

Emergency Rental Assistance Program

DreamKey Partners

February 2021



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DreamKey Partners

Mission and Vision

DreamKey Partners is a private, nonprofit organization formed by civic leaders in 1989 to expand high-quality affordable and well-maintained housing and promote neighborhoods.

Mission

Transforming lives, communities, and what is possible through affordable housing.



Vision

Thriving communities where everyone has an opportunity to succeed.



An aerial photograph of a large, modern residential development consisting of several interconnected multi-story apartment buildings. The buildings feature a mix of light blue, white, and red exterior panels. They are surrounded by parking lots with several cars parked. In the background, a dense line of green trees separates the development from a city skyline, which includes several prominent skyscrapers. The sky is a clear, pale blue with a few wispy clouds, and a full moon is visible in the upper right portion of the frame.

RAMP Program Overview



2021 and 2022 Program Overview

As of February 4, 2022

Mecklenburg County

ERA- 1 Mecklenburg County
\$6.7 million

*ERA- 2 Mecklenburg County
\$5.3 million

*ERA- 1 State/Mecklenburg
County \$29 million

Total: \$41 million

Funds Remaining: \$9,406,938*

(Usage: Rent/Utilities/Hotel)

Households assisted: 6,211

Next round of funding: \$21.4M

City of Charlotte

ERA-1 City of Charlotte
\$26 million

*ERA-2 City of Charlotte
\$26 million

Total: \$52 million

Funds Remaining: \$5,798,181*

(Usage: Rent/Utilities/Hotel)

Households assisted: 12,603

Next round of funding: \$650K





Eligibility

An eligible household is defined as a renter household in which at least one or more individual meets the following criteria:

- Qualifies for unemployment or has experienced a reduction in household income, incurred significant costs, or experienced a financial hardship due to COVID-19 (direct or indirect)
- Demonstrates a risk of experiencing homelessness or housing instability AND
- Has a household that is a low-income family (as defined in section 3 (b) of the United States Housing Act of 1937)

We must prioritize

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2021 Priorities

- Priority 1: Applicants at 80% AMI and below that have been served an eviction notice and have a court date within 90 days; 1st come, 1st served
- Priority 2: 30% or below AMI and unemployed for 90+ days; 1st come, 1st served
- Priority 3: 50% or below AMI **and** unemployed for 90+ days; 1st come, 1st served
- Priority 4: 50% or below AMI **or** unemployed for 90+ days; 1st come, 1st served
- Priority 5: Everyone else eligible at 80% AMI and below; 1st come, 1st served

Rolling Applications:

Applications were open from the 1st-15th monthly.

2022 Priorities

- Priority 1: Applicants at 80% AMI and below that have been served an eviction notice and have a court date within 90 days; 1st come, 1st served
- Priority 2: 30% or below AMI



