The American Housing Crisis: An Analysis of Power and Exploitation

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Abstract

It is well-known that the ever-changing American Housing System has not sufficiently served the entirety of the United States population. With the introduction of new legislation that can affect housing prices, access to affordable housing, the process of eviction, and more, renters' and landlords' responsibilities are constantly changing; however, renters are victimized by the American Housing system most—specifically renters of a low-income class status. Now more than ever, the flaws of the Housing System are becoming more prevalent as the COVID-19 pandemic has revealed the lack of safety measures in place. While many programs are emerging as a way to minimize the damages already done to vulnerable American citizens, this begs the question as to whether or not these programs will sustain long-term assistance to low-income individuals in need of financial assistance for housing. By taking a look at the efficacy of an organization that has contracted with the Department of Housing and Urban Development, Capital Access, and comparing it to the local organizations that assist low income renters and the homeless population in my college town, Saratoga Springs, this paper explores the power dynamic between renter and landlord and townsperson and student, the efficacy of a disaster relief program in response to COVID, and how our lack of preparation, and our response, displays American attitudes toward the lower-income class, as well as our American values.

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Prologue

Arleen of Milwaukee struggled to find affordable housing for herself and her two sons when she faced an eviction from her landlord in 2008. She moved from shelter to dilapidated home multiple times, all the while worrying about the livelihood of thirteen-year-old Jori and five-year-old Jafaris, who suffers from severe asthma. Fortunately, Arleen was able to find a place for $550 a month, which was cheap rent for her and her two sons, but that fee would still constitute over eighty percent of her income per month. Her boys needed new clothes for school; Arleen needed to put food on the table. Should Arleen put her income toward her boys and their livelihoods and possibly face another addition to her eviction record or should she pay her rent?

In Saratoga Springs, an individual is ordered to show up to homeless court but is nowhere to be found. A warrant is issued for his arrest; later, the court determines that this individual was checked into rehab by another social welfare program without their knowledge. How can local organizations carry out their mission under these poor communicative circumstances? How can individuals who receive help from these institutions do so using a criminalizing approach? How beneficial are these services to the city's constituents?

In Arleen's case, these impossible questions are faced by many low-income Americans who struggle to pay for housing. For Saratoga Springs, these questions arise among city officials, the social welfare programs offered in town, and have preoccupied my mind for the last six months in developing the second half of my thesis. And the challenges have only increased and become more apparent because of the COVID-19 pandemic, which has flipped the housing market upside down. Prices for housing have skyrocketed, renters have accumulated debts they cannot pay back, and the nation's already minimal affordable housing supply is proving inadequate in supporting more impoverished Americans who are soon to face evictions.

I decided to focus on the American Housing system initially because of my experiences in working with Capital Access, an organization that provides aid to low-income individuals. As I became more involved in this work, I discovered I was very passionate about seeking an adequate solution for the crisis many faced. I face a lot of difficult situations at my job where I am unable to help those in need solely based on the policies of our organization, and that has concerned me as those individuals are still very much in difficult situations who need help. At the very least, I am motivated by the thought that examining our current housing system in response to an extreme crisis and analyzing who is affected most is crucial to improving the conditions of housing. This, along with analyzing power in the system, will help me understand whether or not ours is a fixable system or one we need to seriously think about demolishing. In this paper, I argue that the right to housing is not protected under our current legislation. By analyzing on a mmacro-level the American legislative response to COVID-19, as well as studying the efficacy of Capital Access, and on a micro-level a local community's efforts to navigate its challenges, I will argue that our current housing system is not effective for low-income Americans, catalyzes the pipeline to eviction, and ultimately strips low-income Americans of their agency and power.

To carry out this research, I believe it is important to recognize the variety of adversities that low-income renters experience in the housing system. Because of this, my prioritized method of research is an analysis of oral histories, drawing from sources such as my own job and applicants as well as other non-fiction pieces such as *Evicted* by Matthew Desmond. I argue that because of my privileged position as a white, college-educated, middle-class student, it is important to avoid succumbing to the false narratives perpetuated by politicans and the media that are created to villainize the victims of poverty, and to hear the voices of those being oppressed under the current system at the forefront of my research.

To address these false narratives, I also utilized a representational analysis for this paper; I believe that there is power in the way that low-income Americans are leveraged, and this power can be used negatively against this population. The stereotypes that come with low-income individuals can make or break the way we choose to help those in need.

My third area of methodology includes a symptomatic analysis. A symptomatic analysis utilizes a piece of text or material and analyzes how it serves as a representation of cultural or historical beliefs, fears and anxieties, and the overall values of the time and place in which the piece is produced. This, in conjunction with the representational analysis, benefit each other by examining the political climate of today and how it affects the way certain populations' representations are politicized to wield power against them.

The fourth method I utilize is a close reading analysis of different policies in place for renters. This provided concrete evidence of current policies and protections to which renters could refer. Because there is a plethora of writing about the American housing system throughout the history of the United States, I decided to focus on a few primary legislative policies that span from the mid-twentieth century, to more recent literature, anecdotal accounts, and COVID-related pieces to capture the way that these policies shape the current system.

And finally, in my spring semester research, I adopted an ethnographic approach by interviewing individuals who work in local housing organizations. These perspectives range from administrative roles to student attestations on the efficacy of the work agencies in Saratoga Springs have carried out in response to the pandemic.

During the height of the COVID-19 pandemic in 2020, Americans not only faced a tremendous viral threat, but they also faced its indirect effects as the result of national unpreparedness. The chaotic American Housing system, specifically, left many Americans in crisis because, while paychecks may have ceased to arrive, rent and bill charges accumulated. This left many Americans digging into their savings to avoid having their power shut off, or worse, facing eviction. Although the COVID-19 pandemic took all of the world by surprise, it revealed many inequalities within governmental structures that we as a nation have avoided addressing for as long as they've been in place. This, of course, would predate the establishment of our current housing system. Poor Americans, especially ethnic and racial minorities wh have always been disadvantaged in housing, suffered the most, struggling to get by because they lost their jobs due to the pandemic.

Due to the urgency of this situation, much has been said and written about the American housing system in response to COVID. While many agree that housing is a basic human need, there is not enough effort being put into ensuring affordable housing for all Americans. [1] The translation from human need to human right is one that the American government leaders don' seem to have grasped yet, as many Americans aren't offered second chances when they fall behind on rent. In addition to this point, there is evidence of discrimination that occurs in the low-income housing market. In reading first-hand accounts from low-income housing tenants, one finds extreme racism, sexual harassment, and homophobia that pervades this system and affects many residents.[2] This makes the poverty faced by low-income Americans a racialized and

[1] Bohdan Fasii, Andrii Levytskyi, and Andrii Savytskyi, "The Right to Housing: During and After the Covid-19 Pandemic," Ius Humani 10 (2021): 27–50.
[2] Matthew Desmond, *Evicted: Poverty and Profit in the American City* (New York: Penguin 2016), 45, 130-135.

gendered issue that affects specific vulnerable populations. Poverty impacts their ability to access safe housing in regard to their identity.

These factors have been exacerbated by the pandemic, where Americans are expected to dig themselves out of a hole often spending all of their savings in order to stay afloat. When eviction moratoriums were first announced to protect renters,[3] this was useful but not nearly helpful enough; by jumping forward a year into the future, the moratorium was extended as the pandemic became a larger threat, but the charges are still accruing.[4] Clearly, the COVID-19 pandemic revealed a flawed system not prepared to protect Americans. While it seems that programs are beginning to emerge to protect renters, which is a step in the right direction, by taking a look at this in a critical light we see that most of these programs are temporary fixes that don't hold the exploitative system accountable. Following the COVID crisis, low-income Americans will be left in severely vulnerable positions, and evictions and homelessness are expected to skyrocket.[5]

The scholarship that studies the American Housing system seems to carry the same message across all research areas and genres, which is to say that Americans are suffering due to tenant exploitation and falling victim to overpriced rent relative to the market value of a property. Because renting out is a profit seeking business, most landlords are not willing to give their tenants much leeway for delinquent or non-payment when they are able to find a new tenant

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[3] "Governor Cuomo Signs the 'New York State on PAUSE' Executive Order," Governor.NY, last modified March 20, 2020, https://www.governor.ny.gov/news/governor-cuomo-signs-new-york-state-pause-executive-order.

[4] Matthew Haag, "500,000 New Yorkers Owe Back Rent. What Happens When Evictions Resume?" *The New York Time,* July 27, 2021, accessed November 21, 2021, https://www.nytimes.com/2021/07/27/nyregion/evictions-moratorium.html.

[5] Elizabeth J. Mueller, Heather K. Way, and Jake Wegmann, "Freefall: Why Our Housing Safety Net Is Failing the Lowest-Income Renters During COVID-19," Journal of Affordable Housing & Community Development Law 29 (2020): 257–69.

who can pay their rent on time. In a study published by the University of Chicago, Matthew Desmond found that tenant exploitation is higher in lower income housing with a higher population of black people of color.[6] While a widely known fact, its implications have not been digested by Americans, as harmful stereotypes persist, including the "welfare queen" myth fostered by middle-to-upper class Americans who often do not understand the poor conditions of and the lack of escape routes in low-income housing.

