1. Responding to Renter Challenges with Integrated Energy Efficiency and Anti-Displacement Strategies

NOVEMBER 2022

Introduction

Renters across the United States face increasing challenges related to housing affordability, including rising rent, energy, and transportation costs (Will 2022). At the same time, there is a shortage of affordable rental units for renter households below 50% of the area median income (NLIHC 2022). Further, low-income renters often experience poor housing quality, unaffordable rents, high energy burdens, and increased vulnerability to the effects of climate change. Poor and energy-inefficient housing may also lead to negative health outcomes, and 43% of renters are concerned about their home's impact on their health, comfort, and well-being (Hayes and Denson 2019; Will 2022). Finally, in a recent study, one-third of renter households were not current on their energy bills, with lower-income households more likely to be behind on their bills (Samarripas and Lee 2022).

Other challenges exist as well. Local government staff and renters are concerned that energy efficiency retrofits and renovations will lead to resident displacement—either directly via renovictions or indirectly through owners raising rents to recoup their investment, particularly in naturally occurring affordable housing (NOAH) properties.[1,2] This concern is not without warrant; prior research indicates that energy-efficient features in a property are associated with higher rents, particularly when owners actively promote those features (Im et al. 2017; Sussman et al. 2022). As such, pairing energy efficiency with anti-displacement strategies can be a powerful tool for local governments to both protect renters and reduce two of renters' key housing costs: rent and home energy costs. Integrated energy efficiency and housing policy can also lead to better health outcomes and safer housing (Hernández and Bird 2010).

This toolkit aims to provide local decision makers with guidance on how to approach integrated strategies that promote energy efficiency and prevent displacement, while also addressing renter challenges in NOAH properties. Local governments and their partners should consider these strategies as only one part of a broader affordable housing policy

[1] *Renovictions* are evictions that occur due to renovations or retrofits taking place at the property.

[2] While the toolkit's primary focus is NOAH properties, some strategies may apply to subsidized affordable housing.

landscape that aims to preserve affordable units and produce new ones. These integrated strategies aim to respond to renter challenges in the near term and reduce their severity—if not prevent these challenges from arising altogether.

Local Government Strategies for Preventing and Responding to Renter Challenges

Local governments seeking to protect and assist renters can first consider the types of challenges that renters face. When renters persistently lack the requisite income to pay for housing and other necessities, they may experience multiple financial hardships simultaneously. When such hardships continue, they can reach a boiling point that results in an acute housing instability crisis, such as eviction. For example, a renter in arrears with a utility company may choose to pay that utility to avoid a shutoff or pay the reconnect charge instead of paying the property owner the full amount of rent, placing them at risk of eviction (Desmond 2016).[3] Of these households—and particularly low-income, Black, and Hispanic households—many that are behind on their utility bills also have limited financial safety nets and support; this can impact their ability to pay for monthly bills in the event of an emergency or unexpected expense (Desmond, Gershenson, and Kiviat 2015; Will 2022; Board of Governors of the Federal Reserve System 2022; Samarripas and Lee 2022). If any of these challenges persist, the renter and their household members may experience displacement.

Residential displacement can result in a wide array of negative outcomes for households. Households that are displaced often relocate to units of worse quality than their previous unit, increasing their risk of living in substandard housing (Desmond, Gershenson, and Kiviat 2015). Displacement is also correlated with negative health outcomes for residents; one study found displaced residents had higher rates of emergency department visits, hospitalizations, and mental health-related visits (Lim et al. 2017). Displaced residents can also find themselves in overcrowded households, which can affect children's school performance and result in negative educational outcomes, including lower high school graduation rates (Ready, Lee, and Welner 2004; Desmond, Gershenson, and Kiviat 2015; Lopoo and London 2016). Children that grew up in overcrowded households also have lower levels of educational attainment at 25 years old (Lopoo and London 2016).

It is important to consider the complex interplay between the various challenges renters face. If solutions aim to tackle just one such issue, renters may be left vulnerable to others.[4]

[3] Reconnect charges or fees "allow a utility to collect additional payment for the acts of disconnection and reconnection, and the provision of other customer service interactions with the customer prior to the disconnection" (Franklin et al. 2017).

