

*Emergency Rental Assistance Program
Housing Stability Services
Annual Report
July 1, 2023-June 30, 2024*

The Department for Children and Families Office of Economic Opportunity (OEO) awarded approximately \$14.5 million in federal funding under the Emergency Rental Assistance Program Housing Stability Services (ERAP HSS) to 20 non-profit organizations¹ across Vermont for projects beginning in July 2022 and ending June 30, 2025. The Department of Housing and Community Development (DHCD) also administered ERAP HSS grants during this period. Their subrecipients' results are not included in this report.

The U. S. Treasury made funds available for ERAP to assist eligible households who were otherwise unable to pay rent and utilities due to the COVID-19 pandemic. Housing Stability Services are provided to identify and support households applying for ERAP financial assistance, as well as support eligible households with assistance in finding and maintaining housing. Through March 31, 2023, eligibility requirements to receive Housing Stability Services included that households experienced financial hardship due directly or indirectly to the COVID-19 pandemic, were homeless or at risk of housing instability, and had an income \leq 80% of area median income (AMI). Eligibility was expanded in April 2023 so that households did not need to attest to experiencing financial hardship due directly or indirectly to the COVID-19 pandemic.

One grantee completed their grant at the end of SFY23, reducing the number of ERAP HSS providers to 19 for SFY24. Funded activities, **as of July 1, 2023**, included:

