



**COMMUNITY ACTION DISTRIBUTION
OF HOME RELIEF FUNDS
2020–2023**

EXECUTIVE SUMMARY AND FULL REPORT

**PREPARED BY OHIO UNIVERSITY'S
VOINOVICH SCHOOL OF LEADERSHIP AND PUBLIC SERVICE ON BEHALF
OF THE OHIO ASSOCIATION OF COMMUNITY ACTION AGENCIES**

2023

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This report has a separate Technical Appendix, which provides an explanation of the Social Return on Investment analysis used for this report.

Community Action Distribution of Home Relief Funds Executive Summary

Ohio's network of 47 Community Action agencies (CAAs) were tasked with the distribution of the nearly \$660 million in federal rental, mortgage, and utility assistance allocated to the State of Ohio. The Ohio Association of Community Action Agencies commissioned Ohio University's Voinovich School of Leadership and Public Service to conduct a study of this distribution of Home Relief funds by CAAs.



Home Relief funding, when combined with the full array of resources administered by CAAs, created a unique opportunity to stabilize the lives of at-risk Ohioans.



Home Relief funding created over \$3 billion in social impact for households with low incomes, landlords, utility companies, mortgage holders, taxpayers, property owners and local governments.



A Social Return on Investment analysis finds that for every \$1 invested in Home Relief funding distribution, between \$6.73- and \$8.68- worth of social value were created.

60% of surveyed recipients reported that without the assistance from Home Relief funds, they would be homeless.

Comments from surveyed Home Relief recipients

The relief was a godsend. I work really hard cleaning houses for Airbnb and without this I would have ended up homeless.

I was able to keep my house, get my STNA license, and get a good paying job where I would not be at risk of being homeless again.

It has allowed me to keep my utilities on and have food for my son to eat.

I felt like I was able to breathe for a minute instead of constant worry.

It saved me and my newborn from being homeless.

Home Relief funds created the largest impacts in 5 key areas:

- (1) Stabilizing households by increasing their ability to secure their basic needs (\$2.3 billion)
- (2) Supporting positive interaction between parents/caregivers and their children (\$279 million)
- (3) Preventing an increase in use of homeless shelters (\$108 million)
- (4) Reducing the negative economic ripple effects of foreclosure (\$56 million)
- (5) Preventing an increase in the use of the foster care system (\$54 million)



CAAs implemented many promising practices in housing relief distribution

- Leveraging partnerships for program implementation, including partnerships with the court system and local nonprofits
- Using intentional landlord engagement
- Boosting efficiency by building organizational capacity and adjusting internal processes
- Collaborating with utility companies
- Using outreach that was sensitive to technology and language barriers



CAAs faced significant implementation challenges

- Staff shortages
- Difficulty securing landlord participation
- Housing costs and shortages
- Concerns about fraud and future liability
- Delays in release of funds to CAAs
- Overlapping funding sources with changing deadlines
- Risk of exposure to COVID

Introduction

One the eve of the pandemic, Ohioans with low incomes were already experiencing a profound housing crisis. For every 100 Extremely Low Income households, there were just 34 affordable and available rental units in Ohio.¹ Only 14 of Ohio’s 88 counties were able to meet even half of the housing needs of renters in this income bracket. Among those who did have housing, a growing number of households were paying over half of their income for housing, placing them at increased risk for eviction or foreclosure should they experience any type of disruption or economic shock.²

When it became clear that the COVID-19 pandemic could have catastrophic effects on people in vulnerable economic positions, the federal government began creating funding programs to help those negatively impacted by the pandemic. The Coronavirus Aid, Relief, and Economic Security Act (CARES Act) of March 2020 established two of the three funding programs that would come to be known as Home Relief grants in Ohio. The first program, the Coronavirus Relief Fund-Emergency Services Program (CRF-ESP), allocated \$55 million to the State of Ohio for rental and utility assistance. The second program, the Community Development Block Grant – Coronavirus (CDBG-CV) program, allocated \$45 million to the State of Ohio. Later that year, the Consolidated Appropriations Act of December 2020 created the third program, Consolidated Appropriations Act – Home Relief Grant (CAA-HRG), which slated \$564.8 million for distribution by the State of Ohio.

In Ohio, the decision was made to task Community Action agencies (CAAs) with the distribution of the nearly \$660 million in funds designated for the State of Ohio.³ What followed was a period in which community action agencies hired staff, adjusted workflows, adopted new technology, developed program infrastructure, and worked through a global pandemic in order to deliver unprecedented amounts of emergency assistance to Ohioans at risk of homelessness. This report was commissioned by the Ohio Association of Community Action Agencies to evaluate the distribution of Home Relief funds by CAAs during this extraordinary time.

CAAs were tasked with distributing the State of Ohio’s nearly \$660m allocations of COVID-related rental, mortgage, and housing assistance.

Home Relief Fund	Name	Allocation
1	Coronavirus Relief Fund – Home Relief Grant Emergency Services Program (CRFESP)	\$50,000,000
2	Community Development Block Grant – Coronavirus Home Relief Grant (CDBG-CV)	\$45,000,000
3	Consolidated Appropriations Act – Home Relief Grant (CAA-HRG)	\$564,845,626

¹ Extremely Low Income Households are those with household earnings less than 30% of Area Median Income.

² Ohio Housing Finance Agency (2021). *Fiscal Year 2020 Ohio housing needs assessment*. Retrieved from <https://ohiohome.org/research/housingneeds.aspx>

³ All of the funding sources also included separate allocations for local jurisdictions with high need, which were administered separately from CAA-distributed Home Relief monies.

Community Action agencies across Ohio implemented many promising practices during this process and established a model for future emergency housing assistance disbursement. One of the hallmarks of CAA Home Relief funding distribution was the extensive use of partnerships in program implementation. In fact, the State of Ohio itself is listed as an exemplar of this promising practice by the Department of the Treasury because of its use of the CAA network to distribute funds. In addition to the use of partnerships, CAAs employed intentional landlord engagement, culturally competent outreach, collaboration with utility companies, engagement in broader eviction diversion efforts, program integrity measures, adjustment of strategies to meet local needs, the use of commitment letters to assist prospective renters and efforts to create a more robust housing stability infrastructure, all of which are promising practices in emergency housing assistance.⁴

The money that CAAs distributed while employing these promising practices had a significant impact on Ohioans. A social return on investment (SROI) analysis completed for this report finds that **for every \$1 invested in the programs, between \$6.73- and \$8.68-worth of social value were created**. The Ohioans who applied for and received assistance were not the only ones who benefited. Landlords, mortgage holders, utility companies, local governments, and taxpayers all benefited from the social value created by the program. When the impacts are broken down by stakeholders, the households who received assistance had the highest payoff in terms of social value, with over \$800-worth of social impact accruing to program beneficiaries for every dollar invested. Landlords, mortgage holders, and utility companies also benefited, with over \$70-worth of social impact for every one dollar invested. There were additional stakeholders who benefited from the distribution of Home Relief funds. Among other impacts, the assistance provided to Ohioans prevented the need for considerable government expenditures in terms of homeless shelter utilization and foster care system utilization. Mortgage assistance likewise reduced the loss of local government tax receipts due to foreclosures, and reduced depreciation in property values due to nearby foreclosures. There was, however, one stakeholder that did not achieve a net benefit from the program: CAAs distributing Home Relief funds experienced a negative net social impact as they worked through the pandemic to stabilize their communities.



Community Action Agencies

Community action agencies (CAAs) were established by the Economic Opportunity Act of 1964 with the goal of ending poverty and supporting individuals and families in a transition from poverty to self-sufficiency. CAAs operate at the local level, with different programming and structures based on local needs. The commonality across CAAs is a commitment to tackling the drivers of poverty and supporting community members in their efforts to become self-sufficient. CAAs administer a wide range of programming, including workforce development, utility assistance, transportation services, educational programming, financial counseling, crisis stabilization services, weatherization services, and more. In Ohio, 47 community action agencies serve all 88 counties. These agencies are typically supported by Community Services Block Grants, the Home Weatherization Assistance program, the Home Energy Assistance Program, and a mix of other federal, state, and local monies.

⁴ U.S Department of the Treasury (n.d.). *Promising practices for ERA programs*. Retrieved from <https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/emergency-rental-assistance-program/promising-practices>

Community Action Distribution of Home Relief Funds

For every \$1 invested in Home Relief funding distribution, over \$800-worth of social value was created for Ohioans who received assistance. The net amount of social value created for CAAs, however, was negative.

Stakeholder	Key Outcomes	SROI Ratio (for every \$1 invested)
Ohioans receiving assistance through Home Relief funds	Reduced anxiety, avoidance of food insecurity, ability to access timely medical care, ability to avoid bill delinquency, resources for positive interaction with children, decreased residential mobility, avoidance of disruptions to childcare	 \$824
Landlords, mortgage holders, utility companies	Costs of nonpayment avoided, costs of foreclosure processing avoided	 \$70
Community Action agencies	New partnerships, expanded staff, staff turnover, secondary trauma	-\$0.02
Communities/taxpayers	Avoided costs of homeless shelter and foster care system utilization, avoided loss of tax revenue from property owners, avoided depreciation of property values	See overall SROI ratio

SROI ratios are calculated on the basis of the outcomes identified as most important by stakeholders. This table represents the low estimates for SROI ratios.

The areas in which the most social value was created per dollar invested were increasing clients’ ability to secure their basic needs, supporting positive interaction between parents/guardians and their children, reducing use of the shelter system and foster care system, and reducing the negative economic ripple effects of foreclosures.

The decision to distribute Home Relief funding through CAAs created the opportunity for additional positive impact. When clients applied for rental, mortgage, or utility assistance through a CAA, they did so at a place that could provide them with a wide variety of other services designed to facilitate self-sufficiency. Many applicants were also linked with services such as job training, clothing closets for job interviews, community health workers, transportation assistance, furniture banks, parenting classes, financial literacy supports, and more. Moreover, for those clients whose landlords did not initially want to accept payment from COVID relief funds, CAAs were there to help negotiate with the landlord. If they were unsuccessful, CAAs were then positioned to help applicants find other housing. If applicants were ineligible for Home Relief funding, CAAs had a variety of resources at their disposal that might be of assistance instead.

Along with these successes came many challenges for CAAs. As states across the country worked to distribute the relief funds, it became clear that challenges were keeping many grantees from disbursing funds at the desired pace. Part of this report is dedicated to exploring the challenges that affected the pace and speed of funding distribution in Ohio. **Some of the larger challenges experienced by CAAs included housing costs and shortages, difficulty securing landlord participation and difficulty balancing the sometimes-conflicting needs for both speedy distribution and responsible stewardship of funds.** In the end, the State of Ohio voluntarily reallocated a portion of its funding to high-performing, high-need jurisdictions within the state to make sure that funding was getting to those in need.

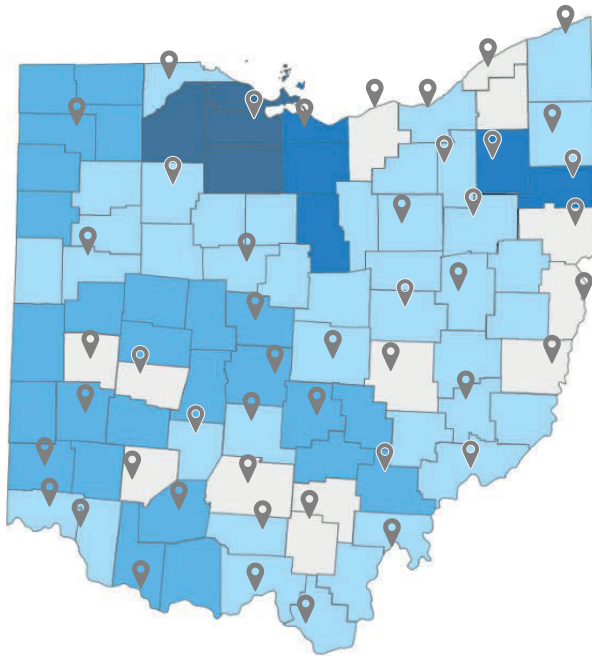
Community Action Distribution of Home Relief Funds

This report begins with a brief description of the data collection and analysis process for this study, as well as a discussion of the limitations of the collected data. It then describes impacts of the funding, which were quantified using an SROI analysis, followed by a description of the process by which funds were distributed, the challenges faced during distribution and the promising practices employed. Two appendices provide information about the general data collection and analysis methods used for this evaluation. A separate Technical Appendix provides more information about the SROI analysis, including a detailed account of the fiscal proxies used in the analysis.