While more protections are being put in place for renters, these may only be distracting us from the primary problem, which is to say that many renters are devoting half of their income to rent; regulation on rent is failing, rent prices are skyrocketing, and renters have no control over it. Many of the assistance programs in place are not even reaching the lowest income renters who need the assistance the most.[7] Long term affordability is not considered, and these band-aid fixes are going to leave the federal government continuing to subsidize large sums of money that prove trivial by the time they reach the hands of the individuals who need them most, if they even arrive at all.

The History of Housing Policies in America

The first push for adequate housing in America was initiated by the Franklin D. Roosevelt administration. As governor, Roosevelt had taken an interest in housing issues and decided to continue his support for housing reforms when he became president. He established many policies that supported existing homeowners with their mortgages but focused in his second term on prioritizing low-income housing. Roosevelt supported multiple programs and policies including the **Wagner-Steagall Housing Act of 1937**, introduced by Senator Robert

[6] Desmond, *Evicted*, 80-85.
[7] Mueller, Way, and Wegmann, "Freefall: Why Our Housing Safety Net Is Failing the Lowest-Income Renters During COVID-19," 269.

Wagner who worked on two other public housing bills while Senator of New York: [8] New Deal Housing and Mortgage initiatives, which established the Federal Housing Administration in 1934 that protected mortgage owners[9] and the establishment of **the United States Housing Authority**, which provided $500 million in loans for low-income housing across the United States.[10] (Note: on page 48 a list of the bolded vocabulary terms and their definitions are displayed). The United States Housing Authority acted to build low-cost housing in both small and large urban regions, aiming to create a self-sustaining program that thrived on one-half of funds from the renters, one-third of funds from the federal government, and one-sixth from contributions of localities.[11]

The next establishment that supported the right to housing was under The Johnson administration, when President Lyndon B. Johnson established the "War on Poverty" in 1964. This was an initiative to lower the national poverty rate which at the time was nineteen percent.[12] Under the War on Poverty, Johnson implemented the **Department of Housing and Urban Development** (HUD) which is responsible for "national policy and programs that address America's housing needs, that improve the Nation's communities, and enforce fair housing laws".[13] Capital Access, which I will discuss in more detail in the next section, is an organization funded by HUD. [14] Following the establishment of HUD, Johnson also passed the **Civil Rights**

[8] "FDR and Housing Legislation," FDR Library, accessed November 22, 2021, https://www.fdrlibrary.org/housing.
[9] "The Federal Housing Administration," U.S. Department of Housing and Urban Development, accessed November 22, 2021, https://www.hud.gov/program_offices/housing/fhahistory.
[10] "FDR and Housing Legislation."
[11] Ibid.
[12] "War on Poverty," Wikipedia, last modified November 3, 2021, https://en.wikipedia.org/wiki/War_on_poverty.
[13] "About HUD," U.S. Department of Housing and Urban Development, accessed on November 22, 2021, https://www.hud.gov/about/qaintro.
[14] See page 13.

Act of 1968, commonly referred to as the **Fair Housing Act**, which prohibited discrimination concerning selling, renting, or financing of housing based on religion, national origin, and sex.[15] While this was a nationally established legislation, there were no federally enforced provisions to ensure that discriminatory practices were not occurring.

This progressive agenda was cut short by The Republican Party. Financial concerns involving the support for low-income housing arose, and Nixon imposed a moratorium on subsidized production programs, signifying a major shift in the federal government's attitude toward low-income housing. Under Reagan, more major cuts to federal housing occurred, reducing the funding to the FHA by sixty-two percent; this was a decrease from $26.9 billion to $9.9 billion.[16]

In 2008, the nation entered a recession that heavily impacted housing in America; in response, the Bush administration implemented policies that would help restimulate the economy and get American families back on their feet. The **Troubled Asset Relief Program (TARP)** targeted stabilizing the economy and mitigating foreclosures. [17] In addition, the **Economic Stimulus Act of 2008** established at the same time aided individual families in the United States with a budget of over $100 billion. [18] Both installments were policy responses to the 2008 financial crash.

This, while a briefly summarized overview of the major housing policies in America, provides insight into how the prioritization of housing in America "ebbs and flows" as seen in

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[15] "Civil Rights Act of 1968," Wikipedia, last modified November 20, 2021, https://en.wikipedia.org/wiki/Civil_Rights_Act_of_1968.
16 Mueller, Way, and Wegmann, "Freefall: Why Our Housing Safety Net Is Failing the Lowest-Income Renters During COVID-19," 260.
[17] John B. Taylor, "The Financial Crisis and the Policy Responses: An Empirical Analysis of What Went Wrong," *National Bureau of Economic Research* (2008): 16.
[18] Taylor, "The Financial Crisis and the Policy Responses," 12.

the ever-changing funding toward housing programs. A pattern emerges in their policies of misdiagnosing the problem and resorting to quick fixes that prolong institutional flaws. For example, many of the policies worked at cross-purposes, such as inequality and discrimination. While the Civil Rights Act of 1968 aimed to prevent discrimination in renting out or selling housing, elements of the New Deal Housing Program had already heavily enforced segregation by prohibiting black individuals from benefitting from the federal subsidies. In the New Deal Housing program, the FHA explicitly stated how risky it was to provide mortgage loans in predominantly black areas. This allowed for the segregation of neighborhoods that contributed to unequal distribution of resources among communities. [19] This process, called **redlining**, and its legacy, still affects Black neighborhoods today.

In addition to racialized unequal housing, there is also a history of misdiagnosing the problems embedded in the housing system and trying to "quickly fix" systemically discriminatory housing. For example, in an analysis of the policy response to the 2008 financial crisis, Professor John B. Taylor claims that the financial distribution that supported certain institutions and not others was severely flawed. Taylor specifically criticizes the $100 billion rebate because he claims that it didn't "jump-start" the economy as it was intended to do; rather, little of the temporary rebate was spent as disposable income and it was most often used to pay off debts due to the crisis.[20]

This encourages, also, the analysis of the efficacy of stimulus checks and all subsidies in regard to financial crises. Because they were central to the pandemic relief and many individuals

[19] Becky Little, "How a New Deal Housing Program Enforced Segregation," History.com, October 20, 2020, accessed November 20, 2021, https://www.history.com/news/housing-segregation-new-deal-program.
[20] Taylor, The Financial Crisis and the Policy Responses," 12-13.

were in need of stimulus checks to pay their utilities or rent, it is important to include them in the conversation of relief from the COVID-19 pandemic in regard to housing.

Clearly, there is a complicated past concerning housing that will not allow for a quick fix. There are embedded flaws that systemically affect many individuals at different times. This "current" housing system, which has been in place for centuries, has only been amended slightly and the roots of problems that low-income housing individuals face are neither addressed nor recognized which continues a cycle of poverty for low-income individuals.

Housing in the Context of the Pandemic

So, what would these established housing policies and protections look like in the face of the crippling COVID 19 pandemic? Some of the major federal organizations that were involved in providing relief to low-income Americans were HUD and the FHA, and efforts were made by local and state efforts as well. Their work was supplemented by state agencies attending to regional housing needs. Because each state is handling the pandemic differently, I will be focusing on both national and state legislation to suggest what policies were the most helpful in the face of the pandemic. The five most prominent relief programs and agencies I will be discussing are the Fair Housing Act of 1968, the Economic Stimulus Act of 2008, moratoriums, the repeal of the sunset Provisions (NY), and HUD funding.

The Fair Housing Act, as mentioned previously, was a program established by Lyndon B. Johnson as part of his War on Poverty initiative. This legislation's goals were to eliminate the discrimination based on "race, religion, national origin, sex, (and as amended) handicap and family status" and to integrate American citizens in housing.[21] While residential segregation has

[21] "History of Fair Housing," U.S Department of Housing and Urban Development, accessed November 19, 2021, https://www.hud.gov/program_offices/fair_housing_equal_opp/aboutfheo/history.

since declined and the Fair Housing Act is a federally mandated law, there are no provisions to enforce anti-discrimination, and neighborhoods to this day are still racially segregated due to the New Deal program.[22] So, while symbolically, this was a step in the right direction, it didn't fulfill its objectives in the ways it had hoped.

The Economic Stimulus Act of 2008 was a piece of legislation in response to the Great Recession in 2007 and 2008 and aimed to provide stimulus checks to low- and middle-income citizens to stimulate the economy. The checks consisted of $600 for each individual and an extra $300 per child; it was believed that individuals would reinvest in businesses and help rejuvenate the economy. Because quick action was needed, Congress passed this legislation rapidly; however, its impact was not as effective as Congress believed it would be, as only about one-third of the rebate was spent to restimulate the economy, while the other two thirds were spent to pay back any rental or financial debts; therefore, although the erasure of debt presumably freed up some funds, stimulation of the economy was hardly present.

