



There's No Place Like Home: Avoiding a Wave of Evictions in Pittsburgh as Moratoriums End

By Nthando Thandiwe, Diana Polson, and Stephen Herzenberg

August 2021

Executive Summary

Even before the pandemic, as we documented in our December 2020 report, many Pittsburgh renters struggled to make ends meet.¹ Nearly half of Pittsburgh renters were “cost-burdened,” meaning they paid 30% or more of their income in rent. A higher share of the region’s Black renters and other renters of color were more cost-burdened than white renters.² For cost-burdened renters, an economic disruption, such as a job loss, can result in falling behind on the rent, raising the risk of eviction. Data on applications for rental assistance from Allegheny County show that the pandemic has had a disproportionate impact on poor, Black and female-headed households. Fifty-eight percent of rental assistance applicants are Black despite making up just 13% of the county’s population and 71% of applicants are women.

Pandemic housing policy responses, including eviction moratoriums and rental relief programs, aimed to keep people in their homes during the crisis. This paper examines the impact of these policies and looks forward to how Pittsburgh and Allegheny County can keep people in their homes as eviction moratoriums end.

Eviction Moratoriums

- Eviction moratoriums have been put in place by various government entities in the pandemic, via the federal CARES Act passed in March 2020, by the federal Centers for Disease Control (CDC),³ by state and local governments, and by the courts.
- The impact of eviction moratoriums can be seen in the decreases in eviction filings when moratoriums are enacted. Once moratoriums expire, however, the risk exists of a surge of eviction filings. For example, more than 100 evictions were filed in Allegheny County in the 3-day gap between the expiration of Governor Wolf’s executive order and the enactment of the CDC moratorium.

¹ Nthando Thandiwe and Diana Polson, “Budgeting Our Values: An Analysis of Mayor Peduto’s 2021 Budget Proposal,” 31, https://krc-pbpc.org/research_publication/budgeting-our-values-analysis-pgh-2021-budget-proposal/.

² The racial breakdown for cost burden is for the metropolitan area and the data does not exist for the City alone.

³ The CDC moratorium pauses evictions that meet all five specified criteria.

<https://www.cdc.gov/coronavirus/2019-ncov/more/pdf/CDC-Eviction-Moratorium-03292021.pdf>.

- The end of the CDC moratorium means that there will be little protection for renters at risk in Allegheny County.

Rental Assistance

- Rental relief programs have been important to helping people stay in their homes throughout the crisis. Without such programs, those who have lost jobs or have had decreased income during the pandemic will have accumulated additional deficits in unpaid rent, increasing the risk of eviction.
- There have been four separate sources of funding for rental relief in the City of Pittsburgh each with its own challenges:
 - (1) The state’s Pennsylvania Housing Finance Agency (PHFA) program, funded with federal dollars to the state from the March 2020 Coronavirus Aid, Relief, and Economic Security (CARES) Act, had multiple barriers which kept renters in need from receiving assistance. As a result, \$96 million of \$150 million given to PHFA for renters was reprogrammed to the Department of Corrections.
 - (2) The Allegheny County rental relief program, funded by CARES Act money that came directly to the County, was easier to access and more successful than the PHFA program measured by funds spent; but it still did not meet the demand for rental relief, as only 43% of applicants from extreme-need neighborhoods received aid before the 2020 spending deadline.
 - (3) A \$564-million allocation of Emergency Rental Assistance (ERA) to the state of Pennsylvania from the December 2020 Consolidated Appropriation Act of 2021 was distributed to counties in a way that transparently discriminated against urban areas and cities with larger concentrations of people of color. The state distributed these funds to counties on a per capita basis without taking into consideration the number of rental households or variations in the cost of rent by county. This unfair allocation formula shorted counties with more rental households and higher rents—hence greater need—including Allegheny County.
 - (4) The March 2021 American Rescue Plan (ARP) contained another round of federal Emergency Rental Assistance distributed inequitably by the state. The state again used an inequitable per capita distribution formula, shorting Allegheny County of additional ERA funds.
- In Pittsburgh, as nationally, rental relief can be further improved by giving priority to renters who are most in need and assisting those with incomplete applications. Allegheny County Department of Human Services (ACDHS) has already implemented a number of initiatives to assist renters, including going to eviction courts to share resources with tenants facing eviction, setting up drop-in centers, and coordinating with Housing Authorities.

Will Rental Relief Meet Increased Need?

While this question is difficult to answer, we have estimated potential need using data from the Census’s Household Pulse Survey. With a statewide estimate that 26.8% of renters are very or somewhat likely to face eviction or foreclosure, we estimate that about 51,000 rental households in the County are very or somewhat likely to face eviction. Given this figure, Allegheny County would have \$2,825 for each rental household at risk of eviction in Allegheny County, which is less than the actual

amount given out per household thus far in Allegheny County (\$5,369). The more immediate problem, however, is making sure available funds are getting quickly into the hands of renters in need, especially given the CDC moratorium's end.

Solutions

Solutions moving forward must address the current eviction crisis as well as look to the future to close the City's pre-pandemic, 20,000-unit affordable housing shortage. We recommend that the City and/or County do the following:

Strengthen the Pittsburgh Eviction Moratorium

- Work with the courts to ensure that landlords are made aware of the moratorium and that eviction judgments note whether Pittsburgh's good cause criteria have been met.
- Expand the Commission on Human Relations' capacity to conduct investigations into whether landlords are meeting "good cause" eviction criteria.
- Implement an eviction mandate like Philadelphia's, requiring any landlord to go through mediation with tenants before filing an eviction.