Data Collection, Analysis, and Limitations

Data Collection

Data for this report were collected from community action agencies, Ohioans who received assistance through the program, the Ohio Department of Development – Office of Community Assistance (DOD OCA), and publicly available information related to COVID assistance sources. Data collection methods included interviews, secondary literature reviews, focus groups, case studies, surveys, and two rounds of data requests to DOD OCA. The following map indicates the locations of CAAs in Ohio, and is shaded to indicate the number of data collection components in which each CAA and its clients participated. Detailed explanations of data collection methods can be found in the appendices to this report.



36 CAAs and 493 beneficiaries provided information for this report

	# CAAs	# Clients
Focus groups	17	n/a
Case Studies	5	3
Survey	14	493

Shading on map indicates the number of data collection components in which CAAs and their clients participated



Data Analysis

Qualitative data from focus groups and interviews were analyzed by using standard thematic analysis techniques. These data were used to identify the most material outcomes for stakeholders, and to gauge the extent of these outcomes. Survey data were analyzed by using descriptive statistics in SPSS 28.0, and were used primarily to quantify the outcomes and impacts identified through focus groups and interviews. Impact values and ratios were calculated by using Social Return on Investment (SROI) analysis, which was carried out by Ohio University researchers with accreditation training from Social Value International. Details about data analysis are included in the appendices to this report. A separate Technical Appendix contains more information about the SROI analysis in particular.

Social Return on Investment

This evaluation uses Social Return on Investment (SROI) analysis to identify and communicate the impact of Home Relief grants on CAAs, clients, service providers (landlords, utility companies, mortgage holders) and the community at large. SROI was determined to be a good fit for this project because of its ability to convey *in monetized form* the value of a range of different outcomes, including those not traditionally captured by financial metrics. Outcomes such as increased wellbeing, environmental improvement, etc. are often communicated via stories or using highly specialized measurements that are not easily comparable to other outcomes. SROI, through the use of fiscal proxies, translates these types of outcomes into the more universal language of money. SROI is a rapidly growing methodology in the U.S. and is even more widespread overseas. In the United Kingdom, for example, bids for government contracts are required to include prospective SROI analyses for the potential projects. A more detailed explanation of the SROI methods used in this report is included in a separate Technical Appendix.

Data Limitations

Ten CAAs (21%) did not participate in the data collection process for this report. It is possible that these agencies share a set of features that might have affected the findings in this report. To limit this possibility, researchers used two main strategies. First, researchers worked with OACAA during focus group recruitment and survey deployment to ensure purposeful variation in the CAAs contributing to the evaluation. The CAAs who participated in the evaluation varied in terms of their size, urban-rural location, multi- or single-county jurisdiction and degree of experience distributing housing assistance. Second, researchers triangulated emerging findings against national analyses of emergency rental, mortgage, and utility assistance distribution in order to check for unexplored themes and factors that might affect Home Relief funding distribution in Ohio.

The data used for the SROI analysis was provided by DOD OCA. The data were pulled from the Ohio Community and Energy Assistance Network portal, through which CAAs submitted periodic reports on their Home Relief distribution activities. A small number of CAAs did not report their data through this portal. As a result, the data set on which SROI calculations are based includes roughly 80% of the funds disbursed through the Home Relief grants. This data set also does not include subsequent emergency rental, mortgage or utility assistance, such as that available through the Department of the Treasury's Emergency Rental Assistance 2.0 program.

Additionally, the data provided by CAAs to funders do not include unique identifiers for recipients across funding sources. This means that there is no way to generate an unduplicated count of all beneficiaries across all three funding sources. To avoid using duplicate counts and therefore artificially inflating impact values, researchers chose to use the largest unduplicated count within a single funding source for each outcome. Both of these limitations mean that the impact calculations for Home Relief funding distribution, while indicative of significant positive impact on Ohioans, are artificially low. The SROI ratios, on the other hand, are not likely to be affected by an increase in the number served, because the inputs used for the calculations are similarly scaled to the largest unduplicated count within a single funding source.

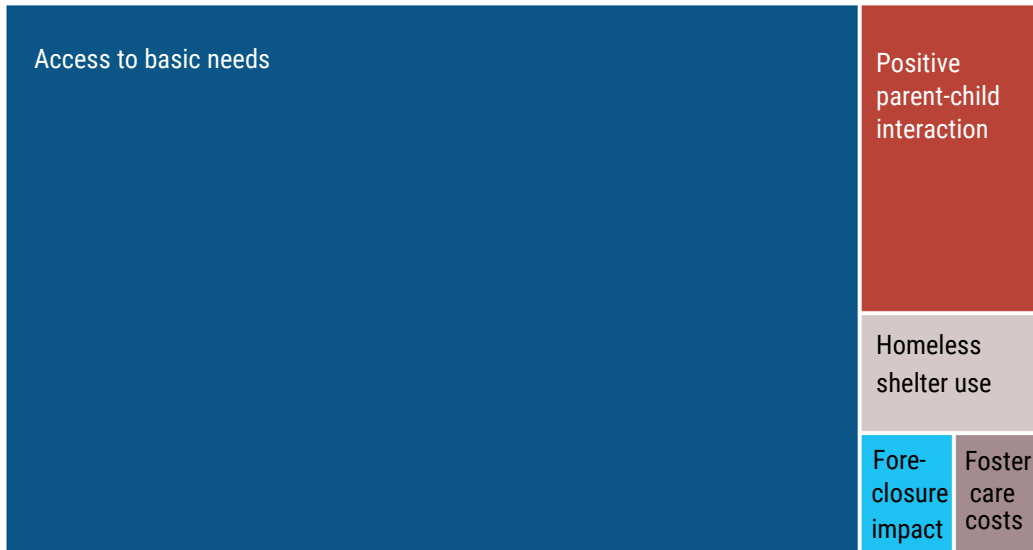
An additional limitation stems from incomplete data about the race, ethnicity, and sex of Home Relief funding beneficiaries. As the pandemic has progressed, it has become clear that the impact of COVID is disproportionately felt by people of color. Similarly, women have been disproportionately impacted by school and childcare center closures. Almost half (46%) of the data for households assisted with CAA-HRG funding in Ohio was missing indicators of race, ethnicity, and sex. As a result, researchers cannot use this data to assess the impact of Home Relief funding on these important matters of equity.

Impacts

Overall Social Value and SROI Ratio

Home Relief funds had profound impacts on Ohioans. **Conservative estimates place the social value created by Home Relief distribution between \$3.4 billion and \$4.4 billion.** The areas in which the most social value was created per dollar invested were: stabilization of households by increasing their ability to secure basic needs (\$2.3 billion), support of positive interaction between parents/guardians and their children despite the stressors of the pandemic and housing crises (\$279 million), prevention of increased use of the shelter system (\$108 million), reduction in the negative economic ripple effects of foreclosures (\$56 million) and prevention of increased use of the foster care system (\$54 million).

Program outcomes creating the largest amount of social value



Another way to conceptualize the impact of Home Relief funds is to calculate SROI ratios for each stakeholder group and for all stakeholders combined. These ratios indicate how much social value was created per dollar invested in the program. When the social values of all outcomes are combined, the result is that **for every \$1 invested in Home Relief funding distributed by CAAs, between \$6.73 and \$8.68 of social value were created.**

Social Value and SROI Ratios by Stakeholder Groups

For households that applied for and received Home Relief assistance, the SROI ratio ranges from \$824 to \$1,200 of social value created for every \$1 invested. This ratio is based on those outcomes identified by beneficiaries as most important. These outcomes are: reduced anxiety, increased ability to secure basic needs, maintenance of custody of children, decreased residential mobility and maintenance of access to

Community Action Distribution of Home Relief Funds

childcare. The total amount of social value created by these particular outcomes for program beneficiaries is between \$2.5 and \$3.7 billion.⁵

For community action agencies, every \$1 invested yielded between -\$0.02 and -\$0.07 in social value. This ratio is based on the outcomes identified by CAAs as material, which were: staff expansion, staff turnover, secondary trauma, and increased community partnerships. CAAs identified other outcomes as material, including increased stabilization of clients, but the value created through these outcomes accrued to those who received assistance, so these outcomes were included in the calculations for that group of stakeholders.⁶ The total value of the social impact on CAAs was between -\$1.2 and -\$3.7 million.

For service providers who received rent, utility, or mortgage payments from Home Relief funds, every \$1 invested yielded between \$70 and \$702 of social value. The broader range in this outcome reflects the different amount of effort some types of vendors had to make in order to receive their payments. The outcomes for which this ratio was calculated were the following: avoided cost of rent nonpayment, avoided cost of utilities nonpayment, and avoided costs of foreclosure processes. The total value of the social impact for this stakeholder group was \$567 million.

Home Relief funds impacted more than CAAs, those who received assistance, and vendors. When CAAs helped clients avoid homelessness, for example, taxpayers also benefited by avoiding funding the cost of shelter utilization by these individuals. When families were able to avoid losing custody of their children, taxpayers also avoided the cost of foster care system utilization. When Home Relief funds prevented foreclosures, local governments avoided the loss of tax revenue that would have occurred, and neighbors avoided a decrease in their property values. While the values obtained by communities and taxpayers are different in terms of their immediacy and the intensity with which they are experienced, they total between \$332 million and \$648 million in social impact and form a considerable portion of the social impact captured. This amount brings the conservative estimate of the total social value created by all material outcomes to between \$3.4 and \$4.4 billion.

Impact ratios varied by stakeholder	Low estimate	High estimate
Ohioans receiving assistance through Home Relief funds	\$824	\$1,200
Landlords, mortgage holders, utility companies	\$70	\$702
Community Action agencies	-\$0.02	-\$0.07

⁵ Total values and SROI ratios are expressed as ranges to reduce the degree to which any analytic choices might impact the analysis outcomes. Researchers set high and low estimates of impact amounts and carried out a Monte Carlo simulation to determine the 5th and 95th percentile values of 10,000 randomly generated outcomes. These two values are used as the low and high ends of the reported ranges.

⁶ Assigning the value of stabilization to those who received assistance instead of CAAs does not affect the overall SROI ratio of \$1 : \$7.34--\$9.05. This analytic decision only affects the calculation of stakeholder-specific SROI ratios.

Specific Outcomes

Homelessness prevention

One of the main purposes of the Home Relief funding was to prevent vulnerable Ohioans from becoming homeless. Sixty percent of the program participants who responded to the evaluation survey reported that without the assistance, this would have been their fate. Homelessness has profound impacts across multiple domains, and many CAA staff members expressed relief that their clients were able to avoid these impacts. As one case manager observed, “When we’re talking about keeping people in their homes, by doing that we kept a lot of people out of shelter. Shelter has a large impact on a family. . . that creates whole other issues for that family that they have to work through.” In addition to the distress that comes with losing a home, living in a shelter, and potentially being separated from family members, homelessness and evictions are also associated with decreased employment, increased healthcare costs, increased mental healthcare costs, and—during the pandemic—increased rates of death from COVID.⁷

Avoiding homelessness also generated social value for taxpayers. Taxpayers did not have to support the cost of hotel stays or homeless shelter utilization, nor did they need to fund the cost of COVID mitigation measures for shelters housing more individuals. For CAA-HRG alone, researchers estimate that this social impact totals between \$108 and \$218 million.

Increased ability to secure basic needs

When households are overburdened with housing costs they often have to make difficult choices between housing, food, medication, debt payments, and other important expenses. Receiving rental, mortgage or utility assistance made it easier for people to secure a broader range of their basic needs.