Moratoriums on evictions have also been issued, banning or postponing evictions for an indefinite period of time. Moratoriums were first introduced by the Centers for Disease and Control at the start of the pandemic in order to prevent the spread of COVID by allowing for proper social distancing and stay-at-home practices. This inadvertently also helped with individuals who lost their jobs or had their hours reduced and could not pay their rent.[23] These were stop-gap measures, however. Would renters be evicted from their homes after the moratorium lifted? And would they be expected to pay the back-rent that they owed? Moratoriums differed state by state, but by taking a look at the moratoriums in Florida, we can

[22] Mentioned previously on page 8.
[23] National Low-Income Housing Coalition, "Federal Moratorium on Evictions for Non-Payment of Rent," NHLP, accessed on November 21, 2021, https://nlihc.org/sites/default/files/Overview-of-National-Eviction-Moratorium.pdf.

better understand just how moratoriums impacted American citizens. In Florida alone, rent arrears, or past due rent, collectively totals over $1 billion.[24] While the federal moratorium had been extended multiple times throughout the pandemic, renters are still being evicted or having their power shut off for their inability to pay. In Florida alone, 380,000 households owe rent arrears. Moratoriums have been extended multiple times in Florida as well, but officially ended on the third of October in 2021. Renters face losing their homes in the dead of winter due to the expiration of the moratorium, and this is a looming threat that continues to keep them in a very marginalized position. It also introduces the power dynamics in the relationship between landlord and renter; for example, when evictions resumed, many Floridians were in the process of receiving help from various programs, but still were evicted because landlords would not cooperate with the financial assistance program.

Another piece of legislation that adds to the discourse of power between landlord and renter is the repeal of the sunset provision for in New York in 2019. While a small part of the puzzle of housing, this policy is reflective of what responsibilities fall on landlords versus renters in the event of an eviction. A sunset provision is "a date by which the legislature must renew the rent laws to prevent their expiration."[25] This would allow stakeholders the opportunity to revisit the housing laws in response to economic and societal influences; the repeal of this law can eliminate the threat to rent regulation for renters. Rent regulation ensures the affordability of housing for renters, so repealing the sunset provision would put renters at ease because their rent would be regulated. The sunset provision allowed landlords to water down protections for renters

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[24] "Rent Debt in America: Stabilizing Renters is Key to Equitable Recovery" National Equity Atlas, accessed November 20, 2021, https://nationalequityatlas.org/rent-debt.
[25] Gerald Lebovits, John S. Lansden, and Damon P. Howard, "NY's Housing Stability and Tenant Protection Act of 2019-Part II – WHAT LAWYERS MUST KNOW," *New York State Bar Association* (2019): 1.

as well; its repeal puts more responsibility on the landlords. For example, landlords are more likely to have to mitigate damages under this new legislation.[26] While this legislation was passed only in New York, it shows how integral the passing or repealing of legislation affects the lives and responsibilities of both landlords and renters, and how the dynamic of power can rapidly change in this relationship.

The U.S Department of Housing and Urban development (HUD) is also a significant establishment that deals with low-income housing. This was established in 1965 as a part of the federal government, and while it has many functions as an organization, its objective to assist low-income renters is primarily significant to the discourse of this thesis. This organization works with my employer, Capital Access, by providing grants to be distributed to different low-income regions of the country. On one level, HUD provides services that are very similar to stimulus checks, because it supplies individuals with fast money to quickly fix a problem. What makes this grant money unique is that it is specifically designated for rent and/or utility money, so it's objective isn't to restimulate the economy so much as to help low-income individuals financially, which makes this a much more significant program for most American citizens. This program, also, is helpful to landlords because it aims to eliminate the prospect of starting the eviction process, which can be a grueling one not just for the renter but for the landlord who inevitably is required to seek a new teneant. However, some landlords choose not to participate in the program for a variety of reasons, as I have seen in my experiences with Capital Access, which leaves tenants with no options other than to be evicted. This, again, points to the rocky relationships that can form between renter and landlord.

[26] Landlords and Renters both have the responsibility of mitigating damages during the eviction process, however with the repeal of the sunset provision, landlords take on more responsibility.

These pieces of legislation are crucial to the understanding of the housing market. While there are additional policies that also characterize the housing market, I decided to focus on these specific pieces of legislation to highlight the positive and negative aspects of the response to the COVID-19 pandemic and how they impacted Capital Access's rental assistance programs.

What is Capital Access?

Capital Access, founded in the year 2000, identifies itself as a "consulting and operations firm that specializes in HUD grants management and disaster recovery and resiliency programs.[27] [It] serves states, counties, cities, community organizations and financial institutions. Since 2000, the U. S. Department of Housing and Urban Development has engaged Capital Access as a HUD technical assistance provider nationwide." HUD awards funding to programs that support its objectives that include Affordable Housing Development and Preservation, Community and Economic Development, Environment and Energy, Fair Housing, Combatting Homelessness, Homeownership, Rental Assistance, and Supportive Housing and Services.[28] For such a substantial agency, HUD has maintained a relatively anonymous image with little public scrutiny. [29] This has allowed the agency to distribute over 2 billion dollars to over 6500 different programs with little examination into their long-term effectiveness. [30] Using Capital Access as an agency to study, we can gain some insight into the efficacy of the distribution of HUD grants to American citizens.

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[27] Department of Housing and Urban Development.
[28] "Funding Opportunities," U.S. Department of Housing and Urban Development, accessed November 19, 2021, https://www.hud.gov/grants/.
[29] Larger than that of the Department of Justice and Environmental Protection Agency.
[30] "HUD Renews Funding For Thousands of Local Homeless Programs," U.S. Department of Housing and Urban Development, accessed November 19, 2021, https://www.hud.gov/press/press_releases_media_advisories/HUD_No_21_017

I have worked with Capital Access as a "ringer"—a form of customer service consultant that aims to bridge the gap between clients and Capital Access— as well as a case manager, for just about a year. I started as a ringer in December of 2020 working in Hillsborough County, Florida, where we partnered with Hillsborough County Cares, a local organization that helped us with constituency outreach and promotion. My primary responsibility was to contact applicants and landlords to explain which documents we would need to be uploaded for them to complete their applications. In this part of my job, I came to understand early on the many obstacles that needed to be overcome in completing this process. The major issue I faced as a ringer was in convincing landlords that it was worth it to them to assist tenants with the program by uploading the documents required of landlords in the process. Many landlords had strenuous relationships with their tenants, whom they felt had "exhausted" their requests for extensions on rent payment or evictions. These landlords were not nearly as willing to comply with the program requirementsas some others, resulting in a slowing down of the process. Those applications that had the support of the landlords would be processed in half the time that it took for applications that were not supported by landlords.

Once the Hillsborough County Cares program ended, I was promoted to case manager and customer support in Marion County, Florida, where we partnered with United Way, an international network of non-profit fundraising organizations. This partnership was slightly different, as the local Marion County United Way controlled the financial distribution process, so once Capital Access employees approved or denied applications, United Way carried out the rest of the process. The large national organization was often slow in its distribution of funds. This was an extremely crucial flaw in the system, as once we were able to provide applicants with an answer regarding their application status, weeks could go by before they received any of the funding to either their utility account or their landlord. This could and did result in power shut offs and evictions, despite the payment guarantees sent to both utility companies and landlords by Capital Access representatives on the tenants' behalf. This required a significant effort by customer service to communicate between agencies that the funding was "on its way." The lack of specifics would lead to confusion among applicants, confused landlords, and confused utilities, and confusion and slow funding were not a good recipe for paying back debts. Much of my job, at this point, was working with both applicants and landlords to ease tensions and ensure both parties of the arrival of their funds and explain, to the best of our abilities, the delay in processing. While outside our control, this was communicated clearly by our bosses to us that we would have to endure this organizational flaw. Once the grant funding was depleted, the second round of emergency rental assistance could commence, at which point we would be able to readdress our efficiency as a two-part processing organization and hopefully acquire the responsibility of fund distribution.

We held weekly meetings where we would discuss reoccurring problems that we faced in processing applications or communicating with outside agencies. Along with our group chat, where we were able to ask specific questions regarding our applicants, this helped improve our efficiency in processing applications. It also improved our work-place dynamic, despite working from home, where we were able to get comfortable with each other as a team.