Improve Outreach to Ensure Families Most in Need Apply For and Receive Assistance

- Support trusted community organizations to conduct outreach and provide case management to help applicants complete rent relief applications in low-income and Black communities. This could rebuild trust between the Allegheny County Department of Human Services (ACDHS) and renters who previously applied for but did not receive assistance. To streamline eligibility and simplify the work of case managers, ACDHS could make prior determinations of eligibility for other means-tested public assistance, such as TANF, SNAP, and Medicaid, sufficient to qualify for rental assistance.
- Follow U.S. Treasury guidance and require landlords not to evict tenants for 30 to 90 days after receipt of rental assistance.

Use ARP Funds Given to the City and County to Supplement ERA Funds and Fill Eligibility Gaps

Use ARP Resources to Increase Long-Term Housing Affordability

Create a joint Pittsburgh and Allegheny County Affordable Housing Recovery Fund, using 10% of Pittsburgh and Allegheny County ARP funds (\$70 million) to solve 10% of the affordable housing shortage (i.e., produce more than 1,700 affordable units) over 4 years.

Introduction

The COVID-19 pandemic has exacerbated existing inequities and put additional strain on Black and low-income residents who are struggling to pay their rent and mortgages. The fact that many of the renters who are most in need have not yet received assistance and the expiration of the CDC eviction moratorium on July 31, 2021, make it imperative that the City of Pittsburgh and Allegheny County develop and implement practical plans to avoid disruption and homelessness for thousands of families.

Pre-pandemic Pittsburgh Evictions Concentrated in Pittsburgh's Black Neighborhoods

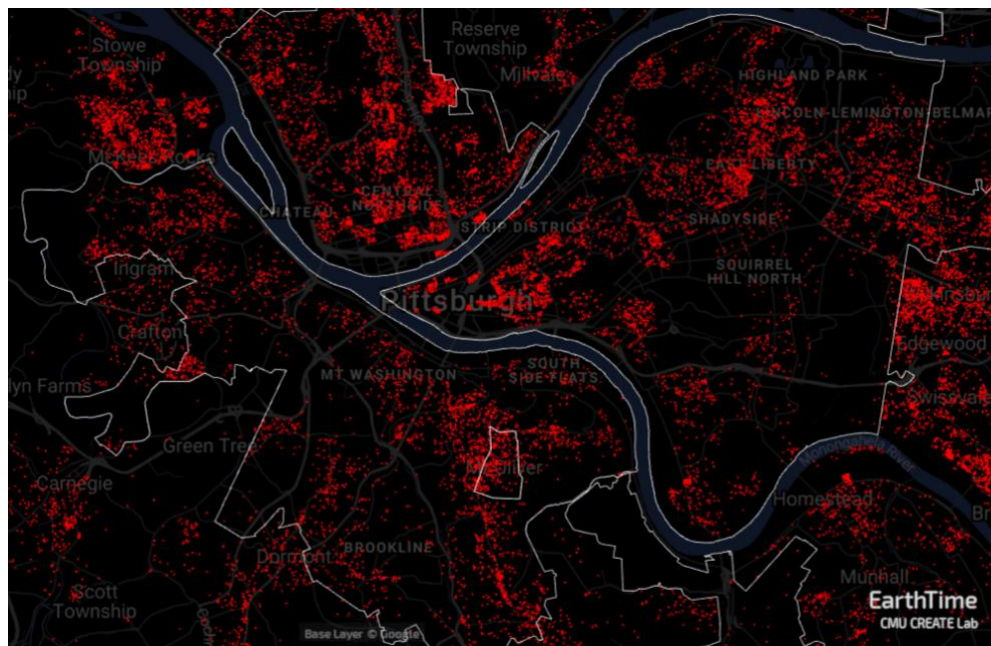
Evictions have destabilizing effects on renters and communities reflected in harmful reductions in health, childhood development, and future work.⁴ Evictions force a separation from neighbors and family members, and disrupt support networks and community, causing stress and trauma. Nationally, Black women face evictions at twice the rate of white people.⁵ This ratio may be higher in Pittsburgh, given that our poverty rates—a proxy for the probability of eviction—for Black women and children are higher than in 85% of comparable cities.⁶ The maps below show that eviction filings in the County coincide closely with poverty rates and are especially high in neighborhoods with concentrations of Black households in poverty.

⁴ “New Evidence Shows Evictions have Lasting Negative Health Outcomes,” National Low Income Housing Coalition, <https://nlihc.org/resource/new-evidence-shows-evictions-have-lasting-negative-health-outcomes>. Also see Robert Collinson and David Reed, “The Effects of Evictions on Low-Income Households,” https://www.law.nyu.edu/sites/default/files/upload_documents/evictions_collinson_reed.pdf.

⁵ “The Eviction Crisis,” *ACLU Magazine*, Winter 2021, 17-23, https://www.aclu.org/sites/default/files/field_document/aclu_winter21_spreads-compressed.pdf.