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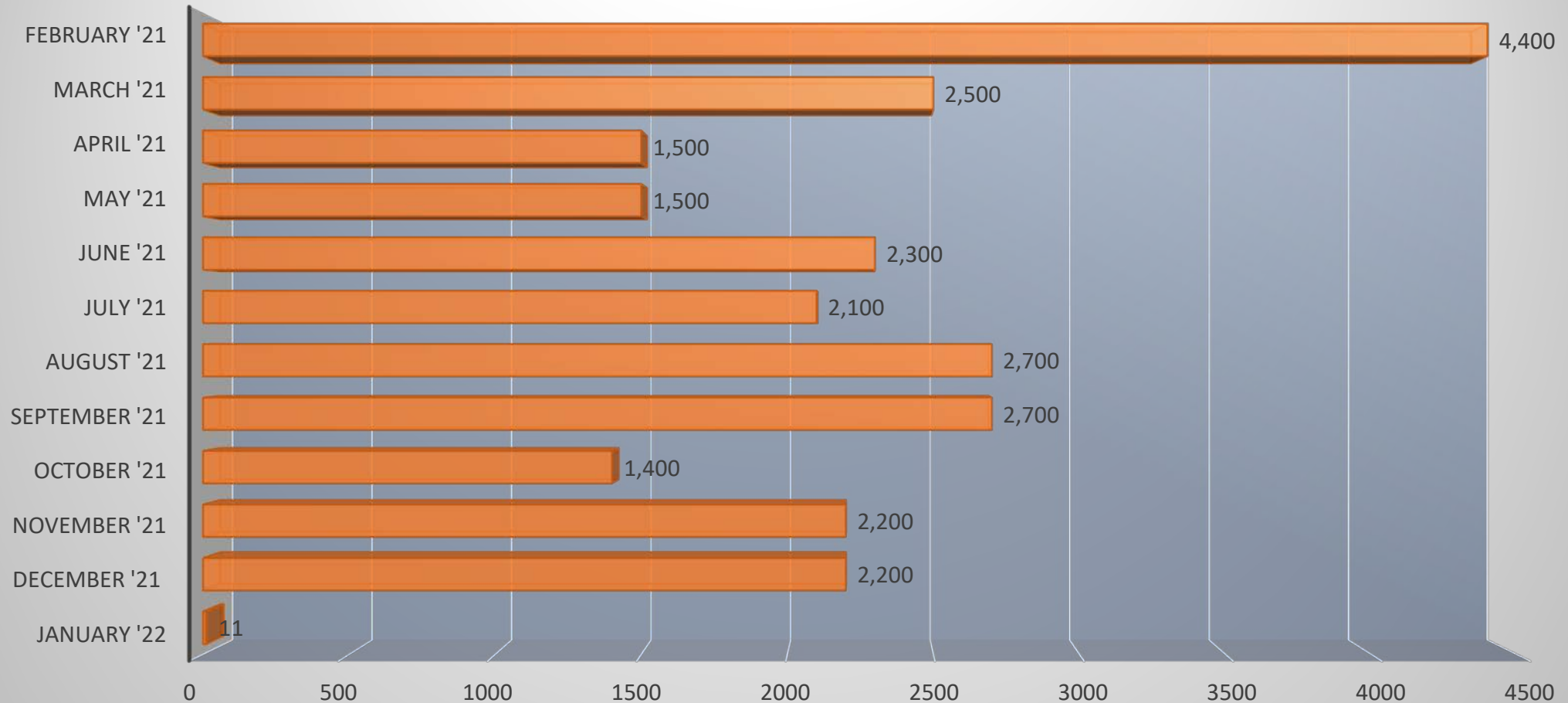
Available Assistance

- Up to **12 months** of assistance, plus an additional **3 months** if the grantee determine the extra months are needed to ensure housing stability and if funds are available.
- Arrears can be paid going back to **March 13, 2020**
- Arrears must be paid before future assistance can be provided.
- Households may reapply for additional assistance if needed and the overall time limit for assistance is not exceeded