As a case manager, which was the most integral role in processing applications, I would receive roughly ten-to-fifteen applications a week. At this stage, the applicant would have registered for the program and provided us with their personal information such as their race, age, gender, ethnicity, income, and reason for applying. Other questions were asked as well to gain a better understanding of the financial standing of each applicant and to see whether they would fit the eligibility requirements in place for our program. The registration process would determine whether the address of an applicant was inside the area served by United Way, and if so, what the next steps in the application process would be. The requirements for the program are as follows:

1. Marion County Resident
2. At or Below 80% of the average median income (of the region)
3. Experienced hardship due to COVID-19
4. Provide a valid form of ID

Each applicant would attest to each of the requirements by providing documents that verified their case or through self-certifications. For instance, many applicants wrote in their applications the different ways in which they have been negatively affected by the pandemic to show that they had experienced hardship. For some, this could include having the virus and not being able to work; for others, it resulted from having hours cut or eliminated due to social distancing or an increase in utility or medical bills due to stay-at-home orders. However, it is clear that many applicants applied for assistance because, in general, they needed financial assistance even without the effects of the pandemic. In addition, the application had to cater to each family household as the average median income (AMI) varies depending on the size of the household. For the average four-person household, an applicant would be eligible if the total household income was less than $44,500. Because household income is the most important aspect of the application, case managers were told to finely comb through all documents and statements to determine whether an applicant was eligible. However, there were some applicants whose only income was odd jobs for which there was no documentation of income. This is an example of an applicant who is clearly in need of financial assistance but whose process would be prolonged because of their circumstances. In addition, applicants would have trouble efficiently communicating because of their lack of access to technology. The final step of the process is to meet tele-electronically with the applicant to confirm their information as well as confirm what they are applying for. Throughout the application process as well, we would check in with applicants to clarify any questions we had regarding their income or what they were applying for. Poor communication would postpone the approval of many applications, and for a team of part time employees, this would make or break many evictions because we couldn't commit as much time as we would have hoped to those who struggled with the technology or access to it. This, I will discuss in further detail later on in my paper but was a detrimental aspect of efficiency.[31]

Capital Access Production and Application Data Assessment

By analyzing the production data and application data from CAPGMS, the effectiveness, as well as other aspects of Capital Access as a HUD program, can be assessed. [32] This data is representative of Marion County, which is located in central Florida. Provided below in **Figure 1** is the data that encompasses the demographics, specifically race and gender, of each applicant that applied in the third quarter of 2021 in Marion County. The table is divided by Race, Ethnicity, and Gender on the left-hand side, then further divided into the different subcategories of each respective identity.

[31] See page 24.
[32] CAPGMS is the program used for the application process.

Figure 1: Demographics of Applicant Pool for Marion County Rental Assistance

Disaggregated Categories		Total
Race	American Indian or Alaskan Native	20
Race	Asian	10
Race	Black or African American	1136
Race	Mixed Race	196
Race	Native Hawaiian or Other Pacific Islander	0
Race	White	993
Race	Declined to Answer	0
Race	Data Not Collected	0
Ethnicity	Hispanic or Latino	337
Ethnicity	Not Hispanic or Latino	2018
Ethnicity	Declined to Answer	0
Ethnicity	Data Not Collected	0
Gender	Male	503
Gender	Female	1838
Gender	Nonbinary	5
Gender	Declined to Answer	9
Gender	Data Not Collected	0
Total		**2355**

The two most significant numbers in this chart are reflected in the female pool of applicants as well as the Black or African American pool of applicants. Out of the applications submitted in this quarter, 78% were submitted by women, and 48% were Black or African American. By examining Marion County's census, which reports a population of around 365,000 constituents, the data states that its Black or African American population amounts to 13.5%;[33] its female population amounts to 52.1%.[34] Clearly, comparing this data to the data of the census shows that the female and Black populations of the applicant pool of Quarter 3 do not proportionately reflect the female and Black populations of Marion County. More females apply than any

[33] "Marion County, Florida," United States Census Bureau, accessed November 19, 2021, https://www.census.gov/quickfacts/marioncountyflorida.
[34] Ibid.

gender, and more Black citizens apply than any other race. Because this program focuses solely on Marion County's lower-income citizens, and with the applicant pool I specifically work with, it is safe to conclude that in Marion County, Black women make up a large portion of the low-income population. In both regions in which I have worked (Marion and Hillsborough County, Florida), the average applicant profile is a young Black woman of color in her twenties or thirties with two children, and her employment status is either unemployed and receiving unemployment benefits or working a part-time minimum wage job.[35] Typically, we see this same profile in the second round of emergency rental assistance (ERA) as well because once the funds expire after three months, they are still in the same position where their income does not suffice for paying rent.

By examining Capital Access's most recent production report, we can, to a degree, measure the effectiveness of a HUD program in the wake of a housing crisis.[36] The data points highlighted in the production report below are the most relevant to our discussion.

1. Total budget: $9,514,509
2. Average Grant: $5096
3. Number of checks sent out between periods: 267
4. Estimated Fail Rate: 20%
5. Registrations increase: 255

The first highlighted data point states that each applicant received about $5,096 in funding.[37] Given that $9,514,509 in HUD funding, this means that around 1,867 unique households could

[35] Because this data is based in my own experience and therefore cannot provide statistics or a data table, I have included the general applicant pool statistics to corroborate my own data.
[36] See Appendix Figure 2.
[37] Grant includes rent and utility arrears and future rental and utility assistance.

conceivably receive this amount. ("Unique households" refers to a household that received or applied for assistance more than once since the recipient received the ERA award and should only be counted one time for reporting purposes). It is important to note, however, that grant funding can range from < $1,000 to > $10,000, so this average may shift from this 1,867 figure depending on the number of applicants. Along those same lines, however, a fail rate of 20% is calculated. Failed applications can stem from a variety of causes, as previously mentioned, including, but not limited, to an applicant being over income, out of the perimeter of the county, unresponsive, or fraudulent. In my personal experience of processing applications, applicants are turned away because they make just above the amount that would ensure their eligibility. In other cases, applicants are wary of completing their applications because, while they are in need of assistance, they feel that the funds should be provided to those who need it more. This reminds us of the stigma that perpetuates shame among those who are on “the public dole,” or are receiving unemployment assistance. Because there is a significant period of time between when an applicant registers for assistance and when myself and my colleagues process the application, applicants will occasionally find themselves in a different or less severe financial standing, and withdraw their applications. Even so, they still tend to question whether or not they would be eligible. Because there is a stigma around asking for financial help, which I will discuss in a later section, applicants become weary of whether or not they should receive the funding they are applying for and will withdraw even if they are still in a financial hole.[38] Another facet of the fail rate is the unresponsiveness of either the applicant or the landlord. More often than not, an applicant is unresponsive due to their lack of media literacy, which is a substantial hurdle for many of the older applicants who are unable to navigate our website or even their phone and

[38] See page 29.

email. While some measures are in place to combat these issues, they still are pervasive throughout the processing of applications, which can slow down the process tremendously. One way we have actively worked to try to ameliorate such media illiteracy is having the option to file an application in person. The threat of COVID, however, also made this an issue for many.

Another data point worth examining is the number of registrations versus the number of checks sent out within the period. By the third quarter of 2021, a partially vaccinated world has slowed some of the more pressing effects of the pandemic, application intake has slowed down, but we still received a substantial number of applications every day. As mentioned previously, Capital Access employees are responsible for carrying out the processing of applications, and United Way employees are responsible for the funding process. The number of checks sent out is far less than the number of applications collected between periods; this creates a huge obstacle as we are unable to assist with new applications in a timely manner because, as case managers, we have to communicate that the checks are still in the process of distribution. Taking on both roles as case manager and customer service agent was a conflict of interest in ways because I would grapple with balancing my time assisting new applicants through the beginning stages of the application and assisting current applicants to make sure they were not threatened by the eviction process. The former meant that there was often less time for the latter.

After analyzing both the applicant pool demographics, the production report, and the application itself, it is clear that there are many different facets to the process and an analysis of their efficacy for those who apply is integral to the organization's success. In the next section, I will highlight Capital Access's primary struggles and successes to assess the efficacy of the disaster relief response of the American Housing system for low-income renters.

