  - speed up program implementation
  - more efficiently deliver program benefits
  - enhance program integrity
  - improve tenant and landlord access to programs—particularly for vulnerable and harder to reach populations
  
- <https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/emergency-rental-assistance-program/promising-practices>



# Promising Practice - Utilities

Allocations and Payments

Award terms

Guidance

Program & service design

**Promising Practices**

Partnerships

Outreach

Landlord Engagement

Eviction Diversion

**Utilities**

Adjusting Program Strategies

Making the Application Process  
Simple and User Friendly

Using Fact-Specific Proxies

Application Prioritization

## Collaboration with Local Utility Companies & Other Utility Assistance Programs

Grantees in many areas have found that engaging local utility companies and partnering with other utility assistance programs can make the delivery of assistance to households in need more efficient and effective.

- [Working with Energy Providers to Increase Efficiency and Reach](#)
- [Coordination with Other Utility Assistance Programs](#)

## Working with Energy Providers to Increase Efficiency and Reach

Strategic coordination and data sharing with utility companies can help promote the utility assistance options available to vulnerable households, increase program efficiency, and connect households to a broader range of housing support services. Promising practices include:

- Encouraging energy providers to include pamphlets or other educational materials about ERA and other housing and utility assistance programs in their regular mailings to potential applicants.
- Building relationships with energy providers and establishing information sharing protocols that bring transparency to the application process. These practices can expedite the identification of and delivery of assistance to eligible consumers. As discussed in [FAQ 38](#), these strategies may include data sharing and bulk and bundled payment methods.
- Encouraging energy providers to automate processes to proactively identify households in need. For instance, vendors energy providers can coordinate with administering agencies to identify households that may be eligible (i.e. related to [COVID-19 financial impact](#) and/or [housing](#)

# Commitment Letters – Promising Practice

Allocations and Payments

Award terms

Guidance

Program & service design

**Promising Practices**

Partnerships

Outreach

## Using Commitment Letters to Assist Prospective Renters


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In some situations, applicants may not have a current lease or rental arrears. They may only be seeking assistance for future rent. Often, in order to obtain a rental agreement, the applicant will need proof that they will be able to pay a security deposit and future rent.

FAQs 7, 8, 9, 10, and 35 all address prospective rent. FAQ 8 clarifies:

“ The statutes establishing ERA1 and ERA2 permit the enrollment of households for only prospective benefits.

## THE STATE OF VERMONT

The state of Vermont provides a [letter of intent addressed to the tenant](#) . The letter states that the applicant has been preliminary approved for assistance. The letter details that the applicant is approved for a fair market rent amount, set number of bedrooms, and specific county in Vermont. The applicant has 90 days from the date of letter issuance to find a unit. The letter also includes links to eligibility requirements and to an explanation of fair market rents in Vermont, along with a phone number to call for further assistance.

## Alternative Example

### NORTHERN CIRCLE INDIAN HOUSING AUTHORITY (NCIHA)

NCIHA is a Tribally Designated Housing Entity that works on behalf of seven Federally Recognized Tribes in Northern California to carry out housing related programs. Rather than provide applicants with a commitment letter, NCIHA works directly and proactively with prospective tenants, private landlords, and property managers to house members who do not have a current lease.

NCIHA connects members who are unhoused with landlords and utilizes ERA funding to help those tenants get a start on their new housing. NCIHA builds trust with landlords by providing additional support beyond rent, such as financial counseling, to prospective tenants, ensuring they will experience increased housing stability. By taking a holistic and human-centered approach to program management, NCIHA has been able to secure new leases for over 100 individuals who were previously unhoused.

# Homeowner Assistance Fund (HAF) Program

**Purpose:** to prevent homeowner mortgage delinquencies, and defaults, foreclosures, loss of utilities or home energy services, and displacement of homeowners experiencing financial hardship after January 21, 2020.

## Tribal Set Aside and Disbursements

- \$496,555,850 set aside for Department of Hawaiian Home Lands, and Indian Tribes or their Tribally Designated Housing Entities
- Over 200 Tribes and TDHE's submitted a Notice of Funds Request (NFR)

## Allocation Methodology

- Same methodology as the ERA 1 program

## Consultations, Outreach, Implementation

- 2 consultations between April 15 – July 13, 2021
- Information sessions prior to the Notice of Funds Request & one-on-one outreach
- Similar Tribal flexibilities adopted in the HAF Guidance

## Next Steps

- Issuance of HAF reporting guidance & Tribal compliance training
- Continued approval of Tribal HAF plans



## Resources: Promising Practices

# Promising Practices

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### **PROMISING PRACTICES FOR HAF PROGRAMS**

Through the HAF plan review process, Treasury has engaged with HAF participants across the country to identify program strategies that promise to more efficiently and effectively deliver program benefits, enhance program integrity, and improve programs access for homeowners—particularly among vulnerable and harder to reach populations. Some early promising practices include<sup>[1]</sup>:

- [Helping Homeowners Determine Their Best Options](#)
- [Strategic Outreach](#)



# Thank you



**For More Information:**

Please visit Treasury's Covid-19 Economic Relief website at

<https://home.treasury.gov/policy-issues/coronavirus>

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