- 42% of surveyed clients reported that without the assistance, they would not have had enough money for food.
- 39% reported that they would not have had enough money for gas
- 8% reported that they would not have had enough money for medical care
- 8% reported that they would not have had enough money for prescriptions

60% of surveyed program beneficiaries reported that without Home Relief assistance, they would have been homeless.

“The relief was a godsend. I work really hard cleaning houses for Air BnB and without this I would have ended up homeless.”

“It saved me and my newborn from being homeless.”

⁷ Gilman, S. (2021). The return on investment of pandemic rental assistance: Modeling a rare win-win-win. *Indiana Health Law Review, 18*, 293; Jowers, K., Timmins, C., Bhavsar, N., Hu, Q., & Marshall, J. (2021). *Housing precarity & the covid-19 pandemic: Impacts of utility disconnection and eviction moratoria on infections and deaths across US counties*. (No. w28394). National Bureau of Economic Research.

The combined impact on households' ability to address basic needs generated between \$2.3 billion and \$3.5 billion in social value. This group of outcomes is the biggest driver of the overall impact demonstrated through this study's SROI model. The total value of this impact is likely much higher, because it was CAAs who were distributing Home Relief funds. As organizations with extensive experience assisting clients with basic needs and a variety of methods and programs with which to do this, CAAs were especially well-positioned to assist clients in this area and provide additional supports to complement Home Relief funds. One case worker was proud that her organization "was able to help [clients] not only get ahead but stay ahead and give them some tools on where to go and how to get there. You don't just hand out money and say, 'Have fun, congratulations, you just prevented eviction.' You also have to give them tools to maintain their housing." Another emergency services specialist explained how they connected clients with additional resources: "They all have a story and they tell us that story, so [we can tell them] 'We've got a furniture bank that will do your housing,' 'We've got a utility program to help with your utilities,' 'We've got clothing services that can help you get dressed for interviews and appointments as well.'"

Increased support for positive interaction with children

The COVID-19 pandemic majorly disrupted caregivers' ability to engage in positive, nurturing interaction with children.⁸

However, by relieving caregivers of the pressures associated with possible eviction/foreclosure and with the struggle to secure basic needs, Home Relief funding removed two powerful barriers to healthy caregiver-child interaction.

- Nearly half (47%) of surveyed clients reported that without the assistance, "I would not have had time to spend playing, reading, or hanging out with my kids."
- Twenty-nine percent of those surveyed reported that "I would have been less patient with my children."

Research demonstrates that positive interaction with children generates a host of positive social and financial impacts. The stabilization of caregiver-child interaction is one of the major ways in which Home Relief impacted CAA clients, communities, and even taxpayers. The total social value for this outcome is \$279 million.

Home Relief assistance made it easier for vulnerable Ohioans to secure basic needs.

"This has made it a lot easier to just feed myself and have the daily necessities."

"It has allowed me to keep my utilities on and have food for my son to eat."

"It helped getting other bills taken care of. I can buy clothes for my kids and miscellaneous things for them."

"Having [mortgage assistance] was very helpful as I dealt with the high gas prices and cost of food and medical needs."

⁸ Griffith, A. K. (2022). Parental burnout and child maltreatment during the COVID-19 pandemic. *Journal of Family Violence, 37*(5), 725–731; Russell, B. S., Hutchison, M., Tambling, R., Tomkunas, A., & Horton, A. Initial challenges of caregiving during COVID-19: Caregiver burden, mental health, and the parent-child relationship. *Child Psychiatry & Human Development, 51*, 671–682; Nguyen, T., Schleihauf, H., Kayhan, E., Matthes, D., Vrtička, P., & Hoehl, S. (2020). The effects of interaction quality on neural synchrony during mother-child problem solving." *Cortex, 124*, 235–249; Kerr, M. L., Rasmussen, H. F., Fanning, K. A., & Braaten, S. M. (2021). Parenting during COVID-19: A study of parents' experiences across gender and income levels. *Family Relations, 70*(5), 1327–1342.

Child custody and foster care system utilization

Eighteen percent of surveyed program beneficiaries reported that, if they had not received assistance through Home Relief funds, they would have lost custody of their children. The impacts of custody loss on parents and children are profound and well documented.⁹ Additional impacts of custody loss include increased costs of foster care system utilization and changed outcomes for children who enter the foster care system. The value of the social impact created just by avoiding an increased utilization of the foster care system is between \$54- and \$252 million. The wide range between the low and high estimate is due to the different expenses related to different placement levels for children in the child welfare system.

Decreased residential mobility

By allowing families to stay in their home, Home Relief funds avoided the stressors and negative outcomes associated with residential mobility. Just one move alone has been shown to impact a child's educational outcomes.¹⁰ Clients expressed relief that the assistance allowed them to keep their families in their homes and avoid the disruption associated with leaving: "It helped saved me from eviction and uprooting my young kids."

- A third of surveyed clients reported that without Home Relief funding, "my children would have had to change schools."
- Thirty-seven percent reported that, "I would have had to move somewhere that made it harder to get my children to school."

Residential mobility also has impacts on individuals' access to support systems, including childcare. Insufficient access to childcare causes lost earnings for working parents/guardians, reduced revenue for employers, and lower tax revenues from income tax and sales revenue.¹¹

- Almost a third of those surveyed reported that without Home Relief assistance, "I would have moved somewhere that made it harder to get someone to watch my children."

⁹ Debnath, R., Tang, A., Zeanah, C. H., Nelson, C. A., & Fox, N. A. (2020). The long-term effects of institutional rearing, foster care intervention and disruptions in care on brain electrical activity in adolescence. *Developmental Science*, 23(1), e12872; Thumath, M., Humphreys, D., Barlow, J., Duff, P., Braschel, M., Bingham, B., Pierre, S., & Shannon, K. (2021). Overdose among mothers: The association between child removal and unintentional drug overdose in a longitudinal cohort of marginalised women in Canada. *International Journal of Drug Policy*, 91, 102977; Sandh, S., Donaldson, V. M., & Katz, C. C. (2020). Students connected to foster care: An overview of high school experiences. *Children and Youth Services Review*, 113, 104905.

¹⁰ Voight, A., Giraldo-García, R., & Shinn, M. (2020). The effects of residential mobility on the education outcomes of urban middle school students and the moderating potential of civic engagement. *Urban Education* 55(4), 570–591; Clair, A. (2019). Housing: An under-explored influence on children's well-being and becoming. *Child Indicators Research* 12(2), 609–626.; Metzger, M. W., Fowler, P. J., Anderson, C. L., & Lindsay, C. A. (2015). Residential mobility during adolescence: Do even "upward" moves predict dropout risk? *Social Science Research*, 53, 218–230.

¹¹ Bishop, S. (2023). *\$122 billion: The growing, annual cost of the infant-toddler child care crisis*. Retrieved from strongnation.s3.amazonaws.com

The overall social value created by reducing residential mobility and its attendant impact on educational outcomes and childcare access is between \$42 million and \$44 million.

Reduced anxiety

The COVID pandemic increased rates of stress and anxiety for everyone, including those who began the pandemic in economically vulnerable positions.¹² When asked about the changes they saw in clients who were assisted with Home Relief funds, one of the most frequent responses given by CAA staff was a noticeable decrease in stress and anxiety. Their clients confirmed this; over half (55%) of those surveyed indicated that without the assistance, they “would have had a lot more stress.” Surveyed beneficiaries frequently reported being “able to breathe” or seeing reversals in deteriorating mental health because of the assistance. The social value created by this outcome is between \$13 million and \$26 million.

Increased ability to stabilize clients

CAAs frequently reported that the Home Relief funding gave them increased capacity to stabilize their clients. This outcome was largely possible because of two factors: (1) the length of time for which applicants could receive assistance, particularly with the CAA-HRG funds that could cover arrearages, current rent, and up to three months of future rent (for a total of no more than 15 months) and (2) the wide variety of resources available through CAAs that could be utilized more fully once a client’s emergency needs were met. The unprecedented amount of assistance available through Home Relief funding, when combined with the full array of resources administered by CAAs, yielded a unique opportunity to stabilize clients and provide the space in which they could change their lives in significant ways.

CAAs reported that this combination provided “the opportunity for [clients] to be able to take care of other needs that they might have had in their homes, that they wouldn’t have been able to do otherwise.” This might have included a new refrigerator or mattress, car repair or other purchase. For others, this might have been a traffic fine or medical bill. Other recipients of funding were able to make important life changes because of the breathing room brought about by the assistance. As one CAA director noted, “On the employment side, it might have given them an opportunity . . . Hopefully, those that were working and struggling . . . that has given them a chance to really look at their personal goals and careers to move forward.” One emergency services coordinator reported that, when the agency checked in with clients

Over half of program beneficiaries reported that without Home Relief assistance, they would have had a lot more stress.

“I felt like I was able to breathe for a minute instead of constant worry.”

“I was going into a very bad mental state and when I found out they could help me. . . they really saved my life.”

“My rent is paid up for a couple months, I have that peace of mind where I can save to where I don’t have to worry about ever being given a three-day notice again.”

“It saved my life. I was considering suicide.”

¹² U.S. Census Bureau (2020-2023). *Household pulse survey*. Retrieved from <https://www.cdc.gov/nchs/covid19/pulse/mental-health.htm>; Fowler, K., Gladden, R.M., Vagi, K.J., Barnes, J., & Frazier, L. (2015). Increase in suicides associated with home eviction and foreclosures during the U.S. housing crisis: Findings from 16 national violent death reporting system states, 2005-2010, 105.2, *American Journal of Public Health*, 311-316.

after their period of future rent payments had ended, they would find that many clients had stabilized successfully: "We check in with them to see how they're doing and a lot of them just say, 'I'm good to go. Thank you for all your help.'"

To avoid duplication, the social value created by this combination of Home Relief funding and CAA resources has been broken down and separated into calculations for the different outcomes resulting from this partnership.

Expansion of client base

COVID relief monies were intended for rapid distribution, and so came without some of the restrictions attached to previous assistance types. This allowed CAAs to reach more clients than before. As one case

Home Relief funding, when combined with the full array of resources administered by CAAs, yielded a unique opportunity to stabilize clients and provide the space in which they could change their lives in significant ways.

"It was more than just being able to help them [with housing]. When they came in for help with a mortgage, somebody who didn't normally qualify for assistance, we were able to help them tap into our diaper bank or another agency that would be able to help them with transportation services or... our employment skills training . . . We were able to do a lot more on top of our rent...and mortgage. Those programs allowed us to provide additional resources to the community." CAA case worker

"A lot of our people were working two and three part-time jobs, struggling to make ends meet, and people would say, 'Well, they should get more education, get more credentials so they can get a better paying job.' But how can you do that when you're caught in survival mode? This program allowed us to say to people, 'We're going to take care of three months of future rent, we're going to put you in a six-week CDL program if that's what you choose. And we have people who went from minimum wage to \$55,000 a year in the course of eight weeks. But they were able to do that because . . . we provide a stipend while they're going through the program. We provide other supportive services to remove employment barriers ... and we could pay that three months future rent." CAA executive director

"If it wasn't for [Community Action] I would have been on the streets with my 8 children. By getting the help my family needed I was able to keep my house, get my STNA license, and get a good paying job where I would not be at risk of being homeless again." CAA client

"I don't know how I would have gotten back on my feet without them." CAA client

"I'm able to find a job knowing I have time before my life crashes around me." CAA client

"It was a blessing [that I had] a home while I trained for a better job while sick to change my future. Hopefully I won't need help again. Thank you so much. It was a huge help. I have been in recovery for seven years and I felt like COVID was going to knock me back down but instead it helped me be stronger." CAA client

"I have been given another opportunity to get my life back in order and catch up on everything." CAA client

"You guys really saved my life. The amount of support allowed me to finally catch up with my main bills. It allowed me to stop living from paycheck to paycheck." CAA client

"It gave me the step up I needed to stay ahead of things." CAA client

Community Action Distribution of Home Relief Funds

manager reported, “A lot of our programs have lots of barriers. There are a lot of hoops that you have to jump through. When I heard this money [had] lesser restrictions, I was really excited about the clients and how we were going to be able to help them so much more. I wouldn’t have to turn someone away. If someone says, ‘I make this much money and my rent is overdue,’ I was still going to be able to find a way to help them. I was really excited about that.” Some CAAs observed an increase in seniors accessing their services. Others reported that their client base was expanding because they had not been able to provide rental or mortgage assistance at all before.

