

Building Large-scale Rental Assistance Programs

How might we quickly build a program to deploy funds quickly to as many people in dire need during a global pandemic, while retaining a sense of human connection and tailored communication?



Context

During January 2021, we decided to do a reflection on the BakerRipley Rental Assistance Program (RAP), funded by the City of Houston and Harris County. Connective was a core partner in this program. With no end in sight for the pandemic and the economic crisis, we knew that financial assistance programs like RAP were going to continue. In an effort to ensure efficiency and enhance quality of future programs, we sought to document our successes; learn from our failures; identify barriers to participation; highlight user experiences, delights, and challenges; and mark who we were and weren't able to serve.

What's at Stake: Discussions with Various RAP Stakeholders

2 Internal Reflection Dialogues

- A roundtable conversation with leaders at Connective
- A roundtable conversation with leaders and team members at BakerRipley and Connective



Learning from Service Providers, with a Focus on the Front Line

As we reflected on the program, we made sure to include and center voices and experiences of team members who were closest to the seekers, e.g., eligibility specialist supervisors.

6 Focus Groups with Multiple Participants

- Landlords who didn't participate in the program: 1 focus group with 3 total participants
- Landlords who participated in the program: 2 focus groups with 6 total participants
- Tenants who participated in the program: 3 focus groups with 7 total participants



Why Landlords Who Didn't Participate Need to Be Heard

It was important to talk to landlords who didn't participate in the program. They brought insights regarding the program design challenges that kept them from participating.

Two Languages

- English: 4 focus groups
- Spanish: 2 focus groups

NOTE

Thank you BakerRipley!

The transformation of social services delivery is dependent on ecosystem collaborations and a commitment to continuous system improvements. Connective is lucky to work with partners who are open and willing to reflect on our work together and on how to best serve those who need access to these services. We want to thank BakerRipley and its staff for inviting us into this program and pioneering the way in rental assistance distribution during the pandemic.

Context

What Was the BakerRipley Rental Assistance Program?

In 2020, BakerRipley distributed \$62 million in rental assistance from the City of Houston, Harris County, and local philanthropic agencies to over 40,000 families. This program kept many housed during the instability of the pandemic and resulting economic crisis.

This design sprint was conducted at the beginning of 2021 in preparation to launch a 2021 iteration of the program — the Houston-Harris County Emergency Rental Assistance Program, in which our community was expecting to receive and distribute even more funding. We wanted to be intentional about capturing qualitative experience data from BOTH tenants and landlords and integrating that feedback into the program.

The 2021 version was more extensive, adding two new program administrators, Catholic Charities and The Alliance for Multicultural Services; new outreach methods; and new functionality. This feedback and the changes we made as a result laid the groundwork for distributing over \$250 million in assistance to over 50,000 households in 2021, and, we strongly believe, a continuously improving customer experience.

The 2021 rental assistance program has received many state and national accolades from the White House, Texas Housers, the Washington Post, and other national media.

Deputy Treasury Secretary Adeyemo visited Houston and Harris County, where he highlighted one of the nation's strongest local ERA programs. Houston and Harris County operate their ERA program in a regional partnership through two high-capacity, culturally competent non-profit agencies. [White House Press Release 7/21/21](#)

And, as we interviewed tenants and landlords, most gave the programs high marks across the board and heralded the success of the program in keeping Harris County residents housed.

Quickly Building and Deploying Large-Scale Rental Assistance Programs in a Pandemic

What We Did
What We Heard
How to Get It Done

Leadership

Show commitment to serving as many people as possible. BakerRipley and Connective leadership teams committed to this by identifying and reducing barriers to participation.

Serve Communities That Are Usually Left Behind

The program had a commitment to problem-solving on behalf of communities that are usually left behind. The system-wide data and ability to shift tenants between multiple funding sources, including private funding budgets, allowed for agility and flexibility to reach as many housing unstable tenants as possible.

Single Entry Point for Applications

The City of Houston and Harris County admirably championed the use of a single entry point for applications, even when eligibility and prioritization were handled differently.

In the 2021 version of the program “Houston-Harris County Emergency Rental Assistance Program”, the City and the County aligned their eligibility and document requirements for an even more seamless process.

The single entry point, along with the joint media and outreach efforts, improved accessibility and simplicity for both tenants and landlords.

