



Housing Solutions Lab

Building and sharing knowledge to
advance equitable local housing policy.

Emergency Rental Assistance Program (ERAP) Applications in New York State

NYU
Furman
Center

October 21, 2021

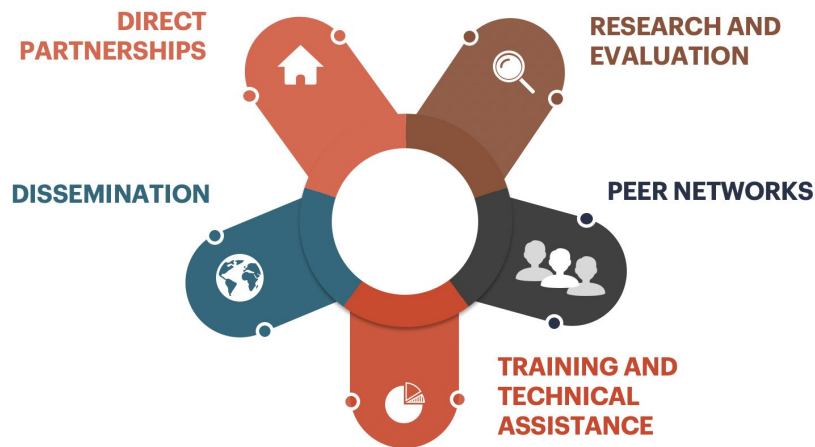
Housing Solutions Lab

Housing Solutions Lab

- Interdisciplinary team based at the NYU Furman Center
- Supporting local policies that advance racial equity, increase access to opportunity, and improve health and wellbeing outcomes
- Range of activities
- Primarily focus on small and mid-size cities

ERAP Research Team

- Prof. Ingrid Ellen, Faculty Director, FC/HSL
- Matt Murphy, Executive Director, FC
- Carl Hedman, Policy Research Fellow, HSL
- Ellie Lochhead, Predoctoral Fellow, HSL



Background: ERAP in New York State

New York State Emergency Rental Assistance Program (ERAP)

- Administered by the Office of Temporary and Disability Assistance (OTDA)
- The seven jurisdictions opted to administer their own program
- Initially slow start to allocations, but has accelerated recently

OTDA: NY State ERAP Bi-monthly Program Reports

- Application counts at the ZIP Code level
- Payments at the county/jurisdiction level
- Demographic figures at statewide, NYC, and NY State remainder level



Initial Research Questions

- Where are ERAP arrears applications concentrated? Are there certain ZIP Codes that have lower arrears application rates than what we would expect?
- What are the demographic and housing *characteristics* of ZIP Codes with lower than expected arrears application rates?



Data Sources and Limitations

Data Sources

- ERAP arrears application data at the ZIP Code level through 8/30/21
- 2015-19 American Community Survey summary data at the ZCTA level
- Normalization: ERAP arrears applications per very-low-income renter households (<50% AMI) at the ZCTA level

Research Limitations

- Do not have data on the actual ERAP applicants
- Do not have data on approval and payment rates at the ZIP Code level
- ZCTAs vary in size and are not standardized by population



Rural and Urban Split

Figure 1: Arrears Application Rate per 100 VLI Renter Households by County Metropolitan Status