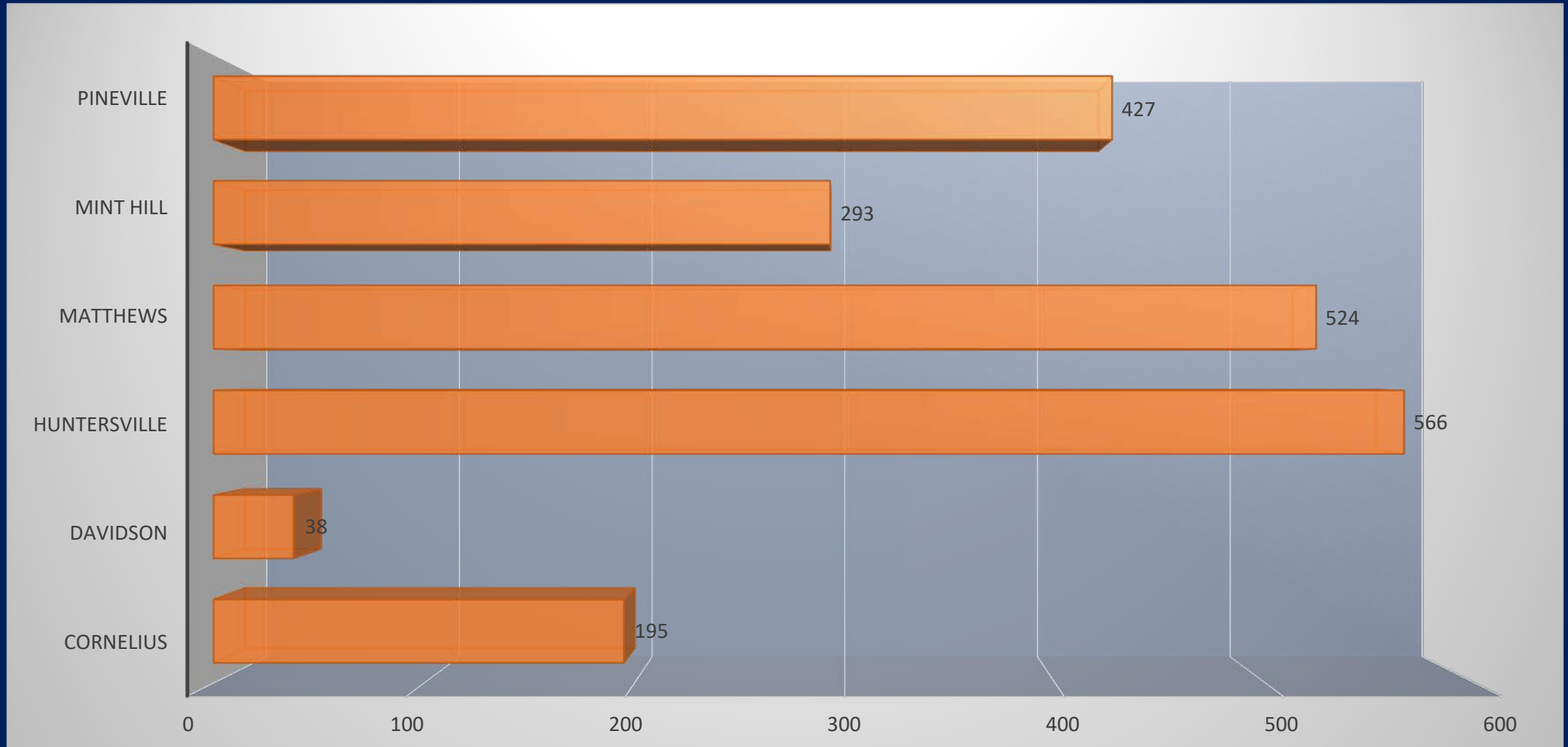
Trends

Applications by Month



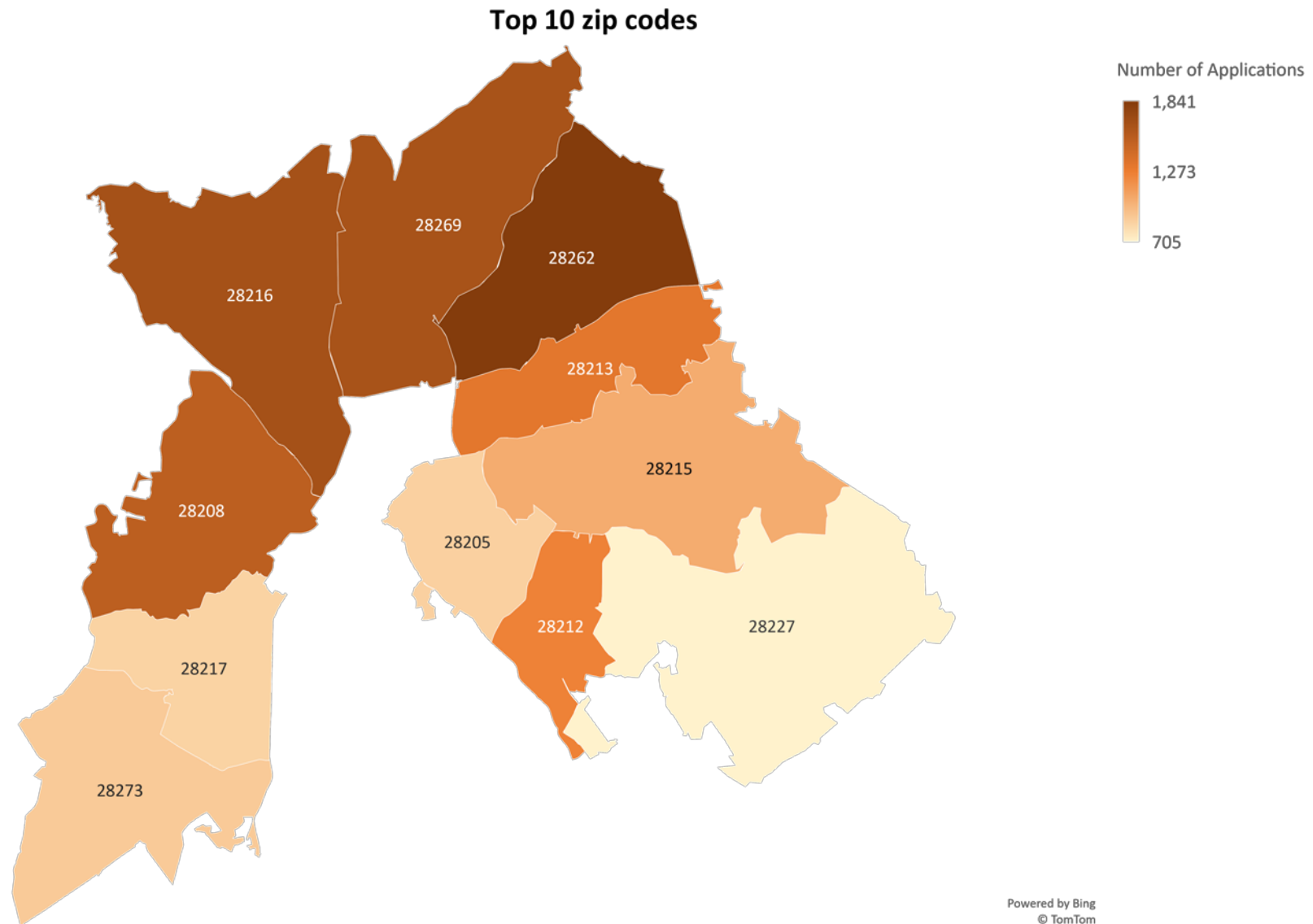


Township Applications





Trends



Eviction Moratorium Lifting & Response

What happened:

- After the moratorium was lifted RAMP experienced an increase in priority 1 applications
- Application processing time needed to match the pace of Mecklenburg County courts
- Fewer landlords applied on behalf of tenants

Response:

- Shift priorities to process those with evictions and court dates
- Provide on-site application options with the Eviction Prevention Community Collaborative



Closing the Application Portal

What happened:

- Program evaluation occurred at the end of 2021
- We considered the following:
 - How much funding remained
 - How many people remained in the pipeline
 - What was the highest and best use of these remaining funds considering the need

Where are we today:

- In the month of January, we exhausted \$9.6 million of County funds for rent assistance
- The remaining \$10.7M will exhaust most of the remaining applications
- The pipeline went from 3,800 to 1,600 as of 1/31/22
- Average spend per business day: \$700K





What's Next?

- Process applications in the portal first
- Continue to spend the remaining funds
- Reopen the RAMP portal when funding is available

Focus on the most vulnerable:

- In person RAMP specialists are stationed at the Mecklenburg County Court house
 - Advance applications already in the portal to immediately help avoid eviction
 - Work with community partners such as Legal Aid to address needs outside of rent assistance
 - Reopen applications for applicants now facing eviction

THANK YOU.