[4] These factors can include, but are not limited to, income, rent prices, home energy costs, transportation costs, and household medical expense.

Similarly, a policy that aims to address multiple issues may work for some groups but leave others without the support they need. It is therefore helpful for policymakers to consider adopting multiple policies that aim to address renter challenges so that if one policy fails a particular person, other policies will be available to help.

As figure 1 shows, using an integrated energy efficiency and anti-displacement policy offers cities a framework to help prevent negative outcomes for renters posed by retrofits, renovations, or inefficient housing. The framework's integrated strategies also help renters facing an urgent affordability problem, preserve housing that is already affordable, and help lower the cost of housing for those struggling to find an affordable unit. The framework includes three main areas:

- *Challenge*. A persistent issue or acute event that the renter experiences with significant negative outcomes.
- *Response*. A response, either by a local government or other organization, to the challenge that aims to immediately resolve the event.
- *Prevention*. Policies and programs that prevent the frequency and severity of challenges from occurring in perpetuity.

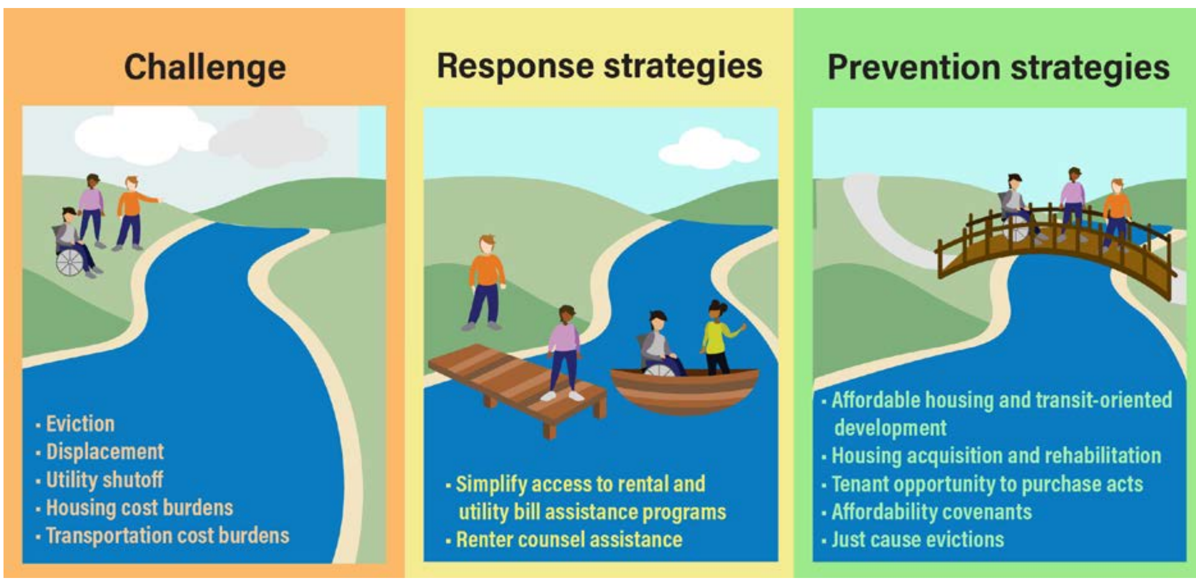

Figure 1. Specific renter challenges that can be responded to and prevented with integrated energy efficiency and anti-displacement policy. Note: Eviction is a legal proceeding that results in displacement; however, many renters are evicted outside of the legal system through informal evictions. Gromis and Desmond (2021) estimate that there are 2–5.5 informal evictions for every formal eviction. Further, displacement can have other causes not necessarily tied to eviction.

The above strategies can be helpful in the short and medium term. However, producing subsidized affordable housing units is still the best way to achieve long-term progress (Chapple and Loukaitou-Sideris 2021). At the same time, production strategies cannot succeed at resolving the issue without a complementary preservation strategy that results in a net gain of affordable housing.

In the following sections, we take a closer look at the response and prevention strategies identified in figure 1. We also examine ways that integrated energy efficiency and anti-displacement policies can address renter challenges.