Success and Efficacy of Capital Access and HUD Grants

The examination of how Capital Access works, as well as my own experiences in processing applications provides suitable background for analyzing the organization's successes and failures to determine whether or not HUD grants have been beneficial for the many victims of the pandemic. Before focusing on the statistical information provided thus far, however, an American Studies analysis encourages us to look at the human experiences of being a part of the American Housing system. For this, I use Matthew Desmond's *Evicted: Poverty and Profit in the American City.* Desmond is a professor of sociology at Princeton who focuses on "urban sociology, poverty, race and ethnicity, organizations and work, social theory, and ethnography."[39] His research explores the economic exploitation and poverty that low-income individuals face, following eight families who struggle to keep a roof over their heads for a variety of reasons. The value of this book is the emphasis on the human elements that can sometimes be forgotten in creating legislation for housing and dealing with statistical information. While working with applicants, I found that the situations were comparable in the way that both the applicants and the individuals in the book faced the same obstacles that would contribute to the cycle of poverty. Landlords and tenants typically did not have the greatest relationships in both the book and Marion County, which led to more evictions or even just more obstacles than necessary for tenants to face. Many times, I have had applicants in distress call me because, despite their approval for funding, their landlords would not be willing to wait a few more days to receive it. In other instances, applicants would confide in me that they weren't trusting of their landlord to deposit the funds properly into their account so they would be used

[39] "Matthew Desmond," Princeton.edu, accessed November 19, 2021, https://scholar.princeton.edu/matthewdesmond/bio.

appropriately. In Desmond's work, one part of the book discusses a woman, Arleen, who has two children ages five and thirteen, and what being evicted looked like for her. Her landlord's grounds for eviction were the broken lock on the apartment door; despite their residency for eight months, Arleen was evicted in January of 2008 in Milwaukee, in the cold of winter, and had to find housing for her and her sons urgently. If she didn't leave her residence that day, she would face the Sherriff and his gun, as well as a team of movers who would remove all of her belongings from the home to the curb. Their first choice was the homeless shelter, which lasted for four months, when Arleen found a house in the inner-city of Milwaukee's North side. Unfortunately, the city determined Arleen's home was unfit to live in only after a few weeks, so once again, Arleen was evicted with nowhere to go. She ended up having to move to a drug haven, which was her cheapest option. She worried for her boys, however, so she continued her search. Arleen finally found a place not much more habitable than her former home, in a duplex. Of this experience, Desmond writes,

> The rent was $550 a month, utilities not included, the going rate in 2008 for a two bedroom unit in one of the worst neighborhoods in America's fourth-poorest city. Arleen couldn't find a cheaper place, at least not one fit for human habitation, and most landlords wouldn't rent her a smaller one on account of her boys. The rent would take 88 percent of Arleen's $628-a-month welfare check. Maybe she could make it work. Maybe they could at least stay through winter, until crocuses and tulips stabbed through the thawed ground of spring, Arleen's favorite season.[40]

This is just one of the many accounts that Matthew Desmond documents that help conceptualize not only what the eviction process looks like for Americans, but also what searching for affordable housing in America involves. It forces American individuals to confront impossible choices such as opting either to pay rent or to pay for her children's school clothes, or paying $550 a month in rent, which would deplete 88% of her income, or raising her boys in a

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[40] Desmond, *Evicted, 55.*

drug infested building. In addition, $550 is a typical amount for rent in Marion County as well, suggesting that many of the applicants I work with endure similar hardships to those of Arleen.

This anecdote is crucial to the context of how to gauge the success of Capital Access, and therefore, the FHA's and government's response to the pandemic at large. The production reports indicate that 1,497 families were able to escape eviction as a result of the agency's actions. This was an extremely successful result for our organizations. And this number only represents the finalized applications; there are still 2,195 applications that have the potential to be funded. It is worth patting ourselves on the back for our contributions. Unfortunately, the fail rate, the rate at which we process applications, as well as the number of applicants who have come back for a second round of assistance, was high at 20%. While some of the failures can't be avoided (i.e., fraudulent cases), there are case files of families that could use the help but did not receive it. This is not to say that it is the responsibility of Capital Access to serve these individuals, but it is to say that clearly the eligibility lines don't work for all Americans who need assistance. While self-certifications can be a useful combative element in working against this flaw by giving applicants the chance to explain their situations, low-income American citizens at large face the inability to provide required documents, to be in contact with their case manager, or to have access to the technology to adequately complete their applications. In other words, many of the Marion County residents (or all low-income Americans for that matter) who are in need of the assistance the most are unable to access it. While receiving assistance for rent and utilities is obviously extremely helpful for day-to-day life as evidenced in both in *Evicted* and in Capital Access, we see the same individuals returning for more assistance because their financial problems persist. If the goal of any stimulus check or financial aid is to be a fast-acting fix, then it fulfills its goal; however, if this financial aid serves to get individuals "back up on their feet" or to have lasting effects, it clearly is not enough because of the lack of affordable housing and ongoing financial challenges for most applicants.

Tenant Power: An Analysis of Who Falls Victim to the Housing Market

Thus far, I have discussed how the housing system and the pandemic have intersected to affect the lives of all tenants. However, it is integral to my thesis to acknowledge what aspects contribute to differing experiences under the housing system. In other words, to generalize that all landlords are money-hungry, "evil" exploiters would be a false claim. Through my experiences with Capital Access, I have worked with landlords who overextend themselves for their tenants to help them avoid evictions. This same sentiment is mirrored by Sherrena, the landlord in Matthew Desmond's *Evicted*, who buys Arleen dinner her first night at her new apartment and gives multiple extensions for rent payments. At the same time, landlords can also view tenants plainly as sources of funding; this same dehumanization can be seen in many of the legislations produced, such as stimulus acts, which aided the American economy but not necessarily the American citizens suffering through the Great Recession. The dehumanization of the lower class is nothing new to American culture; a general perspective on low-socioeconomic status Americans is that they are responsible for their own poverty and therefore cannot make decisions for themselves. Their intelligence is erased, and their agency over their own lives and narratives is removed. Terms such as "welfare queen", or even "white trash" racist and classist terms that eliminate any agency victims might have over their own choices. External forces are seen as a necessary measure to govern the lives of low-income Americans and how they manage the public funding they receive. This, coupled with a lack of trust of low-income Americans, is a form of dehumanization because it undervalues Americans in poor financial positions. As we've seen in *Evicted* as well as the COVID-19 pandemic, there are many external factors that contribute to one's social-economic status, and it is clear that the "othering" of this population is a way to blame them for their position, silence their needs, and ultimately ignore the major issues they are facing. Because those who make legislation are typically in the middle-to-upper-class socioeconomic status, they are often out of touch with the reality that lower-income Americans face and cannot accurately cater to their needs.

While this paper focuses solely on the lower-economic population, it is important to note that middle-to-upper-class Americans often ignore the demands for help and characterize poverty as lazy so as not to blame the system that is constantly threatening their lives. When stay-at-home orders were first introduced after the start of the pandemic, there were differing responses to its prospects. Staying home for the wealthy might have meant a vacation but staying home for the impoverished meant no income for a foreseeable future.[41] It meant worrying about hospital bills for the uninsured if one contracted COVID or having no access to toilet paper and cleaning supplies because the stores were bought out and the prices skyrocketed. The privileges that come with having savings during the pandemic, having a consistent income, and even a roof over one's head are not available to a large majority of American citizens because of their social economic status. While programs such as United Way are established to help combat external financial burdens, many Americans do not have the time to apply for assistance programs because they are trying to seek employment, find instant cash, and deal with more pressing issues that they face. In other words, in some ways, an online application for financial assistance may not be the most

[41] Note: I use generalizations not to stereotype the wealthy and the poor, but to show that on the extreme ends of the wealth gap, there is an immense difference in the response to COVID based on your wealth.

effective way of assisting a population that has the least access to technology and is the most media illiterate.[42]

To this point, a term frequently used, in poor taste, by our team is “handholding.” This term refers to what must be done when an applicant’s portal is stagnant because they have yet to upload the correct documents or submit their full application and require more attention and more nudging to complete the requests of United Way. This term, in itself, serves as more evidence of the way we infantilize the lower class of America and portray them as unable to follow through with their own agendas and/or to assume responsibility for their own agency. Rebranding assistance as “handholding” is a condescending and harmful rubric that implies such individuals are incapable of helping themselves. In order to effectively combat this lazy and dehumanizing narrative, the language around financial help for lower income people must change. Rather than referring to these reminders as “handholding,” we can recognize that nudging our applicants to stay engaged with the program is a major part of our responsibilities for the job.

In addition to class, within the lower socioeconomic status, race and gender also affect how one has been affected by the pandemic and how one can receive help. I would like to reintroduce the term “welfare queen,” a term used by Ronald Reagan to characterize Linda Taylor. [43] Taylor had “defrauded the government of hundreds of thousands of dollars,” she “burned through husbands,” and “lived off the largesse of taxpayers,” he claimed. While the term welfare queen does not directly reference a certain race, welfare queen is a dog whistle that plays on racially charged language. This term characterized an entire intersection of race and

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[42] Brian O’Neill and Ingunn Hagen, “Media Literacy,” in *Kids Online: Opportunities and Risks for Children* (Bristol University Press: 2009), 77.
[43] While Reagan never admitted that the welfare queen stemmed from Linda Taylor, there is an abundance of evidence that points to it.

socioeconomic status of the Black woman in poverty, and created an “indelible, inaccurate representation of public aid recipients.” [44] Reagan’s rhetoric surrounding the welfare system, and therefore any form of public aid for that matter, characterized financial assistance provided by the government as fraudulent, implying that any recipient was undeserving, and placing a blame on this profile of Americans for federal debts. Reagan’s public criticisms of public aid, as well as his emphasis on Ms. Taylor, embodied how many in the country identified poverty. Black American women were viewed as as symbols of “malicious entitlement,” and were blamed for the fact that many white Americans were denied the comforts they felt they were promised. This idea of pitting two races in the same socioeconomic status against each other is far from unique; its effects, and one could also argue intentions, serve to distract from the oppression of class structure. Poor white Americans then blame poor Black Americans for “ruining” their image, when in reality, this narrative was created and thrust upon the population. This stigma runs deep for all poor Americans, and because of Reagan and countless other politicians in privileged positions, , the stigma around receiving financial aid has only expanded further.