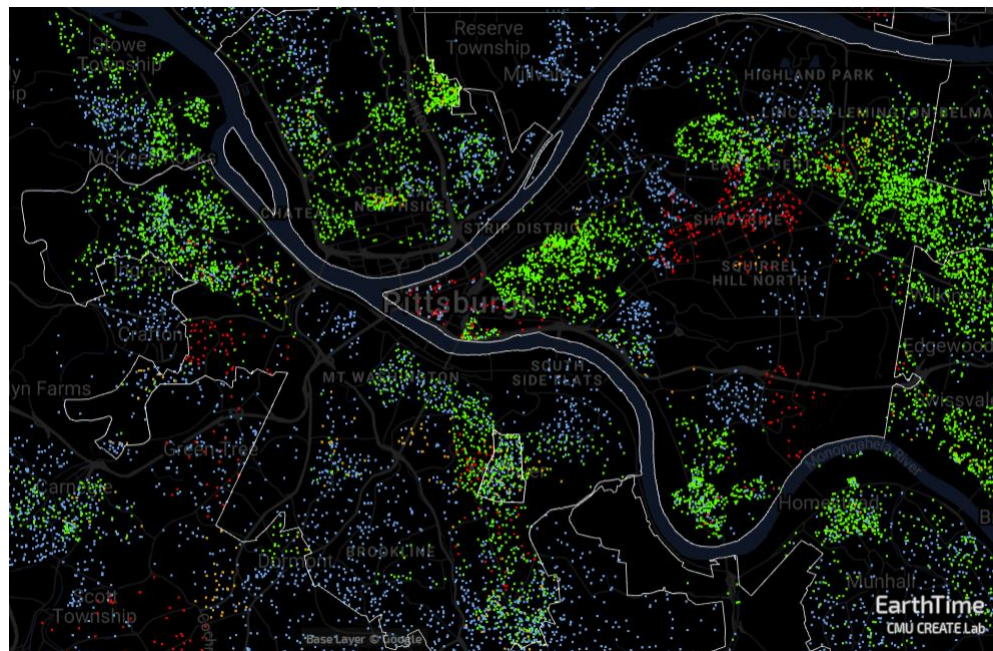
⁶ Junia Howell et al., “Pittsburgh’s Inequality Across Gender and Race.” City of Pittsburgh’s Gender and Equity Commission, 2019, https://apps.pittsburghpa.gov/redtail/images/7109_Pittsburgh's_Inequality_Across_Gender_and_Race_09_18_19.pdf.

EVICTION FILING 2014-2018⁷



Eviction filings 2014-2018 (Public Source)

U.S. HOUSEHOLDS IN POVERTY BY RACE 2014-2018⁸



US Households in poverty by race 2014-2018 (US Census / ACS2018 / NHGIS)
 ■ White ■ Black ■ Hispanic or Latino ■ Asian or Pacific Islander

⁷ See https://earthtime.org/explore#v=40.43708,-80.01744,10.484,latLng&t=0.33&ps=50&l=allegheeny_county_pgh,evictions_ac_recency_epoch,bdrk_subtle&bt=20150101&et=20181231&startDwell=0&endDwell=0.

⁸ See https://earthtime.org/explore#v=40.44044,-80.0059,10.484,latLng&t=0.33&ps=50&l=allegheeny_county_pgh,bdrk_subtle,acs2018_hh_poverty_by_race&bt=20150101&et=20181231&startDwell=0&endDwell=0.

Pandemic housing policy responses, including eviction moratoriums and rental relief programs, aimed to keep people in their homes during the crisis. As the City of Pittsburgh and Allegheny County receive an unprecedented influx of federal aid via the American Rescue Plan, and perhaps other support moving forward, we must ensure these funds are distributed in line with U.S. Treasury Department guidance, which recommends “...to engage their constituents and communities in developing plans to use these payments, given the scale of funding and its potential to catalyze broader economic recovery and rebuilding” and distributing funds “...to those households, businesses and non-profits in the communities most disproportionately impacted by the pandemic.”⁹ This federal support can help us avoid an eviction tsunami in the near time and “build back better” in the longer term, striving to make our city a model for housing affordability and racial equity in housing.

The Pandemic Recession Hit Hard Many Families That Struggle to Pay the Rent

Even before the pandemic, as we documented in our December 2020 report, many renters struggled to make ends meet.¹⁰ Nearly half of Pittsburgh renters were “cost-burdened,” meaning they paid 30% or more of their income in rent. A higher share of the region’s Black renters and renters of color were cost burdened than white renters.¹¹ For cost-burdened renters, an economic disruption, such as a job loss, can result in falling behind on the rent, raising the risk of eviction.

Across the country, as in Pittsburgh and Allegheny County, the economic impact of the pandemic affected groups already at greatest risk of eviction: lower-wage workers, people of color, and women. These groups concentrate in the sectors which had to close or scale back operations so that people could socially distance and to reduce COVID-19 infection and death rates.¹² Further, while the economy has rebounded a lot since April 2020, it remains a long way from a full recovery. In Pittsburgh, employment in Pittsburgh pre-COVID was more than 150,000.¹³ By April 2020, employment fell to 126,100. In the most recent data (for June 2021), employment was about 143,600, still about 7,600 below the average for the second half of 2019. The City unemployment rate more than tripled from 4.6% to 15.4% from February 2020 to April 2020. In June 2021, the City unemployment was 6.2%. The bottom line: in our still-fragile economy, many renting households need all the help they can get to remain in their homes.

An Allegheny County rental assistance dashboard provides data on who has been applying for rental assistance in Allegheny County during the pandemic. Table 1 shows that applicants for assistance are disproportionately female (71% compared to 52% in the County) and Black (58% compared to 13% in the county). To date, there have been 11,750 applicants for rental assistance.¹⁴ Forty-four percent of

⁹ Department of the Treasury, “31 CFR Part 35 RIN 1505–AC77 Coronavirus State and Local Fiscal Recovery Funds Interim final rule,” *Federal Register* 86(93), May 17, 2021, <https://www.govinfo.gov/content/pkg/FR-2021-05-17/pdf/2021-10283.pdf>.

¹⁰ Nthando Thandiwe and Diana Polson, “Budgeting Our Values: An Analysis of Mayor Peduto’s 2021 Budget Proposal,” 31, https://krc-pbpc.org/research_publication/budgeting-our-values-analysis-pgh-2021-budget-proposal/.

¹¹ The racial breakdown for cost burden is for the metropolitan area; the data does not exist for the City alone.

¹² Kim Parker et al. “Economic Fallout From COVID-19 Continues to Hit Lower-Income Americans the Hardest,” Pew Research Center, <https://www.pewresearch.org/social-trends/2020/09/24/economic-fallout-from-covid-19-continues-to-hit-lower-income-americans-the-hardest/>.