No specific social value has been calculated for this outcome. Instead, the social value of this expansion of the CAA client base is represented by values placed on the outcomes these new clients achieved.

Reduced costs associated with foreclosures, evictions, and unpaid utilities

The mortgage assistance distributed through Home Relief funds reduced the incidence of foreclosures, which in turn reduced negative financial impacts on local governments and local real estate. The social value of this outcome is estimated to be between \$195 million and \$204 million.

For landlords, especially small-scale, local landlords, nonpayment of rent can have serious repercussions on personal finances. One landlord told evaluators, “I try to think of myself as a compassionate person, but in the meantime I’m not getting the rent money, and I’m paying their utilities and everything. It was a blessing when we got the paperwork filled out, [and I received the] payment. It was a substantial amount of money that really blessed me and my wife, to be able to receive that and still provide housing for my tenants . . . That money sometimes helps me make my house payments on my property. It was also helping me pay my bills.” The social value created by this outcome is estimated to be \$382.4 million.

Social value was also calculated for the utility companies that received payments made with Home Relief funds. The social value of this outcome is estimated to be \$44.4 million.

Distribution of Funds

CAA Inputs

Because CAAs are designed to reflect their communities and to respond to local needs, there is extensive variety among CAAs in Ohio. As a result, the 47 agencies distributing Home Relief funding began the process from 47 different starting points. Some organizations began the process with a good deal of experience with housing assistance, while others had never distributed housing-related assistance before. Other relevant ways in which CAAs varied included their degree of technological sophistication, their number of employees, the degree of integration among programs and units, the size and robustness of their fiscal departments, and the space and funding they had available for expanded programming. From these various starting points, CAAs had to make investments in order to build the capacity needed to distribute the funding.

Nearly all the agencies involved in the evaluation reported that they hired new staff to implement the Home Relief programs. Finding new staff was challenging during this time period, for reasons discussed in the Challenges section of this report. CAAs also invested in technology. Agencies acquired cell phones so that case workers could text and call clients without using their personal phones. They purchased laptops so that quarantined case workers could still work while away from the office. CAAs also had to take the time to help staff members and their clients adapt to the new ways of working. One agency member recalled, “For us the technology piece was kind of huge. No one had really ever worked from home, didn't really know how to use that kind of technology. Our clients didn't. It was a scramble to try and get that figured out.

There was a huge learning curve for us.” While many of these expenses were necessary because of the pandemic, some CAAs also found it necessary to acquire software specific to Home Relief funds.

As agencies worked to create the capacity to administer the funds, they did so without the benefit of an existing program infrastructure. As information became available about Home Relief funds, agencies received updates from DOD OCA and created or adapted screening materials and documentation procedures to fit the new programs. Because procedures had to be put in place very quickly, many agencies saw the need to adapt their processes almost as soon as they began implementing them. As one executive director recalled, “We launched with a very inefficient system . . . We had to basically build the plane while we were flying it . . . We didn't have time to pilot. We just started running it.”

As discussed throughout this report, a hallmark of CAA Home Relief funding distribution was the extensive development and expansion of partnerships. Most CAAs reported that when they became aware of the scale of the funding coming their way, they began reaching out to community partners to secure their assistance, as well as to offer assistance. One executive director recalled, “We are six counties in west-central Ohio, all very rural counties. We started reaching out to partners in those counties

Ohio's 47 CAAs started the distribution of Home Relief funding from 47 different starting points.

“Before the pandemic, we operated multiple rental programs and utility programs, so all of our case managers . . . were versed in rental and utility assistance.”

-CAA executive director

“We didn't have [mortgage or rental assistance]. It was not something that we did. So we went from nothing to full-scale 120 miles an hour. It was just a monumental task, in addition to everything else that was going on in the world.”

-CAA executive director

to [ask], 'Do you need help?', 'Do you not need help?' because that's the name of the game—to help as many people as we can, as much [as we can], as efficiently as we can." Some of these partnerships began when local jurisdictions received CARES funding but did not have the capacity to administer the funds. Many CAAs established subgrantee agreements with these local jurisdictions to provide emergency services to local residents affected by COVID. CAAs also used local partners to conduct outreach and process applications. Other partnerships that played an important role in Home Relief distribution were the partnerships established between CAAs and landlords, utility companies, and mortgage holders. Many of these partnerships took more time to establish and are discussed in later portions of this report.

As CAAs worked to expand their staff, acquire needed technology, and secure collaboration from community partners, they were also assessing their internal divisions of labor. Many agencies began reorganizing workflows to divide up the tasks associated with the funding distribution. Some tasked staff from other departments to assist, or created entirely new departments and positions to spearhead the effort. In addition to these internal changes, CAAs had to devise ways to interact with the public even as the State of Ohio was shutting down. For some, this meant using online application processes for the first time. For others, it meant adapting existing online portals to meet the needs of the new programs. For all agencies, it meant working to meet the needs of both clients who were comfortable with technology and those who were not comfortable using virtual formats for applications. One CAA, for example, set up a round-the-clock system for application submission via email *and* a secure outdoor station at which clients could pick up information and deposit application materials in lock boxes.

Promising Practices Used by CAAs

As grantees across the country encountered implementation challenges with COVID-relief funding, funders, scholars, and advocates began identifying promising practices related to the successful distribution of emergency housing and utility assistance.¹³ CAAs in Ohio have implemented a large number of these practices in their distribution of Home Relief funds. CAAs have been particularly successful with the use of partnerships to support program implementation. The Department of the Treasury identified the State of Ohio as a whole as an exemplar of this promising practice, because of its use of the CAA network to deliver funds: "The State of Ohio implements their ERA program through 47 nonprofits across the state . . . These organizations use a common backend system that helps to align program requirements and guard against duplication of benefits. The state regularly coordinates communications about program challenges and best practices, creating a channel for more efficiently cultivating program development."¹⁴

The use of the CAA network to distribute Home Relief is one way in which Ohio CAAs implemented this promising practice, but CAAs also created a range of other types of partnerships as they worked to

¹³ Aiken, C., Aurand, A., Ellen, I.G., Hauptert, T., Reina, V., Verbrugge, J., Yae, R. (n.d.) *Learning from emergency rental assistance programs: Lessons from fifteen case studies*. Retrieved from Learning from Emergency Rental Assistance Programs: Lessons from Fifteen Case Studies (nlihc.org); U.S. Department of the Treasury. (n.d.) Partnerships in program implementation. Retrieved from Partnerships in program implementation | U.S. Department of the Treasury; National Coalition of State Housing Agencies. *Ten steps for accelerating emergency housing assistance*. Retrieved from <https://www.ncsha.org/wp-content/uploads/Ten-Steps-for-Accelerating-Emergency-Rental-Assistance.pdf>

¹⁴ U.S. Department of the Treasury (n.d.) *Partnerships in program implementation*

Community Action Distribution of Home Relief Funds

distribute Home Relief. CAAs partnered with each other to share lessons learned and to provide each other with support. OACAA held weekly calls with CAAs to provide a forum for this information and support sharing. Many CAAs reported that this opportunity to ask questions and reflect on shared experiences was invaluable as they dealt with the strains of program implementation.

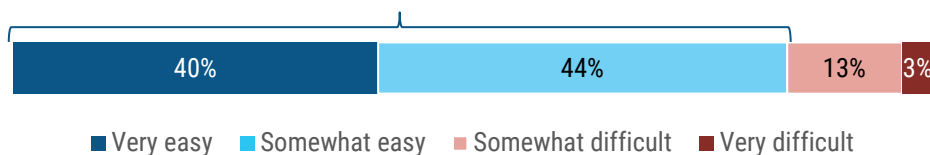
CAAs also used community partnerships for outreach and application processing. Miami Valley Community Action Partnership, for example, collaborated with the local St. Vincent De Paul chapter to process applications. IMPACT Community Action developed an earned revenue model through which smaller nonprofits processed applications to help IMPACT distribute funding more quickly. This also had the effect of assisting smaller nonprofits in the area, as IMPACT's executive director recounted: "We knew that a lot of our smaller nonprofits were still working remotely [and could not] do traditional fundraising. So we created a partnership with all of the smaller nonprofits . . . For every application that our partner agency got approved, we gave them \$200." IMPACT's partner organizations include those that serve hard-to-reach populations and those that face language barriers, such as the Somali community. Community organizations also allowed CAA staff to visit or set up stations in their offices. This allowed CAA staff to be present at social service organizations, eviction courts, and other locations in which they would be likely to encounter potential applicants.

Many CAAs reported that they developed new relationships with eviction courts during the pandemic. Some agencies were regularly present at eviction courts in order to catch those who were facing eviction but had not applied for Home Relief funding. Other organizations worked with legal aid organizations to accept referrals from clients facing eviction, or to go to court with clients facing eviction to provide assurances that assistance was forthcoming. Some organizations developed such close relationships with court personnel that they would receive calls when eviction cases were upcoming. One CAA executive director reported that the county court bailiff has his number on speed dial. "He'll call and say 'I've got this person ready for eviction. They don't even know about you. I can delay it for like seven days. What can you do?'"

CAAs also worked hard to establish partnerships with landlords and property managers. Frequently, CAAs found that landlords appreciated having a single point of contact with an organization, and so developed specific landlord email accounts, or informally tasked staff with communicating with specific landlords. One CAA had an arrangement with local property managers to host "Connect Tours, where on Saturdays they would go out to apartment complexes. Everybody would have all their [documents] because they're home and they can grab it. [We'd] just do applications and kick them out from start almost all the way to finish in the same day."

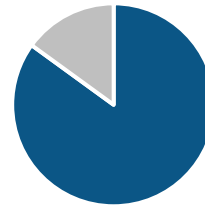
Another promising practice employed by CAAs during Home Relief distribution was CAA's concerted efforts to make the application process more user friendly. Many CAAs made it possible for potential applicants to apply in person or virtually, during work hours or on weekends, by using their cellphones or by dropping off paperwork in monitored lockboxes outside the building. As a result of these and other efforts, 84 percent of surveyed beneficiaries reported that it was very easy or somewhat easy to apply for assistance.

84% of surveyed recipients reported that it was easy to apply for assistance.



During Home Relief distribution, CAAs continually worked to increase the speed with which applications were approved and funds were released. This was challenging, as one CAA executive director recalled, “It was just a monumental task . . . Your whole agency was affected. It wasn’t just one department, like a lot of times it is, but it was how we do business. A lot of those departmental barriers left the playing field completely. It was all hands on deck, everybody helping and trying to get this money out.” One of the ways in which agencies increased efficiency was to shift from a case management model to an assembly-line model for processing applications. One intake worker recalled, “Process changed weekly. When I first started, we were full case management, so everybody had their own workload. They worked on the same application from start to finish until it got to the QA. But now we’re doing it from a status thing. For each status in we have people assigned to that status, so that way we can push numbers quicker.” Some agencies also began accepting self-attestations and using fact-specific proxies. Together, these efforts to increase efficiency yielded an 85 percent satisfaction rate among surveyed beneficiaries regarding the amount of time it took to receive funds.

85% of surveyed recipients were satisfied with the amount of time it took to receive their assistance.



Other promising practices employed by CAAs include concerted efforts to detect and reduce fraud, the development of standing relationships with utility companies to speed approval of applications, and work to support the broader housing stability infrastructure. The following table lists the promising practices identified by funders and others and provides details about the strategies CAAs used to implement these practices.