Not only is the discussion of race relevant to our ideas of housing and public aid, but also it is significant to analyzing Capital Access’s data on the demographics of applicants. As mentioned previously, the largest number of applicants by race and gender are Black women. There are countless ways in which the pandemic has disproportionately affected Black people of color over any of other race, including access to healthcare, employment, and access to transportation, but it is clear that Black women are the primary victims of the pandemic in regard to housing.

[44] Gene Demby, “The Truth Behind the Lies of the Original Welfare Queen,” *NPR,* December 20, 2013, accessed November 20, 2021, *https*://www.npr.org/sections/codeswitch/2013/12/20/255819681/the-truth-behind-the-lies-of-the-original-welfare-queen

Conclusion Part 1: Positionality and Power

After a thorough analysis of the history of housing in America, the current legislative policies regarding housing, Capital Access as a case study for HUD grants, and an analysis of power in this same context, a few primary conclusions suggest themselves. First and foremost, the volatility of the housing market in America constantly keeps lower class Americans threatened. Until rent regulation is stabilized and ensured indefinitely, lower-class Americans will continue to face threats of eviction and homelessness. How we have treated this population is reflective of our indifference toward the problems that actually threaten their lives. While organizations such as Capital Access work to reform parts of the housing system, it is clear that the current housing system does not serve a majority of those in lower-income categories, specifically renters.

Second, Capital Access's success has helped many families of Marion County escape the eviction process. While there are some kinks in the process that my team and I are combatting, it is overall a substantially successful program for short term assistance. However, in terms of a long-term solution in an on-going pandemic, funding for individuals will not solve the lack of affordable housing problem for low-income Americans. If we are to look for a solution to the rising cases of evictions and homelessness, we must reimagine the distribution of funds in our federal budget and provide more funding, local, state, and federal, for affordable housing or determine another long-term solution to fix a structural issue in the American housing system.

Finally, the current housing system and the discourse surrounding low-income Americans together dehumanize, patronize, and strip low-income Americans, specifically Black women of color, of their own agency and power. This rhetoric must change if we aim to erase the obstacles that low-income Americans face.

Assessing the contemporary American Housing system is crucial to reflecting on our current socio-political and socio-cultural climate. While there are some who lean toward creating a greater safety net for low-income individuals, others argue for a more laissez-faire style to the housing crisis. Further, based on one's political leanings, reactions to the actions of the federal and state governments moving forward to combat the housing crisis vary. There is clearly a lot of confusion over how to best help those who need it. Between the "welfare queen" rhetoric and the policies that inevitably keep low-income individuals within their socio-economic class, there is a wide chasm and much victim blaming. While it seems as though federally subsidized money would be beneficial to low-income populations, and through Capital Access we see an overall successful program in delivering these funds, this is not a sustainable way to improve their housing and financial conditions and overall livelihoods.

In addition, a primary objective of this paper was to look for who is most responsible for the current conditions of the housing market. Is it "evil landlords" who were eviction-happy and didn't give second chances to their tenants? Is it state governments that cannot provide for their citizens? Is it the federal government that cannot formulate policies that support the lives of citizens nationwide? Or is it the tenants themselves? After researching and putting the different elements in conversation with each other, it is clear that this is a shared responsibility among federal and state government, landlords, and tenants. Policies affect the lives of tenants and landlords, landlords affect the abilities of tenants to get help, and tenants affect the incomes of landlords as well as their own ability to help themselves; it is necessary to point out, however, that federal and state policies implemented will affect the relationship between the landlord and tenant as well. This complex web of "who affects who" ultimately bears the burden for tenants, as one point is made abundantly clear: this paper serves as evidence of the lack of empathy all American citizens harbor toward low-income individuals. Throughout history, victim-blaming and hierarchical class structure have permeated American culture, so much so that it is difficult to avoid the "survival-of-the-fittest" mentality toward low-income individuals. Our American culture has shown that we dehumanize this group in order to feel comfortable with the fact that its members continue to suffer with the current legislation in practice as well as in the face of COVID. Because many are so far removed from those who have poor access to affordable and safe housing, we have not come up with adequate long-term solutions. We must start here and change the culture around financially assisting individuals who are in need.

As an American Studies scholar, it is crucial to reflect on our own positions in relation to the material in which we consume and analyze. Arleen, the mother of Jafaris and Jori from *Evicted*, was able to secure housing at $550 per month, which would effectively eat up nearly all of her monthly income of $628. $550 happens to be the rent I am paying currently at my residence in Saratoga Springs. Being a college student with a part time job, I, of course, will occasionally run into times when I have to ration my money to pay rent and afford groceries and utility bills; however, coming from a middle-class family where I am comfortable enough to ask for assistance if I am ever in a tough financial situation, it is clear that my position is far different from that of Arleen and her boys. What, then, gives me the credentials to analyze and share my perspective on the current housing system? While my perspective can serve as a valuable viewpoint from a privileged position, what is really significant to this conversation, especially moving forward, is the voices of those who are victimized by the system the most. So often do we strip the power of these individuals and make decisions for them without taking their own voices and suggestions into consideration. While *Evicted,* as well as applicant voices are appreciated and have been valuable in this paper, we must consider the voices of the oppressed in creating self-sustaining legislation that will ultimately benefit all populations, combat any discrimination, and create an equitable American housing system.

Part II: An Analysis of Grass Roots Organizations

My work in the second part of my honor's thesis then has been directed at getting to hear the voices in a local setting. Between micro and macro level agencies that assist in housing, there are stark differences between the way these organizations are run, the work that they carry out. First, through an analysis of my work at Capital Access, I was able to determine what populations were most impacted by the pandemic in regarding to housing. Based on the application pool demographics, out of all races, Black individuals seemed to be applying in the highest capacity; out of female and male applicants, most applications were filed by women. While this data doesn't accurately reflect the population of local demographics, it does provide a glimpse of what populations were most affected by the collateral damage of the pandemic. It also provides a glimpse into the good and bad of the frameworks of the organizations. This work constitutes part one of my honors' thesis.

After researching the pre-pandemic housing policies that shaped the way the pandemic affected housing, it was clear to me that our housing system, specifically the rental industry, does not serve a majority of Americans. While no one was prepared for this catastrophe, there was no safety net in place for renters who lived paycheck to paycheck. In conjunction with my work at Capital Access, I also noted that the emergency programs established during the pandemic were affective only to a certain extent; many individuals found themselves trying to reapply once their financial aid ran out. Unfortunately, our program did not offer this second round of assistance. There were many individuals who were turned away from our program, which amounted to a fail rate of 20 percent. While this is due to a number of factors (i.e., an applicant being over income, out of the perimeter of the county, unresponsive, or fraudulent), there were also individuals who just missed eligibility requirements by a small margin or were unresponsive due to lack of access to technology. While this was an extremely helpful program to many individuals, it unfortunately failed many others who were also in need.

While analyzing this program and the federal policies for housing, for my extended project, I aimed to make my work more local and bridge the gap between my analysis of the American Housing system and how this was applied in Saratoga Springs. I had noticed that the homeless population of Saratoga has recently become more apparent in the downtown area; while the income inequality in Saratoga is fairly prominent (i.e., the mansions on Broadway contrast with the mobile park homes less than ten minutes away), recently, this gap has widened, and the pandemic has only exacerbated these conditions. According to a *Times Union* article published by investigative reporter Wendy Liberatore, Saratoga County has been noted as the twenty-eighth county in the U.S. for income inequality, and the third county in New York. Over 33% of families in Saratoga County are experiencing financial hardship and at-risk of homelessness. [45] This revealing and disturbing statistic is difficult to visualize as a Skidmore student who views Saratoga Springs under a unique lens. While we have a plethora of resources at our fingertips, from buffet style dining hall, to designated dorm and apartment living, a

[45] Wendy Liberatore, "Saratoga County's Income Gap a Stark One: Study Ranks County Known for Luxury, Money as 3rd in NY, 28th in US" *Times Union*, April 7th, 2019, https://www.timesunion.com/news/article/Saratoga-County-ranked-third-statewide-in-income-13721173.php#photo-9163275.

majority of Skidmore students are shielded from the reality that many Saratogians face. While our first images of Saratoga outside the Skidmore campus are the mansions on Broadway, we seldom see the communities that live on the outer edge of the town. As a former delivery-girl, I have delivered groceries to mansions right on Broadway, as well as a few roads away in mobile park homes. It was mainly at this job where I noticed the stark differences of living that occur right around the corner from each other and come to understand that both communities are facing a different pandemic.

As a Skidmore student myself, this was eye-opening, and made me think about my position as a visitor of this town. Every year, a new class of 625 students arrives and reaps the benefits of this town with bountiful opportunities and resources. I started this spring semester with the following reflective questions: How can we make these opportunities and services available not just for us as visitors, but for those who are native Saratogians? What are we leaving behind when we graduate, and more specifically, how can I give back to a struggling community that has supported me for the past four years? These are the questions I have been seeking to ask in the second part of my thesis.