¹³ The data in the rest of this paragraph were extracted from Local Area Unemployment Statistics, accessed at <https://data.bls.gov/cgi-bin/dsrv>.

¹⁴ As of 1 p.m. on July 28, 2021.

applicants are families with children and 53% of applicants have no earned income. The median monthly household income of applicants is \$1,463 compared to Allegheny County’s median, which was \$5,082. These data support the claim that the pandemic has especially impacted poor, Black, and female-headed households, exacerbating existing inequities in the County.

Table 1

| Demographics of applicants for rental assistance in Allegheny County | | | | |
|---|---|---------------|------------------------------------|------------------------------------|
| | | Number | Percent of total applicants | Percent in Allegheny County |
| Total number of households who have submitted an application | | 11,750 | | |
| Estimated number of individuals in households that have applied | | 24,581+ | | |
| Household composition | | | | |
| | Single adults (1 person) | 5,419 | 46.1% | |
| | Families with children | 5,136 | 43.7% | |
| | Adults without children (more than 1 adult) | 1,195 | 10.2% | |
| Gender of head of household | | | | |
| | Male | 3,262 | 27.8% | 48% |
| | Female | 8,343 | 71.0% | 52% |
| | Other | 65 | 0.6% | |
| | Missing | 80 | 0.7% | |
| Race of head of household* | | | | |
| | White | 3,679 | 31.3% | 80% |
| | Black | 6,849 | 58.3% | 13% |
| | Asian | 157 | 1.3% | 4% |
| | Other | 298 | 2.5% | 3% |
| | Missing | 1,219 | 10.4% | |
| Ethnicity of head of household | | | | |
| | Non-Hispanic/Non-Latino | 9,884 | 84.1% | 98% |
| | Hispanic/Latino | 385 | 3.3% | 2% |
| | Missing | 1,481 | 12.6% | |
| Households with earned income | | | | |
| | Yes | 5,497 | 46.8% | |
| | No | 6,252 | 53.2% | |
| Household income of applicant compared to Area Median Income (AMI)** | | | | |
| | Below 50% AMI (approximately \$32,435) | 10,175 | 86.9% | |
| | 50%-80% AMI | 1,358 | 11.6% | |
| | Above 80% (approximately \$51,897) | 201 | 1.7% | |
| Median household monthly income | | | | |
| | Of applicants | \$1,463 | | |
| | In Allegheny County generally | \$5,082 | | |

*May not add up to 100% because applicants could choose more than 1 race

**To be eligible for ERA, household income must be below 80% of AMI, which for Allegheny County in 2019 was nearly \$52,000

Source: Data from the Allegheny County dashboard on ERA fund distribution, accessed here:

<https://www.alleghenycountyanalytics.us/index.php/2021/06/23/allegheny-county-covid-19-emergency-rental-assistance-program-dashboard/>

Eviction Moratoriums

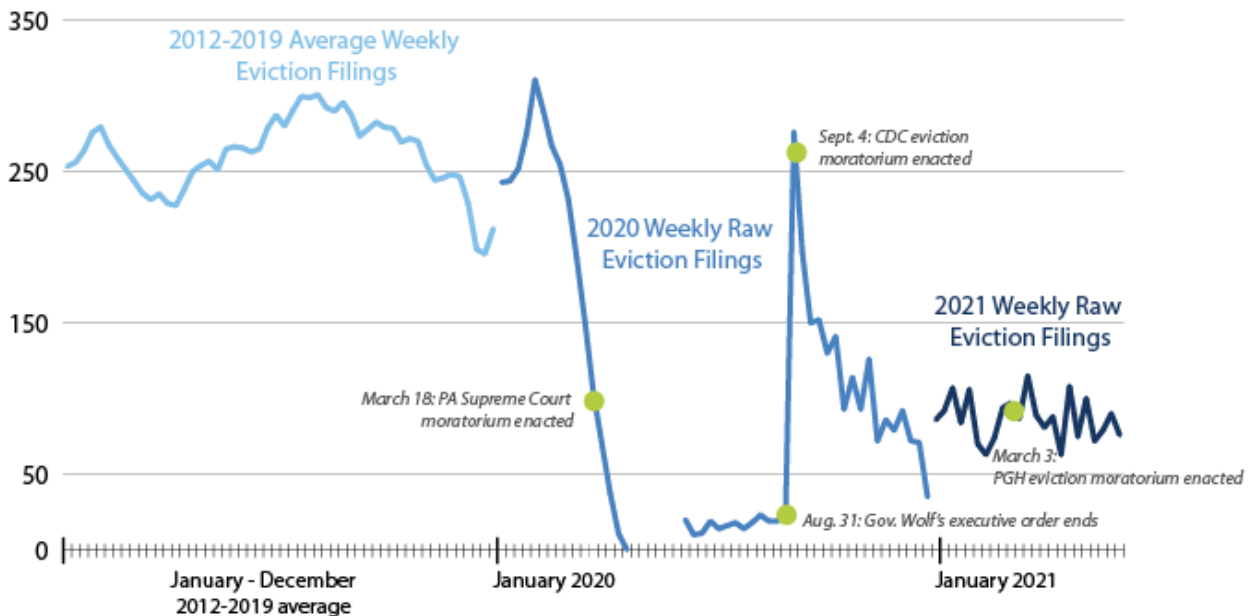
Eviction moratoriums have been put in place during the pandemic by the federal Centers for Disease Control (CDC), by state and local governments, and by the courts via the federal CARES Act passed in March 2020.¹⁵ The first Pennsylvania eviction moratorium was a state Supreme Court Order that closed most courts and prevented eviction filings from March 2020 to May 2020. An executive order signed by Governor Wolf extended this moratorium to August 2020. A City of Pittsburgh moratorium went into effect on March 3, 2021. The moratoriums aimed to prevent imminent evictions and decrease the spread of COVID-19, as individuals and families lost jobs and income, and public health protocols required people to stay in their homes.