Promising practice	Implementation strategies used by CAAs
Making application process simple and user friendly	<ul style="list-style-type: none"> • Providing asynchronous in-person opportunities to submit application materials • Providing both in-person and virtual application procedures • Traveling to sites with large numbers of potential applicants • Using cell phone-friendly applications and electronic signatures
Increasing application approvals	<ul style="list-style-type: none"> • Making adjustments to allow documents to be submitted in multiple formats • Assisting clients with documentation gathering • Using multiple communication methods with applicants • Allowing certain self-certifications • Using fact-specific proxies to simplify documentation requirements

Community Action Distribution of Home Relief Funds

Promising practice (continued)	Implementation strategies used by CAAs
Targeting vulnerable groups/using culturally and linguistically competent outreach	<ul style="list-style-type: none"> • Collaboration with community groups serving vulnerable populations/populations facing language barriers • Using a variety of outreach methods • Embedding staff in community organizations • Tapping into critical intervention points such as social service agencies and eviction courts
Partnerships in program implementation	<ul style="list-style-type: none"> • Creating opportunities to learn from one another through OACAA convenings • Working with local jurisdictions to assist with CARES Act funding distribution • Using community organizations to conduct outreach and process applications • Embedding staff in community organizations • Working with area housing stakeholders to coordinate activities
Intentional landlord engagement	<ul style="list-style-type: none"> • Developing tools to collaborate with landlords • Meeting one-on-one with landlords • Creating direct-to-tenant alternatives • Conducting outreach through landlord associations
Collaboration with utilities	<ul style="list-style-type: none"> • Creation of standing relationships with identified contacts at utility companies for speedier processing of new applications
Boosting efficiency	<ul style="list-style-type: none"> • Partnering with community organizations for outreach and application processing • Expanding staff • Re-tasking staff to areas with more urgent need • Moving from case management model to assembly line model
Program integrity measures	<ul style="list-style-type: none"> • Increasing fraud detection capabilities among front line workers • Hiring new staff to perform fraud detection
Housing stability infrastructure	<ul style="list-style-type: none"> • Creation of multi-sector consortia to coordinate and leverage area housing stability efforts

This list represents the promising practices that were apparent in CAAs’ descriptions of their implementation processes when engaging in data collection for this report. CAAs were not given a comprehensive list of practices and asked to indicate which they employed. Instead, promising practices were identified from the narrative accounts provided by CAAs. Additional promising practices may have

been employed by CAAs but not included in their narratives, so this list should not be viewed as fully comprehensive. Neither should this list be viewed as a list of the practices that every CAA employed. Inclusion in the list indicates that at least some CAAs implemented the practice.

Challenges and Risks

CAAs implemented these promising practices even as they were facing significant challenges.

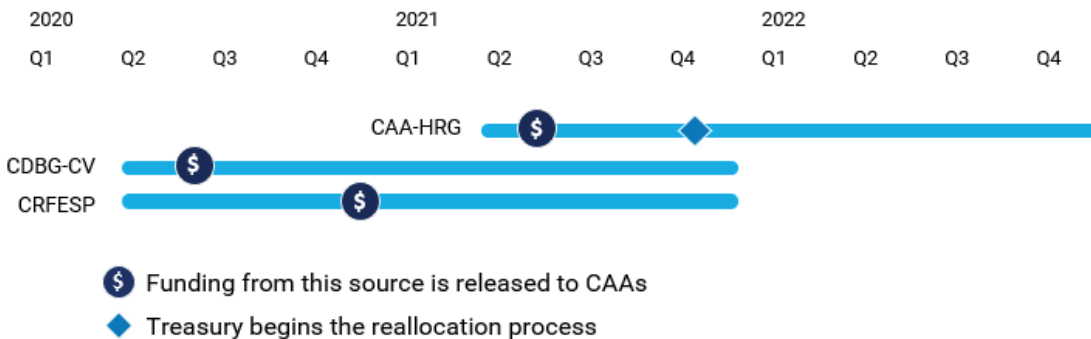
Staff expansion

The staff expansion needed to build the capacity for funding distribution was difficult to achieve. Along with the rest of the world, CAAs were learning how to hire in a new environment of social distancing, virtual interaction, and widespread employee shortages. As prospective employees weighed the costs and benefits of working outside the home during a pandemic, CAAs reported that they could not offer sufficient wages to make their positions attractive, especially given the widespread increase in wages during that time. One small agency lamented that, “We just can’t get people . . . We go through a temporary service and they can’t get applicants. Staffing is by far our biggest concern.” The temporary nature of the positions for which they were hiring made the task harder. As one case worker observed, “It’s a COVID-funding job. You know that when you apply, so that definitely turns people away during the hiring process.” Hiring was also costly, despite the administrative expenses provided through the grants. Agencies expended their own time and other resources advertising for new positions and training new employees. The SROI conducted for this evaluation estimates that for every new hire, agencies expended close to \$3,000 in hiring and training costs.

Delays, changing timelines, and multiple funds

CAAs were not the only ones establishing new, ambitious programs in real time. The federal and state agencies through which the funding had to be channeled were also establishing policies and procedures to set up and regulate the efforts. This led to delays and frequent changes.

CAAs faced delays in receipt of funds and overlapping funding timelines.



Even while funding periods had begun and the public was being notified of available funding, CAAs were waiting for Home Relief funds to make their way through federal and state government channels. For example, the CARES Act was signed into law in March 2020, but it took until October 26 of that year for the CRFESP funds to make their way through state government channels and receive approval from the State Controlling Board for release to agencies.¹⁵ At the time, the deadline for disbursement of CRFESP money was the end of December. The two Home Relief programs funded through the CARES Act were implemented more or less simultaneously and had considerable overlap with the implementation of the third Home Relief program (CAA-HRG). Although these three programs are the main focus of this report, they are not the only funding that CAAs were distributing during this time period. These same funding programs allocated money to local governments and areas of greater need, as well as the state as a whole, and many CAAs were working with local governments to distribute this additional assistance. CAAs were also managing other funds from private donors, philanthropy, state COVID relief efforts, and other federal programs, all while still administering their usual portfolio of utility assistance and crisis response programs.

All these funding programs had different sources, deadlines, eligibility requirements, and allowable expenses. Hocking Athens Perry Community Action (HAPCAP), for example, administered both CARES and CAA-HRG funding while also working with individual communities in its service area to help administer their CARES funding. At the same time, HAPCAP received and distributed considerable amounts of private and philanthropic donations intended to increase access to water, all the while administering its traditional utility assistance programs and its crisis response programs. As CAAs were navigating this complex process, timelines were changing as funders recognized the need to provide grantees with more time to distribute the funds. These changes, while welcomed by CAAs, were sometimes made very close to the deadlines. One CAA director recalled, “They did not extend that [CARES funding] deadline until the 11th hour at the end of December. We were able to get an extension and then start to spend down our CARES dollars by March, but by that time, we had ERA, which was supposed to start in January, so they were all overlapping.”

CAAs received Home Relief funds after the start of the grant periods.

“We didn’t get our first payments for these dollars until four months after the program was officially supposed to start. A lot of politicians [were] doing press conferences announcing this money, and then we would get the calls. We’d have to tell people the money has been allocated to us, but we don’t have it yet. We caught a lot of a lot of heat for some things that were really beyond our control.” CAA executive director

“The contracts didn’t get passed until October. We received those dollars in November. And we were told that we had to have it spent by the end of December. We received \$5.6 million. We [thought], ‘Oh my goodness. How are we going to do this?’” CAA executive director

“As the first batch of money rolled out we had I think 45 calendar days [to distribute it], and a decent chunk of money.” CAA executive director

¹⁵ State of Ohio, Office of Budget and Management, (2020) *10/26/2020 Agenda*. Retrieved from <https://controllingboard.obm.ohio.gov/ShowAgenda?id=371>

Further complicating the situation, in September of 2021, the Department of the Treasury began a reallocation process through which grantees with expenditure ratios below 30 percent would be subject to recapture of funds. This potential for recapture shortened the deadlines for funding distribution. This development frustrated agencies that had been holding back CAA-HRG funds until other funds with earlier expiration dates were expended, in order to maximize the number of clients they could assist. One CAA executive director urged, “We really need to take a hard look at how these dollars rolled out on top of each other . . . We received funding from the state, from [local government], from private donors . . . What we were trying to do was honor the contractual deadlines.” Efforts to maximize the number of people served were stymied when CAAs could no longer prioritize the use of other funding with earlier expiration dates.

Risk of COVID exposure

As mentioned, funding was distributed during a time in which most workers were told to stay at home for their own safety. Community action workers, though, kept working, often in person. This entailed an increased risk of contracting COVID at a time when vaccines were not available and treatment modalities were not well-developed. It also meant that workers’ schedules were often disrupted when they or family members tested positive for COVID, or when school and daycare closures disrupted their children’s schedules. One CAA executive director recalled, “The [absenteeism] was horrible. We had rolling quarantines from [...] positive tests for COVID.” Some workers reported working remotely even while COVID-positive, because of the urgency behind distributing the COVID relief.

CAA staff were not just working from home or in their agency’s offices; they were also conducting outreach in the communities to spread the word about the funding to potential applicants and landlords. This effort carried with it even more risk to their personal health as case workers visited eviction courts, multifamily housing developments, and other public sites.

Increased workloads for staff

This outreach was part of the increased workloads that CAA staff were experiencing. The agency supervisors and directors who participated in the evaluation were quick to point out the increased workloads placed on case managers, intake workers, and others within their agencies. One executive director argued that, “All the praise goes to my case managers. They are troopers and were working overtime and Saturdays.”

Administering multiple funding sources was made more complicated when Treasury began the reallocation process.

“We heard that this money goes through September 30th of 2020. We kind of put that to the side and focused on these other pots that were going to end in 2020, because we had CARES Act funding. We were spending those dollars and then the ERA 1 [Home Relief 3.0, or CAA-HRG] came. But we were preserving those pots because we still had CARES money to spend, and so we finally spent that then switched over and then Department of Treasury started putting these artificial deadlines in place -- benchmarks about when the money had to be spent and it was like overnight. It really didn’t make any sense.” CAA executive director

CAA staff went to work at a time when most workers were being told to stay home for their own safety.

“People would come to court and tell you, ‘I tested positive for COVID, but I’m about to get kicked out so I had to come’ and they’re sitting there in front of our faces and coughing. I think it’s really important for our community to understand that people were literally putting their lives on the line to serve the public before there was a vaccine.” CAA executive director

Case workers reported experiencing unprecedented amounts of exhaustion and job-related stress. One emergency services specialist concluded that, “A job like this has to be more than about pay for you. If it’s just about pay, you’re right out the door because it’s a lot. So you have to be about more than pay to be able to last.” Another CAA director reported, “We’ve all gotten gray hair trying to implement these programs. It’s a lot of pressure on our staff.”

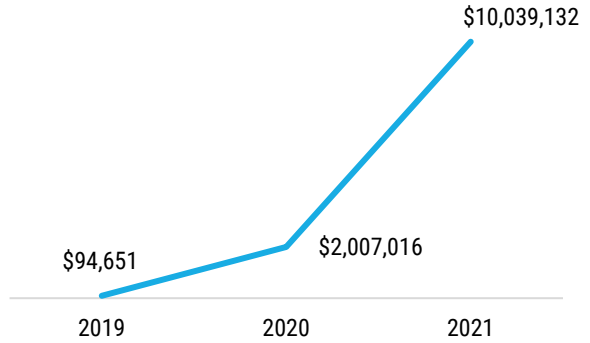
In addition to those staff directly engaged with clients seeking emergency assistance, accounting staff in CAAs were tasked with processing the unusually large volume of payments associated with the funding. One CAA executive director recalled, “We had more opportunity to serve more people, but that also means more vendors we had to set up. I think we had over 500 new vendors set up. That’s a lot of work on the accounting side, and also the influx that we’ve had of more applications coming in and more payments going out to landlords, so that’s obviously been more workload on our accounting department as well.” Some agencies found it necessary to hire new fiscal personnel, or otherwise provide more support to the accounting staff managing the payments.