Response Strategies

SIMPLIFY ACCESS TO RENTAL AND UTILITY BILL ASSISTANCE PROGRAMS

Local governments can provide distressed renters with a single point of contact for rental and utility assistance. During the COVID-19 pandemic, Washington, DC, opted for this approach and launched the Stay DC program, which gives residents a single location to find rental and utility bill assistance. The program helped renters pay for back or upcoming rent and/or utility costs. Housing cost assistance is particularly helpful when a resident is suddenly no longer able to pay their rent due to a change in their financial situation. Utility assistance also plays a significant role in keeping people housed (Abdel-Samad et al. 2020).

Local governments can fund rental and utility assistance programs with revenues generated from housing trust funds, the general fund, or a combination of the two (Local Housing Solutions 2021). They can also create general obligation bonds or a dedicated tax levy or take advantage of federal funding such as Community Development Block Grants (Local Housing Solutions 2021). Local governments can also fund housing organizations so that they can invest in resident services, as resident service managers can help renters navigate and access assistance programs.

To ensure that housing cost assistance programs reach as many tenants as possible, local governments can first simplify the documentation needed to complete applications. Local governments often reported that collecting documentation for the application was a key point at which renters tended to drop out of the application process, and several of these municipalities either decreased the number of required documents or increased the range of acceptable documents (Aiken et al. 2021). Verifying proof of income was challenging, especially for residents who were paid in cash or had inconsistent incomes (Aiken et al. 2021). To overcome these challenges, local governments can provide additional support to help renters navigate applications; they can also allow property owners to apply for assistance on behalf of renters living in their properties (Aiken et al. 2021).

Local governments can also track demographic characteristics of applicants to verify whether funds have reached marginalized community residents and other communities of interest. If they have not, changes to the program's implementation—such as in outreach and engagement strategy—may be needed (Aiken et al. 2021). For example, local governments may need to increase their efforts to overcome language and/or digital literacy barriers (Aiken et al. 2021).

RENTER COUNSEL PROGRAMS

A large gap exists in legal representation between property owners and renters: attorney representation rates are about 10% for renters and 90% for property owners (Engler 2010). Local governments can address this by establishing renter counsel programs that provide renters with free legal services, particularly attorneys, in the face of an eviction.[5] Local governments can also provide funding to CBOs to establish these programs, which must be accessible to both English and non-English speakers.

Renters are often unaware of how to defend themselves in eviction court; many opt to skip the court hearing altogether, which results in a ruling favoring the property owner. However, a skilled lawyer could argue that certain circumstances—such as paying for energy or transportation costs—superseded the importance of a particular month's rent (Desmond 2016). Providing renters facing eviction with attorneys to represent them in court can improve outcomes (Seron et al. 2001; Grundman and Kruger 2018). In New York City, the Right-to-Counsel program offers free legal services to renters; 84% of renters who had a lawyer through the program avoided eviction (New York 2022). In Baltimore, two nonprofit legal organizations have launched a utility bill clinic that provides free legal counseling to residents.

Prevention Strategies

AFFORDABLE HOUSING AND TRANSIT-ORIENTED DEVELOPMENT

Transit-oriented development (TOD) policies encourage the creation of dense, walkable, and mixed-use areas centered around or near a transit station. Local governments can integrate green building requirements for new construction and housing rehabilitation projects in TOD areas. This approach allows local governments to simultaneously address home energy and rent costs for low-income households, while reducing these households' travel times and energy and carbon footprints. TOD policies can provide low-income residents with better access to public transportation, reducing vehicle miles traveled, transportation energy use, and transportation cost burdens among low-income residents (Vaidyanathan, Huether, and Jennings 2021).

TOD policies can also be paired with inclusionary zoning (IZ) provisions and IZ policies, which require or incentivize developers to designate a certain number of units as affordable housing. IZ policies connect low-income families with access to better schools, public services, and job opportunities by situating these families in resource-rich areas (Jacobus

[5] For an example of local government funding for renter counsel programs, please see the budget for the Office of the Tenant Advocate in Washington, DC.