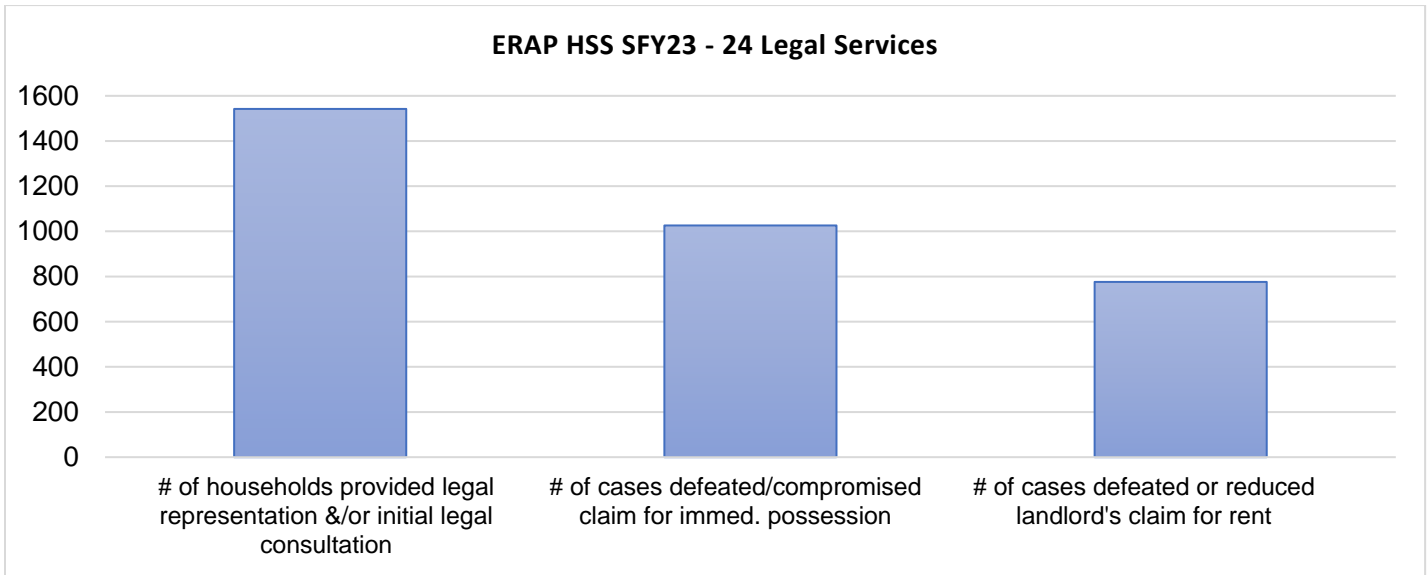
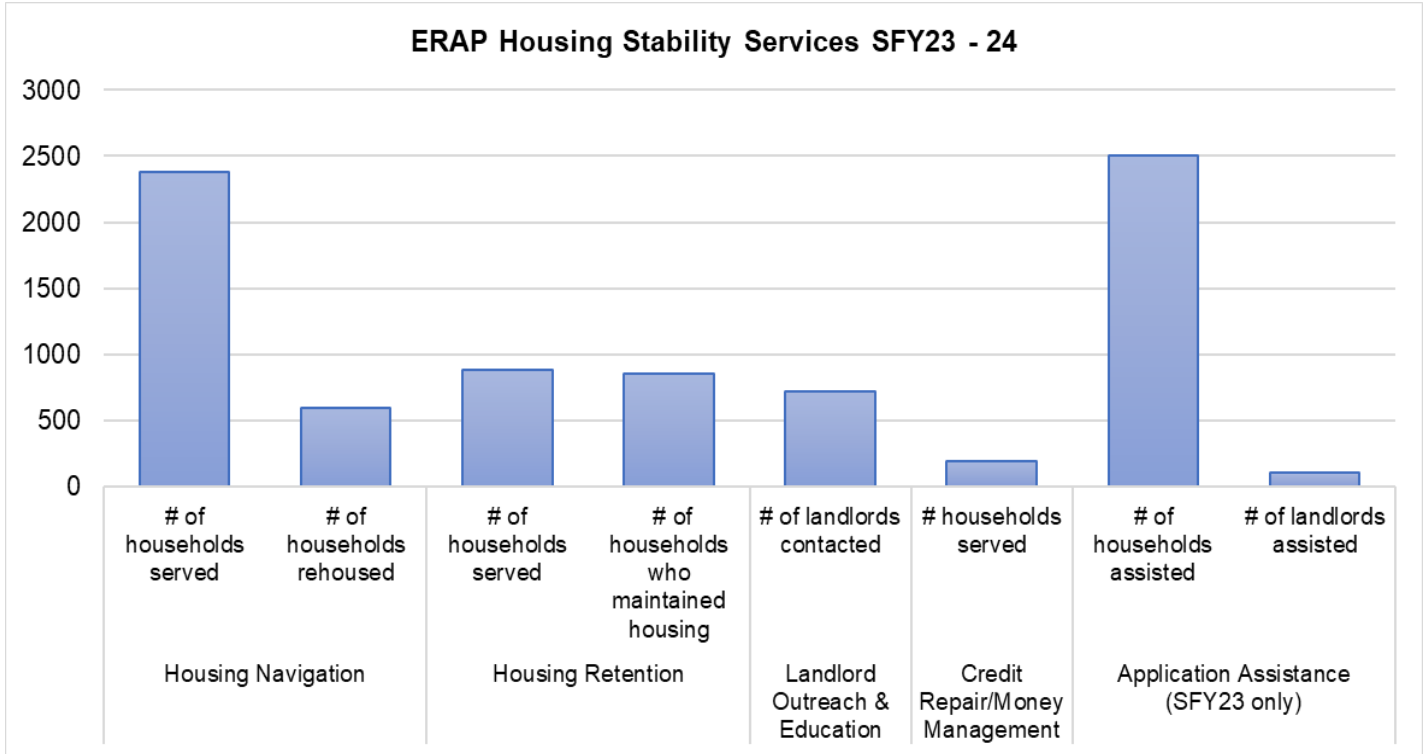
- Landlord outreach and education
- Housing navigation (finding housing)
- Housing retention (maintaining stable housing)
- Landlord-tenant mediation
- Legal services
- Credit repair/money management

Housing Stability Services projects achieved the following from **July 1, 2022 through June 30, 2024**:

- 2,378 households received housing navigation services,
- 881 households received housing retention services,
- 2,508 households and 102 landlords received application assistance services (SFY23 only),
- 722 landlords received outreach and education,
- 3,152 households received outreach about the availability of ERAP HSS-funded legal services,
- 1,542 households received initial legal consultation and/or were provided with representation,

¹ ERAP Housing Stability Services Award Summaries are available at <https://dcf.vermont.gov/oao/resources/awards>

- 191 households received credit repair and money management services,
- 1,026 cases (61%) with legal representation from an ERAP-funded legal services provider where tenant defeated or successfully compromised² the claim for immediate possession, and
- 776 cases (46.2%) where tenant defeated, reduced, or compromised² the landlord’s claim for rent.