One CAA senior leader added that reassigning staff to help with Home Relief distribution caused administrative headaches as well: “We’re sharing staff among all these programs. How is this going to impact the CSB budget, the HEAP budget, the PIP budget? The administrative factor was something that we thought of, we feared it, but I think it was

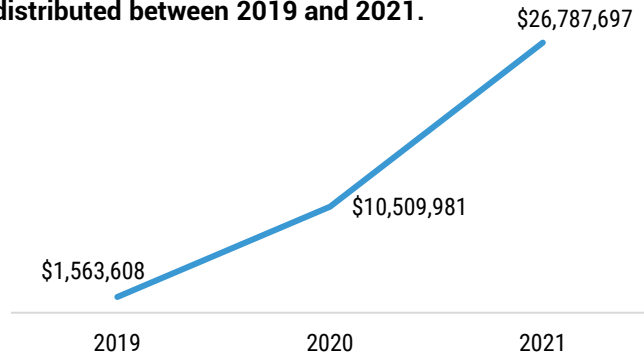
Secondary trauma

While workers were dealing with these drastically increased workloads and experiencing the personal stress that came with living during a pandemic, they were also being exposed to a good deal of other people’s stress and trauma through their interaction with clients. As a result, agencies reported that their staff experienced secondary trauma while distributing Home Relief funds. Many agencies began offering more employee wellness

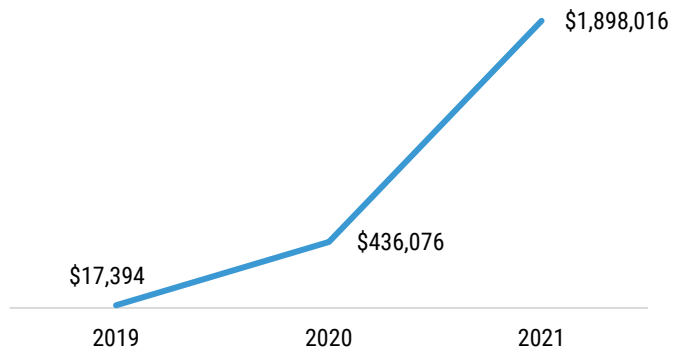
MYCAP in Mahoning County experienced an increase of over 10,000% in the annual amount of housing assistance that it distributed between 2019 and 2021.



Step Forward Community Action in Cuyahoga saw a 1,600% increase in the annual amount of housing assistance it distributed between 2019 and 2021.



Adams Brown CAP experienced an increase of over 10,000% in the annual amount of housing assistance it distributed between 2019 and 2021.



opportunities or coming up with creative ways to reduce the stress on their staff. One agency moved from a five-day-a-week work schedule to a rotating four-day a week schedule, so staff could have longer breaks from their work. Another contracted with a wellness coach to support staff through stress management, nutrition, and exercise guidance. Others would rotate workers through the various stages of application processing, to reduce time spent in the more stressful portions of the process. Many of the front line workers who spoke to evaluators as part of this research process indicated that the time spent during the interviews was a welcome relief from the daily stressors of their job.

Staff turnover

Not surprisingly, many CAAs reported that they experienced increased staff turnover because of Home Relief distribution. One front line worker with a seven-month tenure observed, “Ever since I’ve been here, it’s just continuous hiring. I don’t think we’ve ever stopped. I don’t think we’ve ever been [sufficiently] staffed in our department.” An executive director recalled that, “We had to almost build that into our model, that we were just going to keep turning people over. And it made us have to continually train people.” In addition to the costs associated with the original staff expansion required to prepare for funding distribution, CAAs subsequently had to spend resources continually hiring and training employees who were coming in to replace departing employees.

Landlords

CAAs reported that it took time to develop collaborative relationships with landlords, and that relationship-building efforts yielded mixed results. Some landlords became advocates of the program, to the point that they would include referrals to community action agencies in their eviction notices. Other landlords refused to participate, citing a belief that their tenants should be able to pay their rent themselves. Still others refused to agree not to evict the tenant after payment was made, or did not want to wait for the application to be processed. One frustrated case worker reported that she faced challenges securing participation from landlords who wanted their tenants to vacate the property so they could raise rent prices: “I really believe a lot of them are living off the tenants.” These challenges with landlords were echoed in a 2021 nationwide survey of emergency rental assistance program administrators, in which 43 percent of administrators reported that landlords were sometimes or often unresponsive.¹⁶ Beneficiaries, when surveyed for the evaluation, also reported mixed relationships with landlords. Some used the

Many CAAs reported that their staff members incurred secondary trauma because of their work distributing Home Relief funds.

“We’re tired, you know. Yeah, we’re tired. Once we get home it turns physical, and we’re just drained. There have been nights where we just crash at 7 p.m.” CAA emergency assistance specialist

“When you go from serving 250 people to 30,000, you’re hearing that many more stories and you’re taking in that much more trauma from other people.” CAA chief financial officer

“I’ve seen, on a daily basis, people are emotionally drained. They’re scared. They’re worried. I treat someone’s eviction as if it were mine and it could be me at any moment. So even for me, I’m emotionally drained too.” CAA emergency assistance specialist

“Just because somebody’s coming here to get their rent or utilities paid, or their mortgage, they wouldn’t stop at just what I need [to process their application]. We get to hear everything, like everybody who’s passed on from COVID, every loss of job . . . [At] 7:30 in the morning somebody is on your phone crying. It’s a lot.” CAA case manager

¹⁶ Low Income Housing Coalition. (2021, September). Understanding landlord or tenant refusal to participate in ERA programs. Retrieved from <https://nlihc.org/sites/default/files/ERASE-Landlord-Tenant-Survey-Summary.pdf>

It took time for CAAs to win over some landlords who did not want to accept payments.

“We’ve been able to avoid many evictions, but we haven’t been able to stop all of them because some landlords are just unwilling to work with us. But we have been able to make good strides there. Word is getting out and they’re starting to take our money more frequently [compared to] what they were at the beginning.”

-CAA case manager

“We’ve hand delivered stuff. [We’ve told landlords] ‘We’ll cut the check. We’ll take it right to you, Mr. Landlord. We want you to know we’re serious. We mean what we’re saying. Here it is.’”

-CAA Senior Leadership member

open-ended survey questions as an opportunity to report that “My landlord said he wasn’t accepting [the payments] after three weeks,” or “Landlords are raising rent prices.”

Among landlords who were willing to work with CAAs, there was a subset that would move forward with eviction proceedings with the idea that doing so would reduce the time they had to wait to receive their payment. CAAs expressed frustration about this tactic, which they say had the effect of clogging up the housing mediation and eviction system, and allowing more recent funding applicants to jump the line because their applications were now flagged as a potential eviction.

Another complicating factor was that many landlords did not live in the local community or even in Ohio. Contacting and receiving responses from these landlords could be challenging. Going through property managers could be difficult as well, as the staffing shortages experienced during COVID also affected this employment sector. One case worker observed: “The property manager changes so much that [clients] don’t know who [they are].” This made it very difficult for CAA staff to contact landlords and receive the verification required by the terms of the grants. Mortgage companies could also be challenging, especially when located out of state.

Housing cost and shortages

When landlords were not willing to accept payments, CAA staff worked to find new housing for their clients. Staff reported that this was incredibly challenging because of the severe shortage of quality affordable housing: “There are not enough places to rent for our people. Those that they are finding don’t meet fair market rent requirements, or it’s too high a price.” The numbers bear this out.

Across the state, the number of affordable rental units is far outstripped by the number of households in need of affordable rental units.¹⁶ One CAA community services director reported, “I think a lot of people don’t even realize how transitional a lot of our families are. I think people don’t even realize what housing is available for low-income people: There’s nothing.”

Tension between speedier distribution and fears over future liability

One of the biggest challenges faced by CAAs was the pressure to speed up distribution of funds. The primary way in which CAAs were encouraged to speed distribution was through the use of self-attestations, fact-specific proxies and other measures that relaxed requirements for eligibility documentation.¹⁷ Guidance from the DOD OCA changed over time to reflect changing

¹⁶ National Low Income Housing Coalition. (2023). *The gap: Ohio*. Retrieved from <http://nlihc.org/gap/state/oh>

¹⁷ See, for example, Coalition on Homelessness and Housing in Ohio. (2021). *Path to stability: Ten ways to maximize ERA distribution in Ohio*. Retrieved from https://cohhio.org/wp-content/uploads/2021/11/ERA_Guide-COHHIO.pdf

funding requirements as well as suggested practices being forwarded by funders and housing advocates. For example, the initial guidance for CRFESP grantees that was released in October 2020 called for CAAs to collect proof of income from all household members 18 and older, as well as Social Security cards or verification from each household member. For rental assistance, CAAs were required to collect an eviction or past due rent notice, a lease agreement, and landlord verification and agreement to receive funds. By the time revised guidance for CAA-HRG funds was issued in March of 2021, CAAs were still required to collect Social Security cards, but could accept self-declaration of income when necessary, and could use categorical eligibility to qualify applicants for assistance. For rental assistance, CAAs were authorized to obtain verbal confirmation from landlords about arrearages, and to accept a written attestation from the applicant about the amount of rent owed.

Many of those distributing the assistance, however, were uncertain about some of the measures that funders were suggesting to speed up distribution of funds. Nationwide, just over half (51%) of all programs distributing CAA-HRG emergency rental assistance allowed applicants to use self-attestation to establish COVID hardship. Much lower percentages of the programs allowed self-attestations for other components of ERA applications like income (20%), housing instability (17%) and proof of tenancy (12%).¹⁸ One reason for the concern about self-attestation was that Treasury guidance also required that “grantees must have in place reasonable validation or fraud-prevention procedures to prevent abuse.” In October of 2021, the U.S. Government Accountability Office (GAO) issued a priority recommendation to the Department of the Treasury, calling for the Secretary of the Treasury to “design and document timely and sufficient policies and procedures for monitoring recipients of Coronavirus State and Local Fiscal Recovery Funds.”¹⁹ Several months later, in February of 2022, GAO released a report in which it noted that “because some grantees remain uncertain about how Treasury will evaluate their payments and controls, they may face a difficult tradeoff between adopting the administrative flexibilities to avoid recapture and managing the potential risk of improper payments and recoupment.” In December of 2022, a coalition of grantees sent a letter to the Treasury Department to “urge the Treasury Department to clarify that ERA grantees are not required to repay to Treasury any ERA payments made in good faith to landlords, utility providers, or tenants if such payments are later found to be suspect of fraud due to alleged misrepresentation by the applicant” providing certain conditions are met.²⁰

CAA reluctance to accept self-attestations increased as agencies detected fraudulent applications. As one director of a large CAA reported, “We have a lot of fraudulent activity taking place. I’m not just talking about on a local level—mom and pops—I’m talking about organized rings who were going state to state and attempting to extract massive amounts of dollars. We have about 50 cases that we caught in our management review of a ring that was basically trying to do this.” The same executive recalled, “There was a lot of pressure from our advocates who were saying ‘Open it up. Take self-attestations for everything. Quit making barriers for people to get this money.’ The barriers weren’t there to deny people. The barriers—or the guardrails—were there so that we were getting the money to the people who really need it and not crooks.”

¹⁸ National Low Income Housing Coalition. (February 27, 2023). Treasury Emergency Rental Assistance (ERA) Dashboard. Retrieved from <https://nlihc.org/era-dashboard>

¹⁹ GAO (October 27, 2021) “COVID-19: Additional Actions Needed to Improve Accountability and Program Effectiveness of Federal Response” Retrieved from <https://www.gao.gov/products/gao-22-105051>

²⁰ American Public Services Association, et. al. (December 20, 2022), communication to U.S. Department of the Treasury. <https://www.ncsha.org/wp-content/uploads/Grantee-Groups-Letter-to-Treasury-on-ERA-Repayments.pdf>

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CAAs were also concerned about their future liability, should they fail to prevent approval of fraudulent applications. Department of the Treasury guidelines required that grantees “must have in place reasonable validation or fraud-prevention procedures to prevent abuse,” and many CAAs feared the financial repercussions if their procedures were found on audit to be insufficient. One CAA CFO told evaluators, “I would like some qualified immunity if we get an audit in five years. Because the volume was so great, if they even take 1% and say, ‘You shouldn’t have done these, you owe us [1%],’ that could bankrupt us. I would like . . . some type of protection for jumping out there and doing this for the community . . . A lot of people want us to just give out the money ... but we’ll pay for it if something’s wrong. You guys won’t. We understand your advocacy position, but you won’t pay the price that we will.” Ohio’s CAA-distributed Home Relief program is now listed by the Treasury Department as a program that allows self-attestation, allows direct-to-tenant assistance, uses fact-specific proxies or categorical eligibility, and covers other housing expenses.²¹ Nonetheless, many CAAs are still nervous about the implications of these measures.

