

Billions in COVID-19 Rental Assistance Fails to Reach Tenants

Clay Fannin

Congress created the Emergency Rental Assistance (ERA) program to alleviate housing hardship stemming from COVID-19. However, a [slow rollout](#) and burdensome [enrollment process](#), requiring applicants to present evidence of economic hardship attributable to COVID-19, has limited the program’s impact. The figure below displays data on the first round of ERA fund disbursement by state and region. Disbursement, while low overall, varied geographically. Through September 2021, for example, only 21% of ERA1 funds were spent in Georgia, compared to 84% in Illinois. Aside from the northeast, local governments distributed ERA1 funds more effectively than states. COVID-19 exacerbated [existing housing unaffordability](#), particularly for Black and Hispanic renters, and with the expiration of expanded unemployment insurance benefits and the federal eviction moratorium, households are at increased risk of eviction and other hardships. States and localities can adopt policy [flexibilities](#), such as allowing applicants to self-attest eligibility, to streamline disbursement.

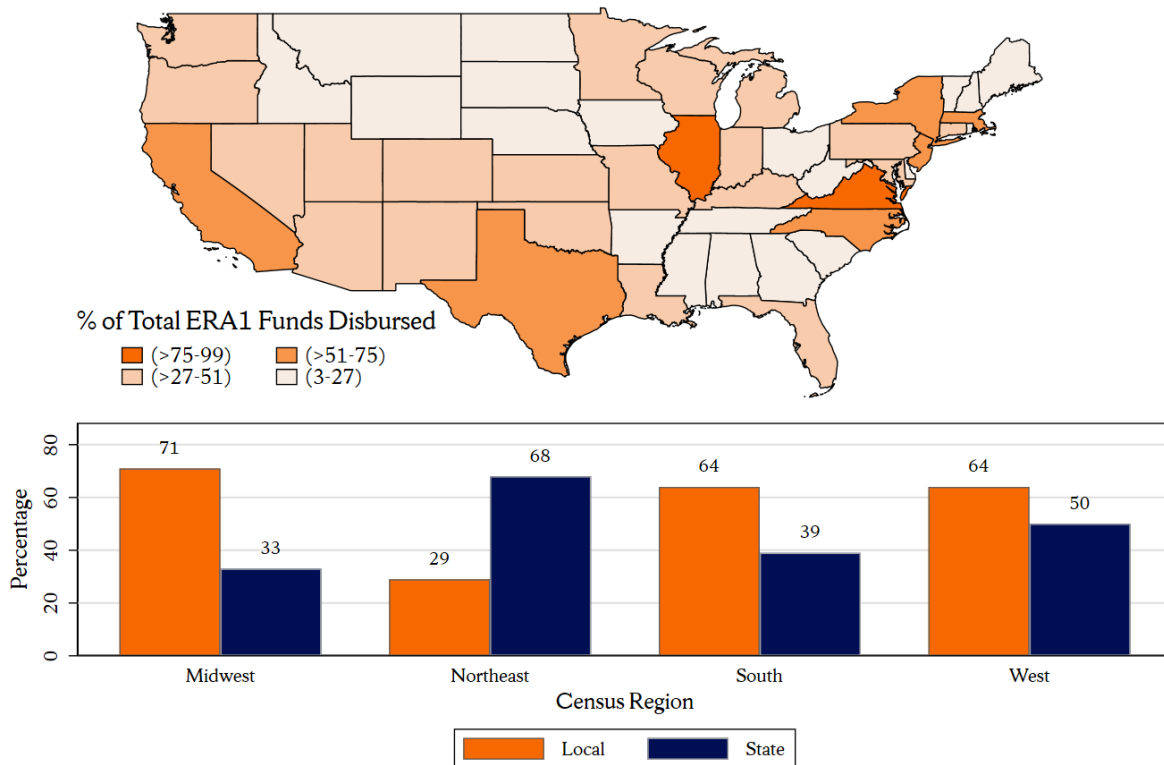


Figure 1: Percentage of ERA1 Funds Disbursed by State and Region, as of Sept. 2021

Data Source: U.S. Department of Treasury September ERA Report: January to September 2021.

Notes: Figures display share of ERA1 funds spent through September 2021. The map displays combined state and local expenditures (N=49). The bar graph excludes 11 states without local ERA recipients.

About the Author

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