Commitment to Continuous Improvement

Throughout the process, we committed to continuous improvement. We did so through reflecting on our program as a team, gathering feedback in focus groups, and researching best practices. After the 2020 program, we scheduled two 90-minute internal reflection meetings where everyone involved in the program was invited. We structured these meetings such that the voices of those closest to the seeker were centered rather than only the voices of the executive directors. We hired an external facilitator to lead the reflection and provide an unbiased point of view. When conducting focus groups, we were mindful of including people who participated in the program, people who didn't want to participate in the program, and people who couldn't participate in the program.

Outreach

Invest in relationships with local community-based organizations and other nonprofits to connect to more communities, identify community needs, and provide them the help they need.

The administrators and local governments built a robust landlord engagement and outreach program. Over 10,000 landlord properties enrolled in the program in 2020. We heard from landlords that they participated because it was a good financial decision for them. They also participated because they care for their tenants, who are hurting right now.

- “ A lot of residents are in service jobs, and we anticipated they may need assistance. Once we signed up, we instructed them to do so as well.”
- “ A number of tenants have had COVID, have chronic medical conditions, and/or lost employment. We signed up so they could receive help.”

In 2021, outreach went even further — the program partnered with amazing outreach partners who organized door-to-door apartment canvassing, tenant education webinars, and drive-through application assistance events. The City of Houston and Harris County also brought on board 16 different navigator agencies based in the community to help clients fill out the application.

To reach audiences that are apprehensive of government and law enforcement, government agencies or large nonprofits can rely on community-based organizations (CBOs) that are trusted in local communities.

One participant, working on their immigration status, mentioned that they were hesitant to apply at first due to the public charge rule. They mentioned that they were encouraged to apply because BakerRipley, a large nonprofit well known in the Houston area, was running the program.

To reach communities that don't have access to the Internet, partner with other nonprofits with the infrastructure to work with them

Recognizing early on that some applicants may not have access to Internet to apply for assistance, the program partnered with United Way's well-known 211 so that people could apply over the phone.

Partnering with CBOs can also get the word out further, enable customized and targeted outreach (such as people with disabilities who may not be able to fill out the application form on their own), and lead to better outcomes (for example, direct people to other programs like Coalition for the Homeless' eviction diversion program so seekers can receive the help they need).

Digital Tools

Leverage digital capability for improved customer experience and better organizational processes. This includes focusing on website interface and features (UX/UI) as well as software and algorithms that automate organizational processes.

Build a website with a good user interface (UI) and a straightforward application that can be completed remotely.

Focus on how the user will experience the website as opposed to what you want to share on the website:

- Put the "apply" button above the fold of the landing page.
- Have a clear way to find out if a certain landlord is participating.
- Clearly delineate instructions for tenants and landlords.
- Make sure it is easy to find FAQs and other resources.
- Provide the ability to submit documents online.

Ensure that the website looks trustworthy, modern, and professional. Use clean and consistent branding, formatting, and voice throughout website, marketing, and communications. Consider involving a brand and UX/UI consultant to help create a trustworthy, modern, professional website.

Use software and algorithms to support customer experience as well as automating back office steps for processing applications

Develop a high-functioning form logic to easily capture eligibility nuances.

Develop a variety of communications. Use software to automatically send them out at different stages, from enrollment through payment.

Use text messaging or other software to keep in touch with applicants. This is especially helpful because applicants' situations may change while they are waiting for a decision.

Some renters still reported facing eviction, despite applying for assistance and despite the CDC moratorium. Given that the rent distribution can take months, how do we empower tenants to ensure they aren't evicted, aren't charged late fees, or don't take out unnecessary loans before the assistance comes through?

Send an automated response: "We are processing your application. If you receive an eviction notice, please do X or reach out to Y."

Design a simple, easy-to-fill-out tenant application and landlord enrollment form.

Nearly everyone we talked to — tenants and landlords — were happy with the process of filling out the application. They described it as easy, quick, and intuitive. Some specifically mentioned the wide variety of documents that were accepted as a form of identification, including expired documents. Clients could easily apply through a phone, laptop, or desktop.

The limited people who gave the program a low rating on application experience were people who had not received assistance due to eligibility or the program running out of funding.