2015). However, Hamilton (2019) has found that, generally, IZ policies that merely encourage rather than require affordable housing are ineffective. Thus, local governments can better address renter needs by mandating IZ into TOD policies.

Lastly, IZ can create economically integrated communities (Hickey, Sturtevant, and Thaden 2014). Children that grow up in low-income households in economically connected neighborhoods can experience income increases of 20% on average in adulthood (Chetty et al. 2022a, 2022b). As such, it can be an important tool to help bring households out of poverty.

HOUSING ACQUISITION AND REHABILITATION

Local governments can support and fund mission-oriented developers, such as community land trusts, in their housing acquisition and rehabilitation programs. As the property owner, the developer can then make structural, safety, and energy efficiency upgrades to the property. If the developer preserves affordability and improves the property's energy efficiency, renters can benefit from affordable rental costs and reduced energy bills. However, housing acquisition and rehabilitation does not inherently preserve housing affordability, and it can lead to renter displacement if rehabilitation is not performed with renter protections in mind; therefore, procedures must be in place to ensure equitable acquisition (Chapple and Loukaitou-Sideris 2021; Crowder, Schildt, and Jacobus 2021). If a property must be vacated to complete renovations safely, for example, the developer can give the displaced renters the first right to return.[6]

Local governments and/or developers can also incorporate inclusive workforce development guidelines into rehabilitation projects, thus giving historically marginalized groups green job opportunities (Samarripas and Jarrah 2021). The developer can sign project labor agreements with local stakeholders (e.g., developers and contractors) who can include hiring provisions such as workforce participation among local labor unions, minority- and/or women-owned businesses, and residents of the targeted properties. In 2014, the Boston Housing Authority and Ameresco used this approach to create 600 jobs for the local community (Ameresco 2020; Samarripas and Jarrah 2021).

TENANT OPPORTUNITY TO PURCHASE ACTS

Tenant Opportunity to Purchase Act (TOPA) policies are anti-displacement tools that guarantee renters the opportunity to purchase their building if the landlord plans to sell it (Chapple and Loukaitou-Sideris 2021). TOPA policies preserve affordable rental properties by allowing renters the right of first purchase (Ponsor, Arnold, and Bodaken 2020). In such

[6] See section 3 of this toolkit, "Guidance on Marketing, Education, and Outreach Campaigns Targeting Energy Efficiency Improvements in Rental Housing" for an example of renter engagement that can prevent displacement.

cases, renters who choose to purchase their building may work with developers to draft a long-term plan to preserve their home's affordability (Ponsor, Arnold, and Bodaken 2020). In addition to the renters' opportunity to purchase, cities can include in their policies the following provisions:

- *Community opportunity to purchase act*. This provision assigns a right of refusal to nonprofits and mission-oriented affordable housing developers and organizations. This opportunity to purchase is typically the second right of refusal after the renter's right; however, San Francisco has adopted a standalone community opportunity to purchase policy that assigns nonprofits and qualified organizations the first right of refusal.
- *City opportunity to purchase act*. This provision assigns a right of refusal to the local government. In Takoma Park, Maryland, for example, this right is the third right of refusal.

In total, the TOPA program in Washington, DC, has preserved approximately 4,400 affordable units (Washington, DC 2019). The city tracks TOPA filings and issues weekly reports (Washington, DC 2022). By tracking TOPA-related filings, local governments can identify new groups of homeowners and engage with them on energy efficiency and clean energy education, incentives, and programs.

In one case, renters of the Channel Square Apartments in Washington, DC, exercised their rights to purchase their building and included a plan they developed to preserve affordability through specific conditions. These conditions include treating all units as rent controlled (including units that are not covered under the city's rent control policy). As a result, two-thirds of the units are available to those with low incomes; Section 8 Housing Choice Voucher Holders are also prioritized (Ponsor, Arnold, and Bodaken 2020; NHT 2019). After this agreement had been developed, the Channel Square Apartments underwent energy efficiency and clean energy upgrades (NHT 2019).