My first course of action was to seek out the programs currently in place that support low-income renters of Saratoga. In my research, I came across multiple low-income housing centers offered by the Saratoga Springs Housing Authority (SHA), Shelters of Saratoga, RISE Housing (which serves individuals who struggle with addiction and mental illness), and the Franklin Community Center. Among these services, Shelters of Saratoga charges the homeless population thirty percent of their income to stay for a night and only offers 33 beds. The SHA is on an application basis and has limited space. Out of these options, I decided to focus on the Franklin Community Center because of the multitude of unlimited services they offer, from their food pantry to the free store, and primarily, their affordable housing program. Ultimately, however, it was their reputation and their "grass-roots and nonbureaucratic approach" that drew me to them most. I also decided to focus on the work of Shelters of Saratoga because of their initiatives to control the homeless population and the task force created to do so. Understanding how this primary organization is taking steps to face our county and town's issue of homelessness would provide insight into the attitudes toward the homeless and into the efficacy of their efforts to assist this population.

Upon initial research, and along with their housing initiatives, the F.C.C. promotes some of its empowerment and prevention programs, such as Project Lift, which is a free after-school program that offers "research-based curriculum, games, and art to enhance children's social and emotional skills and improve decision-making."[46] To get a better understanding of these programs outside of my own research, I decided to seek out those who would have the most in-depth understanding of the work done. I also wanted to have multiple perspectives in order to compare and contrast the opinions of the services. I reached out to the executive director of the F.C.C., Kari Cushing, to interview her about how this program is run and the efficiency of the organization itself. Kari, who has worked at the center for almost twenty years, began working as a part of the Project Lift initiative. Three years later, she became the executive director and has maintained this title through the pandemic and until today.

While the F.C.C. is known mostly for the impacts of the free store, it also includes nineteen housing units, which run $350 a month. Kari likes to use the term "low-income housing" instead of "affordable housing," because of the subjectivity of the word affordable. For many in Saratoga, this amount is still unaffordable. I asked Kari about how the F.C.C. was

[46] "Project Lift," Franklin Community Center, accessed May 7, 2022, https://www.franklincommunitycenter.org/programs/project-lift/.

funded, to which she replied, “The F.C.C. is neither funded by HUD nor Section 8 Housing because of the waitlist of funds.” When I asked her to elaborate, she explained to me that those who apply for assistance with these federal programs often wait between six to eight years to receive even a decision on their case. This, in the context of the COVID-19 pandemic, clearly does not serve the immediate needs of the community. I reflected on my own experiences working for Capital Access, which was funded by HUD, and how timing was a major concern for many of the case managers and their clients. Often, I would receive phone calls throughout the day from applicants in distress who were waiting on their funds to arrive; more often than not, it was a dire situation where eviction was threatened.

As I continued my conversation with Kari, we began discussing how the role of the F.C.C. had changed in the face of the pandemic. Between my interview with her as well as an interview conducted by Lauren Halligan of *The Saratogian*, Saratoga’s local newspaper, Kari discusses the impact that COVID-19 had on the F.C.C. as well as the Saratoga community at large. She says that “Since the start of the pandemic, there has been an increase in the number of people who are utilizing our food pantry to help make ends meet. Most alarming is that 30% of people who have visited our pantry since the onset of the health crisis have never been to our agency or a food pantry before.”[47] This is a significant number of individuals who clearly were impacted financially by the pandemic. When asked about the assistance from the Saratoga community, Kari describes the outpouring of support received from community members that included donations to the free store, the food pantry, and monetary donations. She refers to the

[47] Lauren Halligan, “Five Questions with Kari Cushing” June 16, 2020, https://www.saratogian.com/2020/06/16/five-questions-with-kari-cushing-executive-director-of-franklin-community-center/.

Franklin Community Center's initiatives as a "real grassroots group effort" due to the help of the community of Saratoga.

As we continued our conversation, Kari also went into thorough detail of the issues the F.C.C. faced as an organization from the effects of social distancing and quarantining. A grassroots, community-oriented and funded organization whose primary goals are to build relationships with those who need assistance, the F.C.C. suffered in meeting its goals because face to face interactions were extremely limited. Not only could individuals not receive the tangible resources they needed, they also were unable to maintain contact with these organizations, and vice versa. Kari described instances where she lost contact with individuals who relied on F.C.C. services due to quarantine mandates, for instance. Media literacy and poverty are strongly correlated as well; those who are in need of monetary assistance are often unable to access computers, phones, printers, an issue that paralleled my experiences at Capital Access.

Because of the nature of the F.C.C., the organization was able to cope with these issues in ways unavailable to Capital Access. Many employees of the F.C.C., Kari explained, organized a multitude of outreach plans, such as calling individuals that frequented the F.C.C. pre-COVID 19 to see how they were doing. Kari explained that sometimes these phone calls were less intended to provide tangible resources such as food, clothing, and housing, than to give emotional support lines. Some individuals utilized the center as a means for coping with isolation and loneliness. Kari and I discussed the roles of both of our organizations, and how this was feasible for something like the Franklin Community Center but not for Capital Access, which ran on quick processing and efficiency and had neither the resources nor the time to provide emotional support to its clients. The F.C.C.'s mission is to "improve the quality of life and foster a sense of neighborhood, community, and family for all people;" she noted, thus, providing emotional support services in something as little as a phone call aligns with their mission as a grass roots organization.

I asked Kari about the ways in which the work of the F.C.C. could be improved. Kari explained that a part of their job is to help individuals identify what they need without overstepping. Often in social work, there is a need to impose what we see as a "better way of life" onto those who are only looking for assistance in specific ways. Being able to identify together, both community member and case worker, what types of assistance individuals need is imperative to fulfilling the mission of the F.C.C. Rather than indoctrinating individuals into programs that would help them "assimilate" and "progress" further in society, listening to the actual needs of those who are asking is much more beneficial to both the case worker and the individual.

To delve deeper into this listening process and the Skidmore involvement with housing programs in town, I decided to interview a few students who work at the F.C.C. as well as Shelters of Saratoga (S.O.S). The F.C.C.'s mission is much broader, as previously mentioned, in contrast to the mission of Shelters of Saratoga, which is primarily a housing program. I decided to interview all three students, Mira Kauffman-Rosengarten, Annabelle Williams, and Pedro Lobe together to cultivate a conversation around the strengths, weaknesses and flaws of the programs they're involved in. Mira and Annabelle began working for the F.C.C. this semester, and Pedro started with Shelters of Saratoga around the same time. First, I will tackle the student involvement and responsibilities within the F.C.C., then of S.O.S, and put these perspectives in conversation with each other to derive similar strengths weaknesses of these programs for analysis.

Annabelle and Mira work in similar sectors of the F.C.C.; both students are a part of the Project Lift program, so their efforts are mainly focused in the after-school programs in local Saratoga and working to assess the social, emotional, mental, and academic needs of the children. While housing is not necessarily an aspect of their responsibilities, both Annabelle and Mira work directly with students who have faced housing crises in the past and present. Their indirect efforts in assisting children who face this grief include connecting them to other resources at the F.C.C., such as the free store, either through word of mouth or through direct action, such as travelling to the free store and picking up specific items needed by the students. In this way, both Mira and Annabelle provide direct aid to the children and families facing financial hardship.

One important aspect that Mira highlighted in this interview is the "referral-based" nature of Project Lift. In other words, students in local Saratoga schools must be referred by teachers and other staff members to receive the benefits of this program. This limits the number of students who are identified as in need. Another aspect of this program is the scope of the services they provide; often times, Mira and Annabelle say, there is a misunderstanding of not only what services are included in this program, but also what they themselves are trained to do. Mira and Annabelle discuss an instance where they're working with children who are unstably housed; while they are trained to provide emotional support services and connecting individuals to other resources within the F.C.C., they are by no means trained to act as therapists, which creates a barrier between themselves and the students they work with, as well as a barrier between the students they work with and the support they need.

Another aspect of Project Lift that both Mira and Annabelle take issue with is the burden it places on the children who are put in it. To elaborate, I asked Mira and Annabelle to provide an explanation for what they meant. Mira stated,

> "Project Lift doesn't work for many kids. The structure of the program utilizes a normative model of education that doesn't necessarily work for a majority of the students who participate in the program. So, Lift can sometimes become, I guess, a gateway burden for kids whose parents rely on the program for its other benefits like the free store and afterschool program care."

This is an extremely important aspect of the conversation that I choose to highlight to put the intentions of these social work programs in conversation with their effects. The normative model referred to by Mira involves the structured learning that we typically see in schools today; sitting for hours at a time and focusing on what subject and not providing enough outlets for students to remain engaged with the content. In other words, the social work strategies we sometimes impose on communities we see as "needing help" aren't necessarily as effective as we imagine. This idea I will explore in a later section.

