

Connecting Older Adults to Emergency Rental Assistance Programs: Understanding COVID-19 Financial Hardship

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One of the four eligibility requirements for the Emergency Rental Assistance Program (ERAP) is that at least one member of the household qualified for unemployment, had reduced income, incurred significant costs, *or experienced other COVID-related financial hardship*. Many people incorrectly assume that people living on fixed incomes have not suffered financial hardship due to COVID, but this is often untrue. Older renters, people with disabilities, and others living on fixed income can qualify for ERAP assistance by demonstrating that they have experienced significant costs or other financial hardship *during or due to—directly or indirectly*—the pandemic, which should be liberally interpreted.¹ Consider, for example, the older renter who:

- Was working part-time pre-pandemic and was laid off, had their hours reduced, or had to leave their job;
- Had other lost opportunities to make a little extra cash (example: no longer can pick up and turn in bottles for recycling, resulting in lost income);
- Lived in a household where someone else in the household experienced a loss of income or significant new expenses (the other member of the household may NOT have to be on the lease);²
- Lost access to free food, meals, or free medical clinics;
- Had additional expenses to get food/medication delivered in order to avoid using public transit;
- Had additional dependent family members join the household, such as grandchildren;
- Experienced the loss of a household member (due to death or moving out) who had previously been sharing expenses;
- Had increased costs of utilities, internet, and other household bills due to more time spent at home;
- Had additional expenses related to protecting themselves from COVID or recovery from COVID (masks, medications, sanitizers, cleaners); or
- Had increased expenses from using rideshare services (such as Lyft or Uber) due to a lack of availability of public transportation or safety concerns about public transportation.

1 U.S. Treasury Department, Revised Emergency Rental Assistance FAQ, August 25, 2021: [home.treasury.gov/system/files/136/ERA-FAQ-8-25-2021.pdf](https://www.treasury.gov/system/files/136/ERA-FAQ-8-25-2021.pdf). The language of ERA2 is slightly broader than ERA1, adding the words “during or” in recognition that it is often difficult to demonstrate causation between the loss of income and COVID.

2 See, [ERA FAQ](#), Q.5. “If a household does not have a signed lease, documentation of residence may include evidence of paying utilities for the residential unit, an attestation by a landlord who can be identified as the verified owner or management agent of the unit, or other reasonable documentation. . .”

Advocates should think broadly about these and other potential financial hardships that older adults may have experienced during the pandemic. More information about connecting older adults to ERAP and how to eliminate documentation barriers for applicants can be found in the full [NCLER Practice Tip](#). The National Low-Income Housing Coalition's [searchable database](#) can help locate an Emergency Rental Assistance Program near you.

Please contact ConsultNCLER@acl.hhs.gov for free case consultation assistance, available for professionals assisting older adults. Sign up for our email list and access more resources at [NCLER.acl.gov](https://ncler.acl.gov).