TOPA policies should be developed with engagement from renters, housing advocates, and cities. Local governments can fund this TOPA policy development, including renter outreach, education, technical assistance, and enforcement. Local governments can also establish funds to assist renters or communities in making purchases, or work with affordable housing providers or developers to help renters seeking to purchase their buildings. TOPA policies or housing trust funds can complement housing acquisition and rehabilitation strategies and provide an opportunity to make energy efficiency upgrades. In some cases, a property's acquirer will offer the renters an opportunity to purchase the property as a co-op. Further, when renters are the new property owners, they can make energy efficiency improvements that they previously had no authority to implement (Samarripas and Jarrah 2021).

AFFORDABILITY COVENANTS

Local governments can require recipients of energy efficiency incentives to maintain affordability at the target property or properties for several years by attaching an affordability covenant to the incentive.[7] This covenant ensures that property owners do not increase rents—which can strain household budgets and potentially displace residents—in response to the improved property conditions. For example, Minneapolis's 4d Affordable Housing Incentive allows property owners to reduce property taxes if they preserve 20% of units as affordable. The city also prioritizes property owners enrolled in the 4d program when considering applications to its Green Cost Share 4d energy efficiency program, which layers city and utility incentives to cover up to 90% or $50,000 of a project's upgrade cost (Minneapolis 2022).[8]

The structure of these agreements can vary depending on the program, but there are several trends. Typically, such agreements are structured as deed restrictions that remain in place even if the unit is sold (Samarripas and Jarrah 2021). Funding sources can also affect the agreement structure. For example, Milwaukee uses taxes and fees to support affordable housing offerings, and Cincinnati uses utility company franchise fees and merger settlement funds to incentivize energy efficiency upgrades (Samarripas and Jarrah 2021). Local governments can scale affordability agreements with the incentive's size: For a small investment, the affordability agreement should be for a relatively short time period, whereas agreements for large investments could be for longer periods. Overly restrictive agreements may have trouble finding willing program participants. Local property owners can provide feedback on appropriate expectations for local markets.

Cities using affordability covenants have established some compliance and enforcement practices. Cities such as Minneapolis and Washington, DC, require property owners to complete an annual compliance form. Minneapolis also requires renters moving into the property after program enrollment to submit income information to ensure that the property remains in compliance (Minneapolis 2022). The City of Santa Barbara has the right to collect rent payments in place of a property's owner for the period in which the property is noncompliant with the covenant.[9]

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[7] The duration of affordability covenants can vary; once they expire, properties may no longer be subject to the affordability requirements. Although research on the impacts of covenanted units is scarce at the local level, an analysis of properties subject to the federal Low-Income Housing Tax Credit program found that most units remained affordable after the tax credit expired (Khadduri et al. 2012). Reasons for this may be that the properties were owned by mission-oriented developers or were subject to additional affordability criteria (Khadduri et al. 2012).

[8] For more information on the 4d Affordable Housing Incentive, please see ACEEE's case study in *A New Lease on Energy: Guidance for Improving Rental Housing Efficiency at the Local Level.*

[9] While various compliance and enforcement options have emerged, published research and performance data on their effectiveness is still scarce.

As local governments gain more experience tying affordability covenants to energy efficiency incentives, eliminating loopholes may improve affordability covenant effectiveness. Local governments can look to rent control policies to help identify some of these loopholes. Typically, rent control loopholes include condominium conversion; removal of stabilized housing stock from rent control; laws that allow landlords to pass the cost of improvements to tenants; and vacancy decontrols, bonuses, or allowances (Chapple and Loukaitou-Sideris 2021; Chew and Truehaft 2019).[10] These loopholes can result in a decrease in affordable unit supply in cities and municipalities; for example, New York City lost approximately 290,000 rent-stabilized units from 1994 to 2019 due to these loopholes (Chew and Truehaft 2019; Mironova 2019).

JUST CAUSE EVICTIONS

Just cause eviction ordinances allow landlords to evict tenants only under specific circumstances. These circumstances can vary in scope based on the jurisdiction, but they often include nonpayment of rent, breach of lease, or plans for owner occupancy or permanent removal of the unit from the rental market (Chapple and Loukaitou-Sideris 2021; Chew and Truehaft 2019). One study found that cities with a just cause eviction ordinance experienced a significant reduction in evictions and eviction filing rates after the ordinance was adopted (Cuellar 2019). This is because such ordinances prevent property owners from arbitrarily evicting (or threatening to evict) tenants and require property owners to outline specific reasons for the eviction (Cuellar 2019).

