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

October 21, 2021
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

Arrears Application Rate per VLI Renter Household as of 8/31/2021
By Region and Metro Status

<table>
<thead>
<tr>
<th>Region</th>
<th>Arrears Application Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. NYC</td>
<td>12.0%</td>
</tr>
<tr>
<td>2. Metro NYC</td>
<td>6.9%</td>
</tr>
<tr>
<td>3. Metro Non-NYC</td>
<td>8.2%</td>
</tr>
<tr>
<td>4. Non-Metro</td>
<td>6.0%</td>
</tr>
</tbody>
</table>

Source: New York State ERAP Application Figures as of 8/31/21 (NY OTDA), NYU Furman Center

Figure 2: Arrears Application Approval Rate by County Metropolitan Status

Arrears Application Approval Rate as of 8/31/2021
By region and metro status

<table>
<thead>
<tr>
<th>Region</th>
<th>Arrears Application Approval Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. NYC</td>
<td>13.1%</td>
</tr>
<tr>
<td>2. Metro NYC</td>
<td>12.2%</td>
</tr>
<tr>
<td>3. Metro Non-NYC</td>
<td>11.3%</td>
</tr>
<tr>
<td>4. Non-Metro</td>
<td>9.9%</td>
</tr>
</tbody>
</table>

Source: New York State ERAP Application and Payment Figures as of 8/31/21 (NY OTDA), NYU Furman Center
Interactive Figures

Please see the NYU Furman Center blog post:
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
Housing Solutions Lab
Building and sharing knowledge to advance equitable local housing policy.

Thank you!

Carl Hedman: carl.hedman@nyu.edu
Ellie Lochhead: ebl9629@nyu.edu

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