The impact of eviction moratoriums can be seen in the decreases in eviction filings when moratoriums are enacted. Once moratoriums expire, however, the risk exists of a surge of eviction filings. For example, more than 100 evictions were filed in Allegheny County in the 3-day gap between the expiration of Governor Wolf’s executive order and the enactment of the CDC moratorium. (See the spike in the line at the end of August/beginning of September 2020 in Figure 1.) By contrast, only 30 evictions were filed in the entire month of August 2020 when the state eviction moratorium was still in place.

Figure 1

The Pennsylvania and CDC Moratoriums (Excluding the Pittsburgh Moratorium) Sharply Reduced Evictions

Weekly eviction filings in Allegheny County pre-pandemic to June 2021



Source: https://docs.google.com/presentation/d/16MjeEnxblV4azx2T5FbbXybQjGMI3UK6aPHkrGqOpa8/edit#slide=id.g8057313c48_0_172

¹⁵ For an overview of the CDC eviction moratorium, including its limitations, see “Federal Moratorium on Evictions for Nonpayment of Rent,” National Housing Law Project and National Low Income Housing Coalition, April 2021, <https://nlihc.org/sites/default/files/Overview-of-National-Eviction-Moratorium.pdf>.

One way to gauge the size of the potential surge in new eviction filings once moratoriums are lifted is by estimating how many eviction filings—at “normal” pre-pandemic rates of about 250 per week—have not happened because of the moratoriums. For the 15-month period from the end of March 2020 to July 31, 2021, when the CDC moratorium expired, Pittsburgh had about 3,500 fewer eviction filings than it would normally have had. Will those prohibited eviction filings now occur within a short period after the moratoriums end? Could there be even more evictions because of pandemic-related joblessness and income losses among low-income renters?

An immediate question now that the CDC moratorium has lifted is: Will the Pittsburgh moratorium—the remaining “stop gap”—prevent a wave of evictions, allowing the City to implement a comprehensive eviction-prevention plan? The previous chart shows that the Pittsburgh moratorium had no clear additional impact beyond that of the CDC moratorium: eviction filings averaged about 26 in the previous 8 weeks and averaged about 28 in the 8 weeks after its implementation. Two possible reasons for that are: 1) the Pittsburgh moratorium had no additional impact because landlords who violate the Pittsburgh moratorium have received only small fines and 2) the magistrate court that oversees the implementation of the moratorium has not limited Pittsburgh evictions to cases that meet the exceptions in the moratorium. In effect, the moratorium has not been enforced by the courts. By contrast, in April 2021, Philadelphia municipal courts released an order that requires landlords to apply to PHLRentAssist, the City’s rental assistance program, and enroll in the Eviction Diversion Program, before filing an eviction for nonpayment.¹⁶ The solutions section at the end of this brief makes recommendations for strengthening the Pittsburgh moratorium.

Renters in Allegheny County who do not reside within Pittsburgh’s city limits no longer have moratorium protections now that the CDC moratorium has ended.

Rental Relief Programs

Rental relief programs have been important to helping people stay in their homes throughout the crisis. Without such programs, those who have lost jobs or have had decreased income during the pandemic accumulated additional deficits in unpaid rent, increasing the risk of eviction. Burdensome income documentation requirements and difficulty in getting aid to the renters that need it most, however, have hampered the effectiveness of rent relief programs.

There have been four separate sources of funding for rental relief in the City of Pittsburgh. The first round of rental relief came from Allegheny County’s CARES Rental Relief Program (CRRP), which relied on CARES funds funneled through two channels with different application requirements: (a) the Pennsylvania Housing Finance Agency (PHFA) and (b) CARES Act funding provided directly by the federal government to Allegheny County.

(1) The first round of rental relief came from Allegheny County’s CARES Rental Relief Program (CRRP), which initially relied on CARES funds funneled through the Pennsylvania Housing Finance Agency (PHFA), the first effort by the state to provide aid to renters. The state’s PHFA program had multiple barriers

¹⁶ As of 7/14/21, the Commission on Human Relations has received 12-14 applications from landlords to obtain good cause eviction exemptions. This contrasts with the 570 eviction filings in Pittsburgh since the moratorium was enacted on 3/3/21.

that kept renters in need from receiving assistance. The program was described as “doomed from the start” in a *Spotlight PA* report in the *Pittsburgh Post-Gazette*:

“As a result, Pennsylvania tenants in dire need of assistance, some of whom have been living day to day in fear of losing their homes, missed out on roughly \$96 million of \$150 million in federal coronavirus relief. Instead, the money went to plug gaps in the state budget, primarily for the payroll of the state Department of Corrections.”¹⁷

This program provided maximum assistance of \$750 per month (for up to six months or a maximum of \$4,500) and also required landlords to accept the monthly emergency rental assistance as full rent, without additional contributions from tenants. The program also required tenants to document that they had suffered a loss of income and that their household income at the time of documentation was below the Area Median Income (AMI). One source of documentation, pay stubs, was difficult to obtain from businesses that had temporarily shut down or permanently closed. Self-employed people and independent contractors in the gig economy also struggled to prove a loss of income. Some of those in greatest need of assistance likely found meeting the documentation requirements the most difficult. Overall, these restrictions led to the slow distribution of funds, fewer tenants and landlords receiving assistance, and two-thirds of the funds statewide getting reprogrammed.