²¹ National Low Income Housing Coalition, ERA Dashboard. (February 27, 2023)

Conclusion

In a very short period of time, 47 organizations with widely varying histories, capacities, and resources stood up brand new programs of extraordinary size and scope. In the process, CAAs and their staff experienced significant organizational and personal hardships. Staff risked their physical and mental health, and agencies worked feverishly to develop capacity, support employees, and meet the dire need in their communities. They did this within a larger context of uncertainty—about evolving program guidelines, about the course of the pandemic and about the potential liability their organizations were incurring—all while under intense public scrutiny.

CAAs expressed pride in their organizations and employees, and satisfaction that so many of their clients were assisted in meaningful ways. At the same time, they voiced fears that an end to emergency housing assistance will have serious consequences for their organizations and communities. Some agencies have invested in staff and space that they will no longer be able to support. Many worry about their agency's reputation when they are no longer able to offer such needed assistance to their clients. Mostly, CAAs expressed worries about their communities. One senior leader at a rural CAA reflected, "Now we have to think about the fact that we may not get continued funding. That's tough for me to think about because I know there's still a need. I know that there are still people out there suffering. And people still need rental assistance. Now you're dealing with shortages and inflation and gas over \$4 a gallon . . . For us it's crisis time because, oh my God, what are we going to do now? How are we going to help these people?"

From their positions in the community, CAAs are certain that the need for emergency housing assistance will continue long after the pandemic: "We know Section 8 is not [enough] and public housing is not enough to [deal with] housing affordability. We know people are living paycheck to paycheck, and it only takes one illness, or one car broken down before all hell breaks loose for low-income families . . . The infrastructure, the program needs to be there, and it can expand and then decrease when necessary, because we already know this is a big issue."

"I think we won't ever really know the true impact . . . I just don't think we can even fathom what that really is."

CAA executive director

"We're not a large agency, but we got large money. And yet we were able to keep up with it, with over a million a month going out the door."

CAA HRG coordinator

"We did have a tsunami, but it wasn't a tsunami of evictions. It was a tsunami of rent going out, and we did that."

CAA emergency services specialist

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Through their work distributing Home Relief funds, CAAs have demonstrated that this emergency housing assistance infrastructure can be built and can have a significant positive impact on communities. Their experiences demonstrate, though, that to continue building and utilizing an emergency housing relief infrastructure *that does not deplete the agencies who distribute the funds* would require that several conditions be met:

- (1) Continued federal funding and state government support is a necessary, but by no means guaranteed, precondition for a successful emergency housing assistance infrastructure.
- (2) Agencies distributing emergency relief would be able to make more strategic decisions about how to structure their internal processes if funding programs had clear guidelines from the outset, as well as predictable timelines. This would minimize organizational disruption and maximize efficiency.
- (3) Giving grantees more discretion over the sequence with which they spend down different funds would enable them to help the maximum number of Ohioans.
- (4) Creating outward facing tracking systems for relief distribution would help communities be aware of when funding is truly available and when funding has been expended.
- (5) Establishing more standardized reporting requirements *across funding sources* would place less burden on those agencies distributing funds and would make it possible to generate a comprehensive picture of funding distribution and its impact. Similarly, if all agencies distributing funds reported through the same portal, it would be easier to make real time adjustments at a statewide level. It would also allow future evaluations to come to more precise conclusions about practices that facilitate and impede efficient and equitable distribution of funds.
- (5) Providing clarity about what constitutes “reasonable validation or fraud prevention procedures” would allow those distributing the funds to adopt more of the recommended administrative flexibilities that can speed distribution of funds.
- (6) Greater administrative and operating support would allow those distributing the funds to pay their staff wages that prospective employees consider to be commensurate with the difficulty of the work. This would help with the staffing shortages faced by so many in the human services sector. Such support would also allow agencies to bolster their fiscal and fraud detection capabilities without expending too many of their own limited resources, and would allow agencies to provide more supports to front line workers.
- (7) Continued collaboration with eviction diversion programs, the court system itself, landlord associations, legal aid organizations, and other social service agencies would continue to improve the effectiveness with which agencies deploy funding and would widen the reach of these programs.
- (8) Continued collaboration among agencies distributing funds, such as the collaboration supported by OACAA during the pandemic, would facilitate efficient sharing of lessons learned.
- (9) Developing distinct, specialized roles for outreach, application processing, and funding distribution across agencies—as was done by some larger CAAs and their community partners—would help those agencies who struggled when carrying out all of these processes simultaneously during the pandemic. Not all agencies have the same capacity to absorb and expend large amounts of capital.

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(10) Finally, large-scale, system-level efforts to remedy the severe shortage of quality affordable housing are imperative. Until there is a sufficient supply of quality affordable housing, there will always be clear limits to the effectiveness of emergency housing relief.

Even without these conditions in place, CAAs distributed COVID-relief funding on a scale so large that it ultimately generated over \$3.5 billion in social value for the State of Ohio. While this process imposed serious hardships on CAAs, it also allowed them to fulfill their agency missions in a way that had not previously been possible. At the end of an hour-long discussion about the challenges of Home Relief distribution, one executive director concluded, “The fact that it’s been two years and we’re exhausted and we still feel that strongly about helping people is fantastic.”

Appendix 1. Data Collection

In March 2022, the evaluation team conducted a series of three focus groups with representatives from Community Action agencies (CAAs) from across Ohio. On March 1 and 3, the team facilitated two virtual focus groups with representatives from CAAs who had previous experience administering various types of housing assistance prior to spring of 2020 when additional CRFESP, CAA-HRG and CDBG-CV Covid Relief funds became available. A total of 18 individuals representing 11 different CAAs participated in those two focus groups. On March 1, the evaluation team also hosted one focus group with representatives from CAAs that did not have previous experience administering housing assistance funds. A total of 11 representatives from six CAAs participated in that focus group. The data collected from these focus groups were used to inform the outcomes valued in the SROI analysis, and the development of further data collection instruments including a survey of Home Relief assistance recipients, a survey of CAAs, and interview protocols for individual agency and beneficiary case studies. Two Ohio University (OU) evaluators facilitated the focus groups.

Between June and July of 2022, OU facilitated virtual and in-person case studies with five individual CAAs. Evaluators facilitated conversations with staff members who had worked directly with individuals who received the housing assistance, as well as administrators. During those conversations, evaluators asked questions about the CAA's capacity to distribute the funds at the beginning of the pandemic, the changes in their organizations after the pandemic started, the amount of housing assistance provided before and during the pandemic, and the impact of the assistance on the organization and its clients. During the case studies, CAAs were also asked to assist in facilitating interviews with individuals who had received this specific funding. CAA staff members were asked to select and recruit participants using the following criteria: (1) age 18 or older, and (2) had received housing assistance through the CRFESP, CAA-HRG or CDBG-CV program. The CAAs were asked to get consent from beneficiaries to share their contact information with the evaluation team or share evaluation team contact information with the beneficiary. The evaluation team offered \$25 gift cards as an incentive for participation. Between July 12, 2022 and September 7, 2022, OU evaluators conducted three individual interviews with beneficiaries of the housing assistance funding. Two interviews were conducted over the phone, and one via Zoom, by two OU evaluators.

Between August 23, 2022 and December 11, 2022, OU evaluators conducted an anonymous survey of individuals who received Home Relief assistance. The survey contained a mix of closed- and open-ended questions about the impacts of Home Relief funding on recipients. The OACAA - COVID-Relief Housing Assistance Survey was made available via an electronic link to a Qualtrics survey, as well as through paper surveys with self-addressed stamped envelopes provided on request. Surveys were distributed by CAA staff members when working directly with the beneficiaries. The beneficiaries were asked about their experience working with their CAA to receive the housing assistance, the impact it had on them and their families, and their perception of what would have happened had they not received the funding. A total of 493 beneficiaries, representing 23 CAAs and 31 Ohio counties responded to the survey.

Also between August 23, 2022 and December 11, 2022, OU evaluators conducted a survey of CAA staff who were involved with delivering the housing assistance to their communities. The Housing Assistance Survey was made available via an electronic link to a Qualtrics survey and was distributed by OACAA directly to the CAAs. The CAAs were asked questions about the types of

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housing assistance they distributed, and the impacts and changes to their agencies as a result of the funding. Fourteen CAAs responded to the CAA housing assistance survey.

37 CAAs and 493 recipients of Home Relief assistance contributed to the evaluation.

	# CAAs	# Beneficiaries
Focus groups	17	n/a
Case Studies	5	3
Survey	14	493

Participating Community Action agencies

- Adams-Brown Community Action Partnership
- Ashtabula County Community Action Agency
- Bridges Community Action Partnership
- Clermont County Community Service, Inc.
- Community Action Agency Cincinnati-Hamilton County
- Community Action Akron-Summit
- Community Action Commission of Erie, Huron, and Richland Counties
- Community Action Commission of Fayette County
- Community Action Committee of Pike County
- Community Action of Portage County, Inc.
- Community Action Wayne/Medina
- Gallia-Meigs Community Action Agency
- GMN Tri-County Community Action Commission, Inc.
- Great Lakes Community Action Partnership
- Hocking Athens Perry Community Action
- HARCATUS Tri-County Community Action Organization
- HHWP Community Action Commission
- Highland County Community Action Organization, Inc.
- Impact Community Action
- Ironton-Lawrence Community Action Organization
- Kno-Ho-Co-Ashland Community Action Commission
- Lancaster-Fairfield Community Action Agency
- LEADS Community Action Agency
- Miami Valley Community Action Partnership
- Mahoning-Youngstown Community Action Partnership
- Northwestern Ohio Community Action Commission
- Ohio Heartland Community Action Commission
- Pathway, Inc.
- Pickaway County Community Action Organization
- Community Action Organization of Scioto County, Inc.
- Supports to Encourage Low-Income Families
- Stark County Community Action Agency
- Step Forward, Inc.
- Trumbull County Community Action Program
- Warren County
- Washington-Morgan Community Action
- West Ohio Community Action Partnership

Survey of Community Action Agencies

COVID-Relief Housing Assistance Survey

Thank you for taking the time to fill out this survey. This survey is being carried out by Ohio University at the request of the Ohio Association of Community Action Agencies (OACAA). The purpose of the survey is to find out how the rental/mortgage assistance that was given out through community action agencies during COVID affected those agencies. If you have any questions while filling out this survey, please contact [OU contact information].

Please select from the dropdown list the county you live in:

▼ Adams (1) ... Wyandot (111)

Please tell us how much your agency spent on housing assistance in the following years. Note that we're asking about all types of housing-related assistance, not just the COVID-related assistance.

2019 (1) _____

2020 (2) _____

2021 (3) _____

I completed an interview with OU and have already provided this information. (4)

I do not have this information right now. Please send me a follow-up email to request this data. Please use the space to provide your email address. (5)

Which funds did your agency distribute from 2019 to today? (Select all that apply)

- CRFESP (1)
 - CDBG-CV (2)
 - CAA-HRG (3)
 - OHFA Homeowner Assistance Fund (Save the Dream) (4)
 - Other housing relief funds from state agencies (5)
 - Other housing relief funds from local government sources (6)
 - Other housing relief funds from local nonprofits (7)
 - Other housing relief funds from other source(s) - please specify (8)
-
- None of the above (9)

Below is a list of potential investments or changes that agencies may have made in order to distribute COVID-related housing assistance. Please indicate which of the following actions your agency took to be able to distribute the home relief monies. (Select all that apply)

- My agency hired additional staff members (1)
- My agency adopted new software to manage the application process (2)
- My agency purchased new equipment (3)
- My agency made changes to internal processes and workflow (4)
- My agency increased its fraud detection capabilities (5)

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- My agency increased the hours of current staff members (6)
- My agency increased the workloads of current staff members (7)
- My agency initiated or increased employee wellness programs (8)
- Other Please describe (9) _____
- My organization did not do any of these things (10)

Display This Question:

If Below is a list of potential investments or changes that agencies may have made in order to distr... = My agency hired additional staff members

If your agency hired additional staff members, how many?