Communications

Communication can build and maintain trust. Think through easy-to-understand terminology, realistic expectation-setting, and clear follow-up.

In any landlord-tenant program, ensure that all communications are sent to both parties. This will help reduce the amount of time and effort for the landlord and improve transparency for tenants.

Through our focus groups, we learned that landlords had to help their tenants navigate the process. Tenants often went to the landlord with requests from BakerRipley, asking for status updates about the application or asking for help in filling out applications.

We also saw that a communication gap could harm the tenant-landlord relationship. Landlords saw not applying as a sign of a disengaged tenant. However, there may have been tenants who applied, but the landlords didn't know that they had because they hadn't been approved. This could be detrimental to their relationship and more negatively impact the more reserved tenants (think: undocumented immigrants, BIPOC, and low-income tenants).

Landlords and tenants were sometimes not on the same page about the status of their application. One tenant mentioned receiving an email saying funds had been given to their landlord. However, the landlord didn't receive the funds. A landlord mentioned the same experience with their tenant.

Clarify terminology at multiple points on your website and application using intentional language

Be mindful of terminology: application vs. waitlists or registry vs. surveys or needs assessment.

Use simple process nomenclature. We saw that while our teams understood the process terms, tenants and landlords were often confused by the name each step of the process was given. For example, we sent an acknowledgment letter when tenants enrolled, but many took this as qualification for funding.

Also, consider harm being done by having waitlists and open applications if people are unlikely to get served. One potential impact is that they do not apply next time. Tenants on the registry (who did not have participating landlords) had to sit and wait for months before moving forward.

Provide tenant communications in multiple languages so non-English speakers can participate.

Clearly communicate eligibility based on immigration status. This is important to ensure undocumented people or non-citizens feel welcomed.

On your website, you can state upfront, “You may be eligible regardless of your immigration status.”

Ask yourself: Are we setting the right expectations with applicants? Expectation-setting is important for customer experience.

Our interviews reflected a sense of low expectations from seekers, especially first-time seekers, which has been a sizable portion of the population during COVID-19. This can lead to people not applying. However, it can also lead to a very favorable experience, depending on outcome.

Follow up after an applicant submits their application. Follow-up could include clearly defined next steps, a clearly articulated timeline, and a way to reach “a human on the other side.” Follow-up should also be the same for tenants and landlords. In our program, the lack of clear follow-up resulted in confusion and stress, and in some cases, evictions, fines, and unnecessary loans.

Any lags in communications or prolonged timelines lead to high-levels of stress and uncertainty. Many tenants and landlords expressed that they didn’t know if the help was going to come through after they applied, and even after they were approved. And this uncertainty can be exhausting for tenants and landlords alike, during an already uncertain time.

More frequent communication, particularly for tenants in lower priority groups who may have longer timelines for approval, can help ease uncertainty and improve client wellbeing and perception of the program.

Personas to Consider When Building Large-scale Rental and Financial Assistance Programs

- First-time seekers of services
- Non-English speakers
- Tenants who are hurting but are not yet behind on rent. *One person mentioned that they live in a commercial apartment building, and they couldn't get concessions from their landlords. Being late on rent wasn't an option. They had to make several sacrifices on other necessities or borrow money. But because they weren't late on rent, they couldn't participate in the program.*
- Tenants who are already late in the eviction stage who do not have time to wait for their application to be selected and reviewed.

Program Highlight

In 2021, the City of Houston and Harris County funded The Alliance for Multicultural Community Services to specifically manage these sensitive cases and move them quickly to prevent eviction.

- Tenants whose landlords did not enroll in the program

Program Highlight

In 2021, rental assistance was available to tenants whose landlords did not participate.

- Tenants who lack access to technology and internet services or don't have digital literacy.

Program Highlight

In the 2021 program, Catholic Charities managed a professional call center funded by the City of Houston and Harris County to help people navigate the application process. The City and County also brought on board 16 different navigator agencies to help bridge the digital divide.

- Tenants who aren't able to spend the time, energy, and resources to self-advocate to get the help they need.
- Landlords who have properties outside of their city. *One landlord we talked to mentioned struggling a lot financially during COVID due to their properties in adjacent counties not having a similar program. Understanding that their financial pain points during this time is helpful to program design, even if existing programs cannot assist with these specific properties.*