(2) Allegheny County’s CARES Rental Relief Program (CRRP), which was easier to access than the PHFA program, also drew on CARES Act funding provided directly by the federal government to Allegheny County. The monthly maximum was more than double the PHFA maximum—\$2,000 per month plus utilities aid. This program was more successful than the PHFA program measured by funds spent but still did not meet the demand for rental relief, as only 43% of applicants from extreme-need neighborhoods received aid before the 2020 spending deadline.

(3) Additional funding was distributed through federal allocations for Emergency Rental Assistance (ERA) in the December 2020 federal aid package, the Consolidated Appropriation Act of 2021. Most of these funds came to the state to distribute. Localities that have more than 200,000 in population—Philadelphia, Pittsburgh, and 17 counties, including Allegheny—also received some direct assistance. Unfortunately, the state distributed its \$564 million ERA allocation in a way that transparently discriminated against urban areas and cities with larger concentrations of people of color.¹⁸ The state distributed the funds based on population (a per capita basis) *taking into account* the direct allocations to Philadelphia, Pittsburgh, and the 17 counties. Since these urban places received a per capita share only after adding in their direct allocations, they received much less per capita than other areas from the state’s \$564 million. Moreover, in urban areas—especially in the two biggest cities—[a larger share of households rent, and rents are higher](#).

¹⁷ Charlotte Keith, “The inside Story of How Pennsylvania Failed to Deliver Millions in Coronavirus Rent Relief,” *Pittsburgh Post-Gazette*, 15 Feb. 2021, www.post-gazette.com/news/social-services/2021/02/15/inside-story-how-Pennsylvania-failed-to-deliver-millions-coronavirus-rent-relief-pandemic/stories/202102150073.

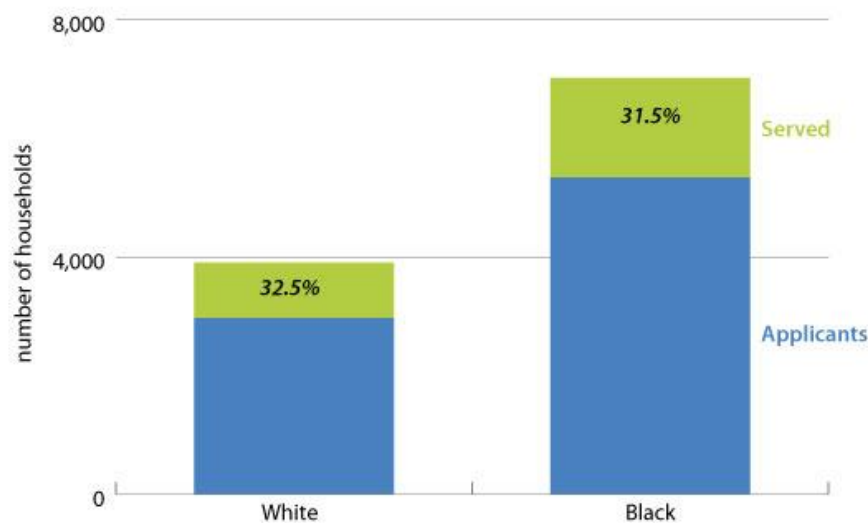
¹⁸ For details, see Diana Polson and Stephen Herzenberg, “Missing the Target: PA Emergency Rental Assistance Shorts Communities with Greatest Need,” Keystone Research Center and Pennsylvania Budget and Policy Center, June 15, 2021, https://krc-pbpc.org/research_publication/missing-the-target-pa-emergency-rental-assistance-shorts-communities-with-greatest-need/.

ERA allocations per rental household varied stunningly by county—and that measure does not even take into account higher urban rent. For example, assistance received per rental household in Forest County (\$2,072) was 5.5 times higher than Philadelphia (\$373); 5 times higher than Allegheny County (\$421); and 4.5 times higher than in Dauphin (\$446) and Lackawanna (\$455) Counties, home to Harrisburg and Scranton, respectively. Allegheny County would have received an additional \$25 million in rental funding if a formula was used that took into account the share of rental households by county. In total, Allegheny County received nearly \$80 million in funding from the December 2020 federal legislation: \$27 million to Allegheny County, \$8.9 million to Pittsburgh, and \$44 million from the state.

On the positive side, the distribution of these ERA funds to renters has been streamlined relative to earlier rental relief. For example, unlike in previous programs, funds can now be distributed to renters if landlords do not wish to participate. These ERA funds also provide relief for up to 15 months based on available funds. Despite these improvements, 35% (+4,125) of 11,900 applications have required tenant follow-up for additional documentation.¹⁹ As mentioned above, more Black heads of household have submitted applications for rental aid than white applicants, despite only making up 13% of the population in Allegheny County. Of Black applicants, 31.5% have received rental aid and 32.5% of white applicants have received aid.²⁰

Figure 2

Black Applicants Received Rental Aid at a Lower Percentage (31%) Compared to White Applicants (32%)



Source: Data from Allegheny County Department of Human Services <https://www.alleghenycountyanalytics.us/index.php/2021/06/23/alleggheny-county-covid-19-emergency-rental-assistance-program-dashboard/>

¹⁹ See <https://www.alleghenycountyanalytics.us/index.php/2021/06/23/alleggheny-county-covid-19-emergency-rental-assistance-program-dashboard/>.

²⁰ This is based on the most recent available data from the [Allegheny County Dashboard](#). The percentage of applicants served by race does not reflect the statistics of all 11,900 applicants.

(4) The March 2021 American Rescue Plan (ARP) contained another round of federal Emergency Rental Assistance, including funds directly to Pittsburgh and Allegheny County and \$450 million distributed through the state. Unfortunately, despite our earlier analysis pointing out the blatant unfairness and racial bias of the first distribution by the state (discussed in (3)), [the state again](#) used a per capita formula that ignored the higher rents and larger number and share of rental households in Pennsylvania’s most populous cities and counties, including Allegheny County.²¹ As a result, Allegheny County received another \$64 million rather than the \$83 million it would have received with a formula based on the number of rental households. Across both rounds of federal ERA assistance, Allegheny County received \$55 million less—\$144 million rather than \$199 million—than it would have with a fair formula that equalized assistance per rental household relative to two-bedroom fair market rent.