Local governments considering just cause eviction policies can add provisions about renovations or retrofits to the ordinance. Washington, DC, has incorporated such provisions in its eviction criteria. First, the city allows eviction in the case of a renovation or retrofit only if the unit cannot be safely occupied during the work, and property owners must create a renter relocation plan and give renters relocation assistance. Further, the city grants the renter the absolute right to reoccupy the unit after the work has been completed. It also requires property owners to offer the unit to the renter at the unit price before the renovation or retrofit if a rent administrator determined that the renovations were needed to bring the unit into compliance with the housing code (District of Columbia CORE 2022). For energy efficiency retrofits, such provisions allow the renter to experience the benefits of the work.

[10] Rent stabilization allows for periodic rent increases, but it aims to keep rents affordable (Rajasekaran, Treskon, and Greene 2019). Vacancy decontrols allow property owners to deregulate a unit from rent control after the unit's rent reaches a certain threshold, whereas vacancy bonuses allow property owners to increase rent by a maximum percentage after a renter has moved out (Kim 2019).

EMERGING STRATEGIES

In Charlottesville, Virginia, the Local Energy Alliance Program and Charlottesville Climate Collaborative are piloting the Housing Voucher Energy Efficiency Program. The program incentivizes property owners to accept housing vouchers in exchange for free-of-cost energy efficiency upgrades, including insulation, HVAC replacement, water heating replacements, and lighting upgrades (C. de Campos Lopes, director of climate policy, Charlottesville Climate Collaborative, pers. comm., July 20, 2022).

Integrating solar energy into energy efficiency retrofits can offset some project costs. In Washington, DC, WinnCompanies aimed to rehabilitate and preserve 303 units as project-based voucher housing in its Atlantic Terrace Apartments property. The company installed a community solar system with a dedicated carveout for residents. The system helps residents save approximately $500 per year in energy costs, and the system's owner and operator used local grant money to provide community residents with 15 years of free subscriptions (WinnCompanies 2018; Samarripas and York 2018).

Case Study: Denver Regional Transit-Oriented Development Fund

QUICK FACT

BUDGET: $19,000,000

PROGRAM BACKGROUND AND DESCRIPTION

The Denver Regional Transit-Oriented Development (TOD) Fund provides acquisition financing to affordable housing developers to support the preservation and development of affordable housing properties near public transit stops in the Denver metro area. The fund originated in 2010, when Colorado passed a sales tax to build out a transit system in the Denver metro area. Stakeholders, including Enterprise Community Partners (Enterprise), Urban Land Conservancy, and philanthropic foundations, saw a need to develop new affordable housing and preserve existing affordable housing near the existing and planned public transit stops to ensure that tenants of affordable housing properties would be connected to low-cost public transit. The City of Denver, the Colorado Housing and Finance Authority (CHFD), the Colorado Division of Housing, local foundations, and community development financial institutions (CDFIs) provide financial support to the fund.

Enterprise operates the fund, which provides flexible, high loan-to-value and low-interest-rate financing to support affordable housing developers' ability to compete for acquisition of sites that are near light rail stops or high-frequency bus stops. This is important as properties in transit areas are generally more expensive and sought-after than other properties. The transit-oriented requirements for financing help keep transportation costs down for the affordable housing residents and give renters better access to public services (e.g., transportation and green spaces). Properties that receive fund financing are required to build or rehabilitate the units to meet Enterprise Green Community Standards, creating energy-efficient and healthy affordable housing. Because the fund uses public dollars and requires properties to be near transit services, the fund gives properties an advantage when applying for other funding opportunities, such as Low-Income Housing Tax Credits.

STAKEHOLDERS AND ENGAGEMENT

In 2020, Enterprise and its TOD Fund partners renewed and recapitalized the fund and conducted stakeholder engagement to support its extension. Enterprise engaged with the affordable housing development community to identify acquisition challenges that housing developers might face and any changes that could be made to the fund to ensure it is meeting the needs of its intended users. Engagement also included investors in the TOD Fund, including the City of Denver, CHFA, and the State Division of Housing, as well as the fund's existing investors. Enterprise ultimately did not make significant changes to the fund's structure, but was tasked to preserve the high loan-to-value and low-interest-rate financing that has made the resource so important to the affordable housing development community over the past two decades.