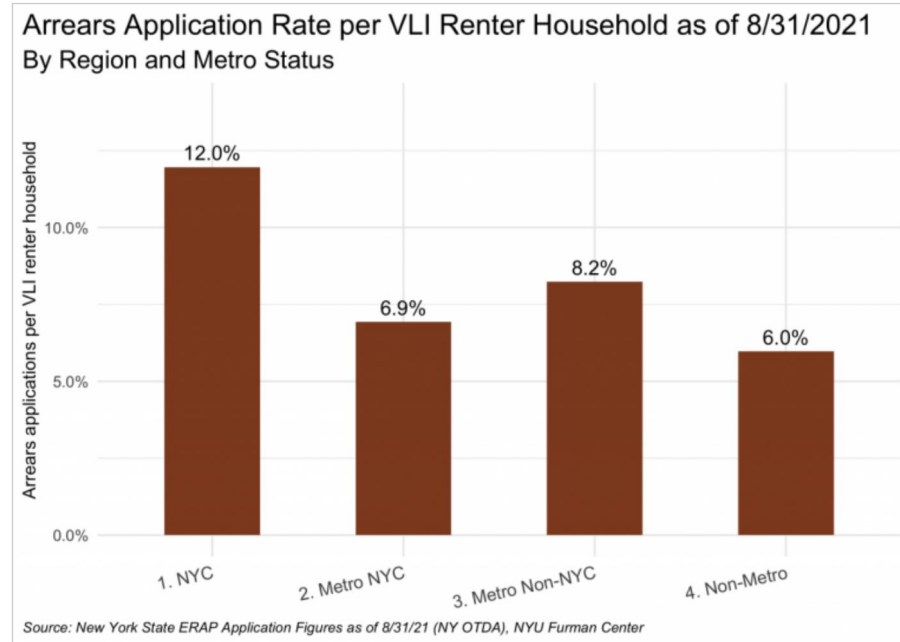
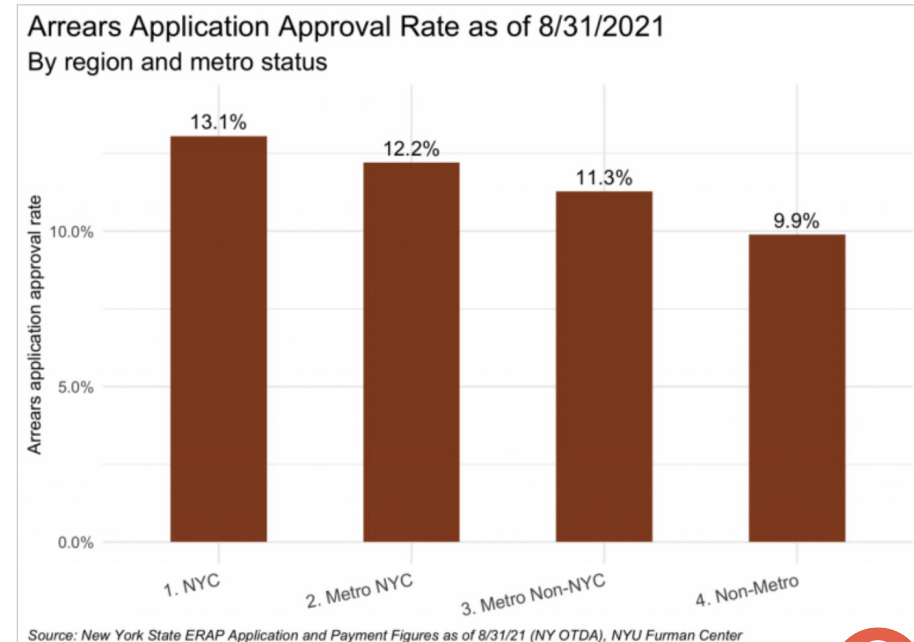
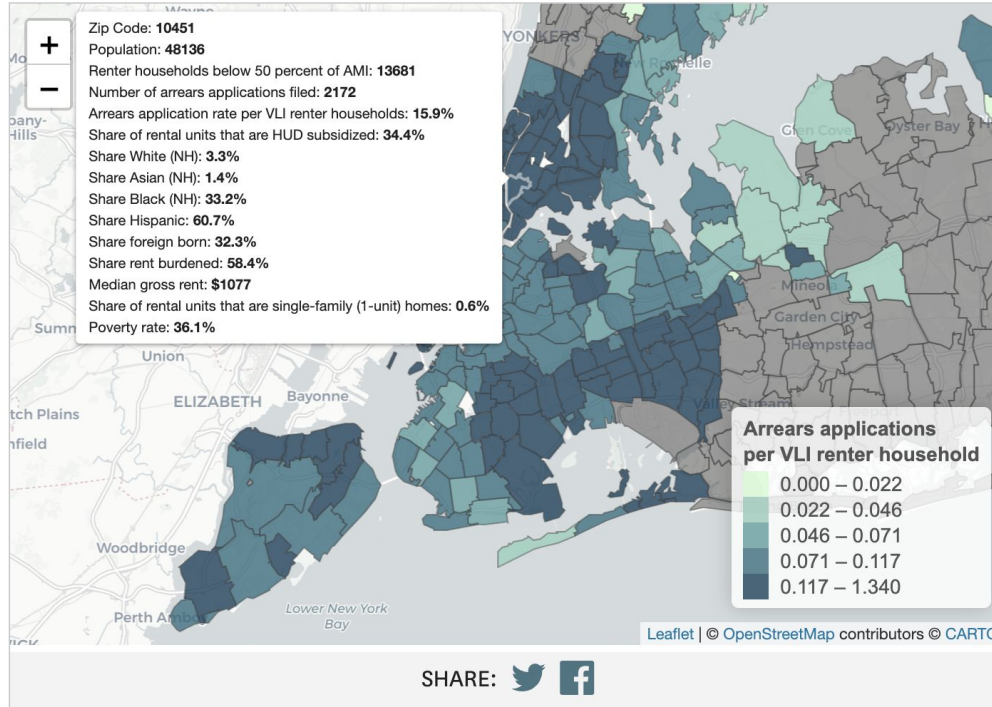


Figure 2: Arrears Application Approval Rate by County Metropolitan Status



Interactive Figures



Please see the NYU Furman Center blog post:

<https://furmancenter.org/thestoop/entry/exploring-variations-in-erap-applications-on-rates-across-new-york-state>



Next Steps: Predicting Tenants with Arrears at the ZIP Code Level Across New York State

HOUSEHOLD PULSE SURVEY

- Use recent weeks of the Household Pulse Survey to estimate shares of renter households with arrears by various demographic and housing characteristics
- Apply estimates of the share of households with arrears to ZIP Code level data from the Census

EVICTION FILINGS

- Housing court eviction data: 2017-2019 eviction filings by ZIP Code
- Past evictions as a predictor of future eviction patterns





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Thank you!



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