ARP legislation did include some positive changes that reduce the documentation required from applicants for rental assistance. For example, applicants from low-income neighborhoods (based on Qualified Census Tract (QCT)) automatically meet income eligibility requirements. Further, these funds may be used for transitional housing. ARP funds distribution for ERA also requires making the renters most in need the highest priority for assistance.

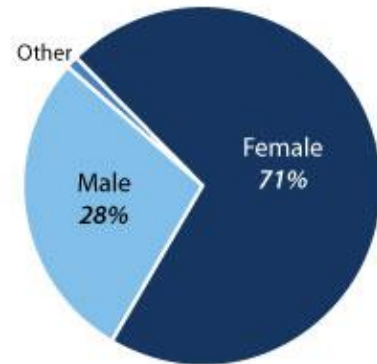
How Does Rental Relief Compare to the Increased Need?

In a 2020 meeting with the Pittsburgh Budget and Policy Center, City Councilman Corey O’Connor encouraged us to try to determine whether housing and rental assistance has been adequate, relative to increased need, since the pandemic began. This section addresses this question as best we can with available data.

First, we evaluate total assistance per rental household in Allegheny County from federal Emergency Rental Assistance (the first and second allocations discussed in (3) and (4) above). Total ERA funds, including both federal and state funds, to Allegheny County (including to Pittsburgh) was \$144 million. With approximately 190,000 rental households in Allegheny County, \$144 million works out to \$757 per rental household. The fair market rent in Pittsburgh is \$890 per month; so spread across all renters, the federal assistance would provide less than a month’s rental relief. We know, however, that not all renters need emergency rental assistance. Census data from the Household Pulse Survey, a 20-minute online survey designed to assess the impact of the pandemic on households, provide a way to roughly estimate the share that do need assistance at the state (not county or city) level.²² Over the last eight

Figure 3

71 % of Applicants Are from Female Head of Households



Source: Data from Allegheny County Department of Human Services <https://www.alleghenycountyanalytics.us/index.php/2021/06/23/alleggheny-county-covid-19-emergency-rental-assistance-program-dashboard/>

²¹ Diana Polson, “Not According to Need: PA Again Shorts Counties With More Renters, Higher Rents, and Larger Black Populations,” July 24, 2021, https://krc-pbpc.org/research_publication/not-according-to-need-pa-again-shorts-counties-with-more-renters-higher-rents-and-larger-black-populations/.

²² We use the variable “likelihood of eviction or foreclosure,” which reports the “percentage of adults living in households not currently on rent or mortgage where eviction or foreclosure in the next two months is either very likely or somewhat likely.” See <https://www.census.gov/programs-surveys/household-pulse-survey/data.html>.

weeks, the share of Pennsylvanians determined very or somewhat likely to face eviction or foreclosure averaged 26.8% statewide.²³ If we apply this percentage to all Allegheny County rental households, about 51,000 rental households in the County are very or somewhat likely to face eviction. (This may be a low estimate if rental households have lower incomes and are more likely at risk of eviction than homeowners are of foreclosure.) Given the 51,000 figure, the amount of rental assistance available for each household at risk of eviction in Allegheny County would be \$2,825, which would cover 3.2 months of fair market two-bedroom rent. This is less than the actual amount given out per rental household thus far in Allegheny County (see Table 2 below).

Table 2 shows that there have been 11,769 applications for rental assistance with the County to date, of which 2,483 (21%) have received assistance.²⁴ The County has paid \$13.6 million for rental assistance, less than 10% (9.5%) of available ERA funds.²⁵ The average number of months of initial rental assistance requested is five months. Comparing the actual data provided by the Allegheny County dashboard with our calculations of potential need and existing ERA funds, we find that existing funds will be inadequate if all of the estimated households in need of rental assistance were to apply (the average amount paid to applicants so far is \$5,369 compared to the amount of rental assistance available if all rental households at risk would apply, \$2,825 per household).

Table 2

| Rental Assistance in Allegheny County between 3-15-21 and 7-28-21 | |
|--|--------------|
| Number of applications submitted | 11,769 |
| Total number of applicants with a payment | 2,534 |
| % of applicants with a payment | 21.5% |
| Amount of rental assistance paid | \$13,606,200 |
| Average amount of rental assistance paid per applicant | \$5,369 |
| Source: Allegheny County dashboard accessed here: https://www.alleghenycountyanalytics.us/index.php/2021/06/23/allegheny-county-covid-19-emergency-rental-assistance-program-dashboard/ | |

The more immediate problem, however, is getting the remaining 90% of the funds that have been made available into the hands of renters in need. With the end of the CDC eviction moratorium and the weakness of the Pittsburgh one, faster distribution of existing aid is vital to prevent a wave of evictions.

²³ While this 26.8% measure is (a) the share of individuals very or somewhat likely to face eviction or foreclosure, not (b) the share of rental households at risk of eviction, in the absence of a direct measure of (b) we assume it is the same as (a). Over the entire 21 weeks that the Census Pulse Survey has asked about the likelihood of eviction or foreclosure, the share at risk in Pennsylvania has averaged 30% and there is a slight downward trend in the share (although the share bounces around week to week). This slight downward trend is consistent with recent stories about how pandemic safety net programs have reduced poverty rates. On this trend, see for example, <https://www.npr.org/2021/07/31/1023243870/federal-pandemic-aid-has-cut-poverty-dramatically-study-finds>; and <https://www.nytimes.com/2021/07/28/us/politics/covid-poverty-aid-programs.html>.

