

# New Treasury Data Shows Over 80% of Emergency Rental Assistance Delivered to Lowest-Income Households

February 24, 2022

*High percentages of assistance reaching Black, Latino, and female-headed households*

WASHINGTON — The U.S. Department of the Treasury released demographic data today showing that funds delivered to millions of households through its Emergency Rental Assistance (ERA) program are reaching underserved and vulnerable communities. These findings follow a series of actions taken by Treasury to ensure an equitable distribution of funds by state and local ERA grantees.

According to reporting data, over 80% of ERA assistance was delivered to very low-income households (those earning 50% of area median income and below). The data also indicates that Black and Latino households are being equitably served by the ERA programs. For example, in the fourth quarter of 2021, more than 40% of all primary applicants receiving assistance self-identified as Black and more than 20% self-identified as Latino, and female-headed households made up close to two thirds of ERA beneficiaries—in line with the rates at which Black, Latino, and female-headed households had faced eviction filings earlier in the pandemic, according to [research by the Eviction Lab](#). The data also shows that Treasury has reallocated the initial tranche of ERA funding (ERA1) to grantees that are serving a higher share of extremely low-income households and more diverse communities than average.


“When we began implementing the Emergency Rental Assistance program, one of the goals was to use the resources to prevent an eviction crisis that would hit our country’s most vulnerable families. A year later, Treasury is pleased to report that the vast majority of rental assistance has gone to keeping the lowest-income families in their homes during the pandemic,” said Deputy Secretary Wally Adeyemo. “This wasn’t by accident, and we continue to use every lever to ensure these funds are distributed equitably and encourage state and local grantees to increase ease of access.”

Over the past year, Treasury has taken numerous actions as part of the Biden Administration’s inter-agency effort to ensure ERA funds are reaching renters in need, including:

- To promote access for vulnerable households in crisis, Treasury's [program guidance](#) strongly encouraged state and local ERA programs to reduce unduly burdensome documentation requirements and to deliver assistance directly to renters in cases where landlords would not cooperate.
- To further remove barriers for those most in need of assistance, Treasury's guidance strongly encouraged grantees to invest in [culturally](#) and linguistically relevant housing stability services.
- Treasury encouraged grantees to adopt promising practices like using data-driven strategies to [reduce documentation burdens](#) and [inform outreach efforts](#) as well as [making applications multi-lingual and mobile-friendly](#).
- To ensure people facing eviction from low-income government housing have access to ERA relief, Secretary Yellen joined the Secretaries of Agriculture, HUD, VA, and the Acting Director of the FHFA in [directing owners and operators receiving financial resources and incentives for federally-assisted and financed rental housing](#) to make every effort to access ERA resources to avoid evicting a tenant for non-payment of rent.
- As part of a broader effort to drive awareness of ERA availability, Treasury targeted outreach to reach vulnerable and harder to reach communities to overcome structural barriers to equal participation. This included convening some of the nation's [leading faith organizations](#) to encourage sign-up drives within their congregations and supporting labor unions and advocacy organizations' mail and SMS multilingual outreach efforts. Treasury officials also participated in interviews with Black and Spanish media.
- In July, Treasury partnered with the Consumer Financial Protection Bureau to launch a [rental assistance finder tool](#), and worked with the White House to hold a national day of awareness that included participation from other federal agencies, and private sector and non-profit entities such as PayPal/Venmo, GoFundMe, Square, National Low Income Housing Coaction, Children's Defense Fund, United Way, and [many others](#).

Although the data suggests equity-focused efforts made by Treasury and ERA grantees are having a meaningful impact in ensuring ERA funds reach the lowest-income renters – including in communities of color – this work is far from done. Treasury encourages programs to continue to identify partners within the community that can continue to build lasting infrastructure to support high-need renters' access to ERA funds, build out housing stability and eviction diversion programs, and ensure program accessibility through actions like improving application design for those with limited English proficiency.

In 2021, ERA grantees made 3.8 million payments to eligible households and spent or obligated more than \$25 billion, across ERA 1 and ERA 2. As grantees continue to provide robust support to low-income renters across the country with these emergency recovery funds – reducing the remaining funds available relative to ongoing need – Treasury is encouraging states and municipalities to make long-term investments to build on the infrastructure created through the implementation of the ERA program. Treasury has granted significant flexibility for these expenses through its implementation of the State and Local Fiscal Recovery Funds, which provided \$350 billion that can be used to pursue a range of eviction prevention strategies. These long-term investments and policies, including those spurred by the implementation of the ERA, are vital components towards building comprehensive strategies for eviction prevention, including for the lowest-income renters and communities of color.

[More information about Treasury's efforts to put equity front and center in its implementation of recovery programs](#) .

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