

Appendix B

Common Challenges to Finding and/or Maintaining Housing as Reported by ERAP HSS Providers in Their Quarterly Reporting Narratives

Lack of affordable housing
Low vacancy rates contributing to higher rents and higher selectivity of landlords
Low vacancy rates & rents substantially above Fair Market Rent leading to loss of vouchers
Low vacancy rates exacerbated by flooding impacts to housing from climate crisis
Confusion & increased stress from repeated changes to General Assistance Emergency Housing program taking time away from housing navigation activities
Substance use disorder
Chronic health challenges
Lack of adequate health care services
Lack of reliable cell phone and/or internet service
No car or other reliable transportation which impacts job opportunities and getting to work
Many households, in spite of working, are one unexpected emergency away from being unable to pay rent (e.g., car repairs, health emergency, loss of job or reduced hours, etc.)
Obtaining all the documentation needed to apply for benefits and/or housing
Poor, or no, rental history
Having a criminal record (even if it is from many years ago & there has been no recidivism)
Poor rental history and/or criminal history barring some from accessing subsidized housing even if they have good references for more recent years
Continuously increasing costs for most goods and services (groceries, utilities, etc.)
Benefits cliff - which can reduce or remove assistance even if it's a small income increase
Complex needs of those with long-term housing instability
Not enough affordable, accessible units for those with disabilities and mobility challenges
Not enough right-sized units (for larger families or 1-person households)
ERAP rental payments ending
Maintaining case management communication when unsheltered
End of ERAP reducing navigation services' capacity
End of ERAP means eligibility for housing retention services are more restrictive and will be more reactive than some who used ERAP to stabilize before it got to an eviction notice
Inadequate case management capacity for those who need it to have successful tenancies
Public housing providers not communicating clearly & in a timely fashion leading to evictions
Not enough landlord liaisons to provide the support requested by landlords
Landlords evicting tenants so they can renovate and increase rent amounts
Property prices have significantly increased since the start of the COVID-19 pandemic
Fair Market Rents set by HUD have not kept pace with increasing rental costs
Landlords not following VT Fair Housing Laws including those prohibiting discrimination
Tenants not abiding by lease terms
Not enough legal services capacity to provide representation for all tenants who need it
The growing number of elderly who need a higher level of care than what is available (or available in a timely fashion) to maintain their housing.