²⁴ The dashboard is regularly updated, so this was the total as of 2:40 p.m. on July 28, 2021.

²⁵ See Allegheny County Dashboard, accessed at: <https://www.alleghenycountyanalytics.us/index.php/2021/06/23/allegheny-county-covid-19-emergency-rental-assistance-program-dashboard/>.

Solutions

Solutions moving forward must address the current eviction crisis and use the unprecedented resources from the ARP to address long-term housing challenges, including the City's pre-pandemic 20,000-unit affordable housing shortage. We highlight four main approaches: strengthen the Pittsburgh eviction moratorium; build on prior efforts by the City and County to improve outreach to the families most in need of rental assistance; use ARP funds to the City and County to supplement and plug eligibility gaps in federal ERA allocations; and create a joint Pittsburgh and Allegheny County Affordable Housing Recovery Fund to oversee the implementation of long-term housing affordability strategies.

Strengthen the Pittsburgh Eviction Moratorium

Pittsburgh should work to strengthen its moratorium by

- working with the courts to ensure that landlords are made aware of the moratorium and that eviction judgments note whether Pittsburgh's good cause criteria have been met.
- expanding the Commission on Human Relations' capacity to conduct investigations into whether landlords are meeting "good cause" eviction criteria.
- fining landlords who take an action to evict a tenant without first requesting an exemption.
- implementing an eviction mandate like Philadelphia's, requiring any landlord to go through mediation with tenants before filing an eviction.²⁶
- increasing funding for the newly established legal assistance program in the Housing Opportunity Fund.

Improving Outreach to Ensure Families Most in Need Apply For and Receive Assistance

In Pittsburgh, as nationally, rental relief can be further improved by giving priority to renters who are most in need and assisting those with incomplete applications. Those most in need face many barriers, including a mistrust of government programs which may lead to reluctance to respond to outreach efforts. Allegheny County has implemented several efforts to better target aid, including going to eviction courts to share resources with tenants facing eviction, setting up drop-in centers, and coordinating with magistrates and Housing authorities. Additional options for improvement include

- supporting trusted community organizations to conduct outreach and provide case management to help applicants complete rent relief applications in low-income and Black communities. This could rebuild trust between the Allegheny County Department of Human Services (ACDHS) and renters who previously applied for but did not receive assistance. To streamline eligibility and simplify the work of case managers, ACDHS could make prior determinations of eligibility for other means-tested public assistance, such as TANF, SNAP, and Medicaid, sufficient to qualify for rental assistance.
- following U.S. Treasury guidance and requiring that landlords not evict tenants for 30 to 90 days after receipt of rental assistance.

²⁶ See <https://eviction-diversion.phila.gov/#/>.

Using ARP Funds to the City and County to Supplement ERA Funds and Fill Eligibility Gaps

While the most immediate near-term problem is getting currently available ERA funds to families in need, if distribution bottlenecks can be overcome, there may be a need for more emergency rental assistance funds. Some localities across the U.S. are beginning to think through how local American Rescue Plan (ARP) funds could be used to supplement ERA funds. As well as increasing total funds available, local allocations may be needed to help households that cannot meet streamlined eligibility for federal funds but still need assistance to cover rent, a mortgage, or utilities and to stay in their homes. Local government ARP funds, because of their flexibility, could potentially plug these gaps. If it does become clear that additional funds are needed, elected officials from Allegheny County and other urban cities could also seek a state allocation to compensate for the blatant unfairness and racial bias in the state's distribution of ERA assistance.

Use ARP Resources to Increase Long-Term Housing Affordability

As well as to avoid an eviction tsunami, the City and County should use the unprecedented resources from the American Rescue Plan to address long-term housing affordability. For example, Pittsburgh United and Regional Housing Legal Services have proposed creating a joint Pittsburgh and Allegheny County Affordable Housing Recovery Fund using 10% of Pittsburgh and Allegheny County ARP funds (\$70 million) to solve 10% of the affordable housing shortage (produce more than 1,700 affordable units) over 4 years.²⁷ This would include \$30 million for a “naturally occurring affordable housing” (NOAH) rehabilitation fund; a \$30-million community land trust fund; and a \$10-million, project-based voucher (PBV) initiatives fund. The City's ARP spending plan currently allocates only \$10 million (3% of the City's ARP funds) to affordable housing funds.

- The use of American Rescue Plan funds to supplement existing ERA funds and support individuals who may fall through the cracks or fail to qualify due to restrictions in use of the federal money. ARP funds are more flexible and could be used to support those households who still need assistance in paying their rent, mortgage, or utilities but are unable to receive the support from the existing ERA funding.

A broader discussion about how to increase housing affordability long-term in Pittsburgh also needs to occur. Affordable housing is a symptom of much larger societal problems, such as lack of job opportunities, low wages, and lack of robust social services and health care. Pittsburgh and Allegheny County must work to address these root-cause issues, while also taking policy steps to support the creation of affordable housing.²⁸

²⁷ “The Need for a Local Affordable Housing Recovery Fund to Respond to the Negative Impacts Arising from the COVID-19 Pandemic,” Regional Housing Legal Services and Pittsburgh United.

²⁸ For additional discussion of long-term solutions, such as permanently doubling annual City funding to the Housing Opportunity Fund (HOF) to \$20 million and implementing a city-wide inclusionary zoning ordinance, see Nthando Thandiwe and Diana Polson, “Budgeting Our Values: An Analysis of Mayor Peduto's 2021 Budget Proposal,” Pittsburgh Budget and Policy Center, December 2021, https://krc-pbpc.org/research_publication/budgeting-our-values-analysis-pgh-2021-budget-proposal/.