SUCCESSES

To date, the fund has financed 22 property acquisitions, investing more than $50 million to acquire property near public transit stops in the Denver Metro area. This will result in the development of 2,095 affordable housing units and support the development of more than 150,000 square feet of community space (e.g., a public library).

CHALLENGES AND LESSONS LEARNED

In interviews, Enterprise staff highlighted the need to keep loan offerings simple and flexible. With so many investors involved, there can be many competing interests, but it is critical to stay focused on the ultimate goal: to create and preserve affordable housing near public transit in the community. Enterprise emphasized the role of public funding in the fund's success. Funding from the city, state, and CHFA make it possible for Enterprise to keep the fund flexible and low cost for its borrowers.

Case Study: DC Flex Pilot Program

QUICK FACTS

STAFFING: 2–3 FULL-TIME EQUIVALENT EMPLOYEES | ADMINISTRATIVE COSTS: $100,000 | TOTAL BUDGET: $1,000,000

PROGRAM BACKGROUND AND DESCRIPTION

The Washington, DC, Homeward DC plan, which outlines strategies to prevent homelessness, found that certain population segments were regularly earning income but were unable to afford market-rate rents. As a result, while these residents could typically pay their rent for most the year, they often fell short for one to three months, placing them at risk of eviction. To address this group's needs, DC realized that it needed a form of rental assistance that filled the gap between emergency rental assistance and the Housing Choice Voucher program. It therefore created the DC Flex pilot program.

DC Flex is a flexible form of rental assistance that allows participants to access rental assistance at their own discretion. To allow for this flexible assistance, DC established escrow accounts for participants of $7,200 per year. Participants could withdraw as much as their monthly rent costs per month, and the money could be used only for rent.

Flexible rental assistance has the potential to address energy burdens; households that have enough to pay their rent—but perhaps not their energy bills—can use their household income to pay the energy bills and withdraw the remaining balance from their DC Flex account. For example, if a household's monthly rent is $1,000 and household energy costs are $100, but the residents have only $1,000 total to spend, they can use $100 in household income to pay their energy bills and pull $100 from their DC Flex account to cover the remaining portion of their rent. This enables them to be current on both rent and energy bills.

DC partnered with Capital Area Asset Builders, a local nonprofit specializing in financial services, to administer the program. It also worked with two local banks to set up escrow accounts for program participants.

The Lab @ DC, a research team within the mayor's office, began screening participants for program recruitment by targeting households that had accessed homelessness services such as emergency rental assistance, shelters, and rapid rehousing programs. It used this approach to cast a wide net and reach most of the targeted population. Other eligibility criteria included households with at least one child, and households with a recent history of employment. This resulted in a pool of 6,000 potential participants. Because the pilot was limited to 120 households, DC asked these households for consent to enter their names into a lottery to determine program participants.

STAKEHOLDERS AND ENGAGEMENT

Municipal stakeholders for the DC Flex program include the Department of Human Services, Department of Housing and Community Development, The Lab @ DC, and the Interagency Council to End Homelessness. These groups are responsible for overseeing, evaluating, and making changes to the program.

Additional stakeholders include Capital Area Asset Builders, City First Bank, and United Bank. DC did not engage with external stakeholders or the community to inform program development.

SUCCESSES

The DC Flex program has achieved considerable success, with 75% of program participants able to increase their incomes and avoid episodes of homelessness. This is primarily due to the program's incentive structure: It does not reduce the subsidy amount based on income increases. More information on first-year findings can be found here. DC has received funding to expand the program to additional participants.

CHALLENGES AND LESSONS LEARNED

Program implementation ran smoothly, with limited challenges. The heaviest lift for DC was identifying program participants. The key lesson learned is that local governments need to assist at-risk populations before the critical phase—that is, when households experience homelessness—as the cost of assistance increases significantly after this phase.

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