² Helped the tenant extend the length of time before a Writ of Possession would be granted to the landlord by ≥ 30 days or helped the tenant reduce the amount of a rent payment claim.

Housing Stability Services projects achieved the following from **July 1, 2023 through June 30, 2024**:

- 1,138 *new* households received housing navigation services,
- 466 *new* households received housing retention services,
- 177 *new* landlords received outreach and education,
- 171 *new* households received credit repair and money management services,
- 1,579 *more* households received outreach about available ERAP HSS-funded legal services,
- 769 *more* households received initial legal consultation &/or were provided with representation,
- 171 *new* households received credit repair/money management services,
- 630 *more* cases where tenant defeated or successfully compromised³ the claim for immediate possession with legal representation from an ERAP-funded legal services provider, and
- 489 *more* cases where tenant defeated, reduced, or compromised² the landlord's claim for rent.

Housing Stability Services providers worked with households facing complex challenges including a continued and worsening affordable housing crisis exacerbated by climate change impacts; incomes that are not sufficient to meet rent without assistance; an increasingly competitive rental market and selective landlords; the loss of vouchers after not being able to find suitable housing within the required timeframe; mental health, substance use disorder, and chronic health challenges; and navigating repeated changes to the General Assistance Emergency Housing program.

Providers supported households through helping them search and apply for rentals; engage with landlords; mediate tenancy issues; create and review budgets; obtain required identification and documentation; assist with assessing eligibility and applying for programs, if needed, that can provide, food, ongoing case management, health care, employment skills, substance use disorder treatment, and other resources. They collaborated with other community services providers, food pantries, local and state government agencies, health care professionals, property owners, and others to help their clients stabilize their housing.

Providers shared success stories made possible with this funding. Below are just a handful of examples:

This year we have been working with a family with a small child who had become homeless for a second time early in the pandemic. Prior to working with ERAP they had tried working with another provider without luck. Challenges related to substance use, mental health, and overwhelm got in the way. For example, they spent over a year not even accomplishing the goal of getting IDs for the family. This March, with consistent and friendly support as well as family buy-in, they were able to secure permanent housing with a project-based voucher and are now in the process of getting transitioned to Family Supportive Housing services through the local Designated Agency. – Pathways Vermont, Bennington, Chittenden & Windham Counties

³ Helped the tenant extend the length of time before a Writ of Possession would be granted to the landlord by ≥ 30 days or helped the tenant reduce the amount of a rent payment claim.

A family who sustained flooding was able to return home with supports, which included outreach to Economic Services to sustain emergency housing, connecting [them] with the local health inspector, and support with navigating documentation needed for FEMA.

One family who was fleeing domestic violence...received wrap-around services from our housing navigator, Circle, Washington County Mental Health Services, the homeless school liaison, and was successfully housed in December. – Family Center of Washington County

We housed more households [in the last quarter of 2023] than we have in the past year. This is likely due to our permanent supportive housing sites having several vacancies, and the team worked diligently to help folks lease up in those units. Two new landlords were introduced to the [landlord liaison]...due to VHIP projects. Three others [reached out] who had not been in contact [recently, who needed help applying] for new VHIP funds or for the Landlord Relief Program. [VHIP] tenant application reviews and vetting has been challenging with some landlords...on the other hand some have also been very low barrier and making units readily accessible to clients. [There has been] on-going monitoring and working with case managers and landlords on evictions.... Working on evictions and transfers have often resulted in conflict resolution, addressing issues such as damages and rent debt, as well as mediating the worst effects, including keeping tenants housed [and] introducing [them] to services that are available. - Groundworks Collaborative, Windham County