Which of the following happened to your organization as a result of your experiences distributing COVID-related housing assistance? (Select all that apply)

- My agency experienced an increased rate of staff turnover (1)
- My agency was able to link clients to other, non-housing-related services when they came in for housing assistance (2)
- Agency staff incurred secondary trauma related to work with housing assistance applicants (3)
- My agency created new or enhanced relationships with local agencies and other community partners (4)
- My agency was able to serve a broader array of clients than before COVID (5)
- Agency administrators and staff developed a more specialized distribution of labor that we will continue to use even after COVID-related housing assistance goes away (6)
- My agency became more technologically sophisticated (7)
- Other - Please describe (8)
- None of these apply to my organization (9)

Display This Question:

If Which of the following happened to your organization as a result of your experiences distributing... = My agency created new or enhanced relationships with local agencies and other community partners

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Please indicate which local agencies and other community partners your agency created new or enhanced relationships with.

- Nonprofits (1)
- Landlords/property management agencies (2)
- Eviction courts (3)
- Local government (4)
- Other - please specify (5) _____

Some community action agencies have reported that they faced challenges disbursing funds within the time periods required by funders. Which of the following challenges, if any, did your agency face when working to disburse funds within required timeframes?

- Changes in reporting requirements from funders (1)
- Staff illness or absences related to COVID (2)
- Client delays in providing needed documentation (3)
- Delays in release of funds to community action agencies (4)
- Difficulty obtaining needed information from landlords (5)
- Difficulty securing landlord agreement to accept funds (6)
- Difficulty contacting out of area landlords and property managers (7)
- Need to train new staff because new positions were created (8)
- Need to recruit and train new staff because of increased staff turnover (9)

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- Staff shortages (10)
- Need to expend funds from other funding sources with more immediate deadlines (11)
- Need to balance the benefit types and eligibility requirements of multiple funding sources in order to serve the most clients possible (12)
- Housing shortages in the area made it hard to find homes for displaced clients (13)
- Other - Please describe (14) _____
- We did not experience any of these challenges (15)

CAA Client Survey

Thank you for taking the time to fill out this survey. This survey is being carried out by Ohio University at the request of the Ohio Association of Community Action Agencies. The purpose of the survey is to find out how the rental/mortgage assistance that was given out through community action agencies during COVID affected families across Ohio. Please answer the survey questions to tell us how these funds affected you. You do not need to put your name or any other identifiable information on this survey.

If you have any questions while filling out this survey, please contact [OU contact information].

Please select from the dropdown list the county you live in:

▼ Adams (1) ... Wyandot (88)

How did you hear about the rental/mortgage assistance?

Had you ever received any help from your community action agency before you applied for the rental/mortgage assistance?

Yes (1)

No (2)

Have you received the COVID-related rental/mortgage assistance more than once?

Yes (1)

No (2)

Display This Question:

If Have you received the COVID-related rental/mortgage assistance more than once? = Yes

How many times did you received the COVID-related rental/mortgage assistance?

How easy or difficult was it to apply for assistance?

- Very easy (1)
 - Somewhat easy (2)
 - Somewhat difficult (3)
 - Very difficult (4)
-

How long did it take for your landlord, mortgage holder, or utility company to receive the money after you applied?

- Less than a week (1)
 - 1-2 weeks (2)
 - 3-4 weeks (3)
 - Over a month (4)
 - Don't know/don't remember (5)
-

How long did it take before your landlord/mortgage holder/utility company knew that the payment was coming?

- Less than a week (1)
 - 1-2 weeks (2)
 - 3-4 weeks (3)
 - Over a month (4)
 - Don't know/don't remember (5)
-

Overall, were you satisfied with the amount of time it took to receive your assistance?

- Yes (1)
 - No (2)
-

What else should we know about your experience applying for the rent/mortgage assistance?

If you hadn't received rental assistance, what do you think things would have been like for you? Please check any of the following things that would apply.

- I would be living somewhere I don't feel safe (1)
 - I would be homeless (2)
 - I would not have had enough money for food (3)
 - I would not have had enough money for medical care (4)
 - I would not have had enough money for prescriptions (5)
 - I would not have had enough money for gas (6)
 - I would have moved somewhere that made it hard to get to my job (7)
 - I would have had a lot more stress (8)
 - I would have been more likely to drink or use other substances (9)
 - My family would have had to split up and live in different places (10)
 - My house would have gone into foreclosure (if not receiving mortgage assistance, leave blank) (11)
-

Do you have children under 18 years old?

- No (1)
 - Yes (2)
-

Display This Question:

If Do you have children under 18 years old? = Yes

How many children do you have?

Display This Question:

If Do you have children under 18 years old? = Yes

What are the ages of your children?

Display This Question:

If Do you have children under 18 years old? = Yes

Please tell us what the impact would have been on your family if you hadn't received the rental/mortgage assistance:

- I would have lost custody of my children (1)
- I would have been less patient with my children (2)
- I would have moved somewhere that made it harder to get my children to school (3)
- My children would have had to change schools (4)
- I would have moved somewhere that made it harder to get someone to watch my children (5)
- I would not have had time to spend playing, reading or hanging out with my kids (6)

What else should we know about how this rent/mortgage assistance has impacted you?

How would you describe your race? Select all that apply

- American Indian/Alaska Native (1)
 - Asian (2)
 - Black/African-American (3)
 - Native Hawaiian/Pacific Islander (4)
 - White/Caucasian (5)
 - Something else (6) _____
 - Prefer not to say (7)
-

Are you of Hispanic, Latino, or Spanish origin?

- Yes (1)
- No (2)

How old are you?

▼ 18 (101) ... 100 (183)

Appendix 2. Data Analysis

Outcome Identification

Researchers mined secondary literature for potential outcomes associated with access to housing and utilities. Researchers also asked open-ended questions of CAAs during focus groups, including “What has changed for your organization as a result of the funding?” and “What has changed for your clients as a result of the funding?” and used the outcomes list from the secondary literature for probes during the groups. Researchers then used a combination of *a priori* and emergent coding to generate a list of outcomes from the transcripts of the focus groups and case studies.

Outcome Quantification

Researchers used surveys of beneficiaries and CAAs to generate percentage estimates of stakeholders who experienced relevant outcomes. Respondents were asked whether they experienced certain outcomes *as a result of the assistance* (in the case of beneficiaries) or *as a result of distributing the assistance* (in the case of CAAs). Researchers then used basic descriptive statistics to calculate the percentage of beneficiaries and CAAs who experienced each outcome. In the case of the CAA survey, the response rate was too low (30%) to serve as a reliable stand-alone estimate. To address this shortcoming, researchers triangulated these percentages with the data from the focus groups, case studies, and national assessments of emergency rental, mortgage, and utility assistance distribution. Researchers concluded that the percentages produced by the survey of CAAs were largely consistent with the findings from other portions of the evaluation. When there were discrepancies, the CAA survey estimates were more conservative compared to what was found in the qualitative data. Researchers chose to retain all survey percentages in order to make sure that no inflation of outcomes would take place.

Promising Practices Identification

Researchers identified a list of promising practices via a search of secondary literature including white papers and guidance issued by the U.S. Department of the Treasury and the U.S. Department of Housing and Urban Development.²² Researchers used the resulting list as an *a priori* coding scheme and coded the transcripts of focus groups and case study interviews to identify instances of promising practice implementation. The following table lists the promising practices identified through the literature search.

²² Aiken, C., Aurand, A., Ellen, I.G., Hauptert, T., Reina, V., Verbrugge, J., Yae, R. (n.d.) *Learning from emergency rental assistance programs: Lessons from fifteen case studies*. Retrieved from Learning from Emergency Rental Assistance Programs: Lessons from Fifteen Case Studies (nlihc.org); National Coalition of State Housing Agencies. *Ten steps for accelerating emergency housing assistance*. Retrieved from <https://www.ncsha.org/wp-content/uploads/Ten-Steps-for-Accelerating-Emergency-Rental-Assistance.pdf>; Coalition on Homelessness and Housing in Ohio. (2021). *Path to stability: Ten ways to maximize ERA distribution in Ohio*. Retrieved from https://cohhio.org/wp-content/uploads/2021/11/ERA_Guide-COHHIO.pdf

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Promising practice	Source
Form partnerships for program implementation	U.S. Department of the Treasury
Create opportunities for partners to learn from one another	Aiken et al.
Create a simple referral system so that higher-capacity nonprofits can pick up slack	Aiken et al.
Contract with lower-capacity nonprofits for outreach	Aiken et al.
Use culturally and linguistically competent outreach	U.S. Department of the Treasury
Use demographic and spatial criteria to select recipients	Aiken et al.
Shape eligibility criteria around target group	Aiken et al.
Partner with community organizations to enroll groups that face language barriers	Aiken et al.
Implement a dashboard or other tracking mechanism	Aiken et al.
Survey or interview tenants or landlords	Aiken et al.
Use gathered information to adjust program design	Aiken et al.
Use a variety of outreach methods, such as in-person events and multilingual media	Aiken et al.
Tap critical intervention points such as courts, shelters, and other social service providers	Aiken et al.
Enlist program beneficiaries in marketing	NCSHA
Employ intentional landlord engagement	U.S. Department of the Treasury
Adjust the stringency of landlord requirements	Aiken et al.
Conduct outreach through landlord associations and groups	Aiken et al.
Increase support to landlords by developing tools or meeting with them one-on-one	Aiken et al.
Combine program outreach with education about the eviction moratorium and tenant rights	Aiken et al.
Make bulk payments to landlords and utilities	NCSHA
Partner with broader eviction diversion programs	U.S. Department of the Treasury
Collaborate with local utility companies	U.S. Department of the Treasury
Adjust program strategies to meet local needs	U.S. Department of the Treasury
Implement program integrity measures	U.S. Department of the Treasury
Reassign staff, hire temporary workers, or recruit volunteers to build up capacity and infrastructure	Aiken et al.
Move from a case management model to an assembly line model	Aiken et al.
Increase staff capacity at choke points	Aiken et al.
Develop an electronic workflow and unique ID for each applicant	Aiken et al.
Implement a landlord-facing program	Aiken et al.
Make the application process simple and user friendly	U.S. Department of the Treasury
Communicate regularly with applicants while reviewing their applications	NCSHA
Let applicants know as soon as they have been approved	NCSHA
Follow up with applicants who abandon applications	NCSHA
Allow self-certification and actively promote self-attestation policies as options of first resort	NCSHA, Aiken et al.
Increase types of documentation allowed	Aiken et al.

Community Action Distribution of Home Relief Funds

Promising practice, continued	Source
Allow documents to be submitted in more formats	Aiken et al.
Gather documentation on behalf of applicants	Aiken et al.
Use a variety of methods to get in touch with tenants, e.g. text messages	Aiken et al.
Streamline the online application to force tenant responses and reduce duplicate applications	Aiken et al.
Change the sequence of the application to limit tenant follow-ups	Aiken et al.
Use fact-specific proxies to simplify documentation requirements and qualify people more quickly	U.S. Department of the Treasury; NCSHA
Develop automated processes to prioritize applications	U.S. Department of the Treasury
Employ data-driven program strategies	U.S. Department of the Treasury
Use commitment letters to assist prospective buyers	U.S. Department of the Treasury, NCSHA
Provide housing stability services	U.S. Department of the Treasury
Keep the public informed of program's progress	NCSHA
Make program website user friendly	NCSHA
Creatively combine multiple streams of funding to supplement more restricted funding sources	Aiken et al.
Implement small pilots of flexible programs	Aiken et al.

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