Many of the sentiments shared by Mira and Annabelle were also experienced by Pedro in regard to Shelters of Saratoga. Pedro was hired as part of a task force to "curb the panhandling issue" in Saratoga Springs. This "issue" is one that is identified by Saratoga businesses who find the homeless population detrimental to the climate they wish to create in town, especially ones that are located on Broadway. They feel that this partially deters summer tourists from walking the strip and entering their stores, or that panhandling bothers their customers. Thus, this task force was created, including Skidmore students Pedro and his colleagues, to combat this "problem." Some of the ways in which Pedro has attempted to bridge the gap between the homeless population and other low-income individuals and social services that could assist them are through a series of outreach efforts. For example, outreach vans, distributed by S.O.S, are vehicles that peruse the local Saratoga area for homeless folk and provide them with food, water, blankets, and other personal items. Because transportation is a major issue for connecting individuals to these programs, this is an extremely beneficial tool.

Aside from the outreach van, Pedro has many criticisms of Shelters of Saratoga as a relief organization. He feels, based on his experiences with the program, that Shelters of Saratoga are "more concerned with ending panhandling and less concerned with connecting the homeless to resources." Pedro goes on to say that in recent years, the change in management at S.O.S has also affected the relationship of S.O.S to the city. The new management has a more distant relationship with the city than that of the old management, which affects the interorganizational communication and efficiency of these programs. For example, other social welfare programs of the city, such as RISE, a housing program with a mental health service focus, loses connection with Shelters of Saratoga. The communication between these organizations is key to working together to help all homeless and low-income individuals of Saratoga. As of now, the population of homeless people in Saratoga Springs is 250 people. Social welfare programs try to maintain relationships with these individuals, to be able to account for them not only to assess the efficacy of the programs, but also to confirm that the individuals are okay. Pedro describes a situation of tracking an individual for homeless court who had not showed up to his appointment, only to find out that he had been receiving assistance and housing from another program. The consequences of missing homeless court can be dire, and with improved communication between social programs and the city, many homeless individuals can avoid falling further into a cycle of crime and poverty.

Like Annabelle and Mira, Pedro is concerned about the scope of services of his program, the biases embedded into their protocol, and how he as a graduating senior plays a role in mitigating these biases and shaping a more progressive organization. While the social work placement program is an exciting part of Skidmore, it does introduce a relationship that can have negative implications for the Skidmore student body and its relationship to the town of Saratoga Springs. The evanescence of Skidmore students who are tasked to “solve the homeless problem” in Saratoga Springs is a concern. The problems are deeply integrated within the housing system in Saratoga and the poverty cycle in America, and to place this responsibility on an individual who is soon to graduate and will most likely be leaving the town is not the most effective way to determine a solution. In some ways, Pedro says, he feels this is intentional; it creates a distance between the organizations and its clients by placing responsibility on an individual who is just learning the ropes of a social welfare program and is likely to leave without finding a permanent solution. It seems to him that many of the efforts are cosmetic in nature, and this claim is corroborated by Mira and Annabelle, as well as by administrators such as Kari. Which efforts are for the image of Saratoga, and which are actually working in aiding the homeless population? Can these efforts exist at the same time?

I found that in attempting to answer these questions, it’s easy to be swept up in the idea that despite the intention of the change, the positive effects are what matters. But when involving the aspect of power and how many of the ideas of “combatting homelessness” ignore this, we find at least a part of the explanation as to why the cycle of poverty can be affected by these social welfare programs. In an efficient-first model like Capital Access, providing individuals with funds is crucial to helping us survive the pandemic. However, analyzing this on a macro level, we can see that these aren't tools nor are there ways to help individuals moving forward; this is only a response to mitigate an issue, not to solve it.

For individuals who are receiving help through the F.C.C., I got a sense from the administrative perspective that Kari and her colleagues were looking to reshape their assistance model because of the flaws that the pandemic revealed; when I asked Kari to explain what efforts have been made, she responded with

> We have made a lot of growth as on organization because of COVID-19. We talk a lot about sustainability, root causes of the issues that clients face, and what resources are available to the F.C.C. that we can offer to our clients to help fight these obstacles. The food pantry is an example of a quick fix. But we also hired additional staff to determine these root causes for requests in assistance. Making individuals aware of the assistance we can offer is step one, and we are really pushing these efforts through case management and relationship building to determine what these families and individuals really need. Something we can do better and are attempting now is doing a better job at giving folks an easier path to better identifying their own needs.

These sentiments are a major step in the right direction for empowering communities, and, as stated prior, this is a major flaw in the social welfare structure. Despite the many issues with the F.C.C that Mira and Annabelle expressed, if this is the vision of the executive director, I feel that the organization and the population it serves are in good hands, and over time, this vision will be implemented into the policies and structure.

Upon reflecting on my past year's work in assessing these organizations, I found that taking my own positionality into account is equally as important. Remembering to reflect always on my own biases in approaching this subject, I pondered the following questions over the past six months:

- As temporary residents, what is our role in helping Saratoga natives?
- How do we play a role in the marginalization of the homeless population?

- How does privilege play a role in the relationship between college students and townspeople, and what can we do with this privilege?
- What do we leave behind?

While there are no right answers to these questions, they're critical not only in reflecting on the work I carried out this year for myself, other students and employees of Saratoga's F.C.C. and S.O.S, but also in approaches to all forms of social work. Providing tangible suggestions for these programs moving forward is a difficult task to take on when the pandemic is ongoing and these issues have been pervasive in our housing system for years. In an effort to spread an optimistic attitude, I want to briefly highlight a few suggestions for feasible improvement that are underway for both Capital Access, the F.C.C., and S.O.S:

For Capital Access, we already are seeing ways in which the organization is adapting to the needs of its constituents. For example, in September of 2021, the National Low Income Housing Coalition released a statement that provides explicit permission for emergency rental assistance providers to rely on self-attestation documentation as proof of financial hardship, risk of homelessness, housing instability, and income.[48] These are efforts that are reshaping the process of receiving assistance and encourages trust between those who receive funds and their organizations, which is often an issue between these services and their clients. More flexibility in processing will allow for more individuals who need help to receive it.

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[48] "Treasury Department Issues New ERA Guidance on Self-Attestation, Advance Payments, and Documentation," National Low Income Housing Coalition, last modified September 13, 2021, https://nlihc.org/resource/treasury-department-issues-new-era-guidance-self-attestation-advance-payments-and#:~:text=The%20revised%20FAQ%20provides%20explicit,or%20housing%20instability%2C%20and%20income.

For the homeless and low-income population of Saratoga Springs, new efforts may also pay dividends. As part of the task force that Pedro works for, a valuable suggestion offered by himself and his colleagues is to implement a navigation center for individuals to utilize for access to all resources; this constitutes a space that would have representatives from a multitude of services, such as employment outreach, basic necessities, and shuttles for individuals to take advantage of to be able to get to agencies sch as homeless court and unemployment offices. this would greatly increase the communication between organizations, as this will be a central hub for resource management and unified community organizing. In our round table conversation, myself, Pedro, Annabelle, and Mira all advocate for the implementation of this because we can already see the advantages of this program that would combat the issues explained prior. This proposal will be assessed in June of 2022, when the city will hold a meeting to determine what suggestions to “curb panhandling” will be agreed upon by the city, S.O.S., and local businesses.

In the first term, my work with Capital Access revealed many flaws not just within organizational practices and efficacy in assisting their clients, but also a reflection on the poverty cycle that these assistance organizations can perpetuate due to their temporary relief. In my spring semester, I recognized many of the same flaws at a micro level; by putting both federal and local assistance programs in conversation with each other, we can see that while these organizations provide great relief in moments of time, this is not a sustainable approach and will not allow individuals to escape their reliance on these programs. And while these organizations initiatives, success, and failures tend to complement each other as I have outlined in this paper, it speaks to the American housing system in itself, and its inability to provide adequate, affordable and long-term housing for the entirety of American citizens.

There are many changes that must be made at the local and national level; otherwise, we will see the same individuals falling through the cracks of the assistance we offer because of the many ways in which our current policies perpetuate the cycle of poverty. By reflecting on what is really working for individuals, as I have done in this paper, and as I encourage social workers and policy makers both nationally and locally to do, we can build a better housing system that fits the needs of all individuals, and eventually, closing the housing gap in America.

Vocabulary Terms:

Wagner-Steagall Housing Act of 1937: An initiative to federally subsidize funds to local public housing agencies as an effort to improve conditions for low-incoming housing.

United States Housing Authority: A federal agency designed to lend money to states or local communities to build low-cost housing.

Department of Housing and Urban Development (HUD): A cabinet department of the executive branch that is responsible for creating housing legislation to address America's housing needs.

Civil Rights Act of 1968/Fair Housing Act: Federal legislation that prohibits discrimination of the selling, renting, or financing of housing based on race, religion, national origin, and sex.

Troubled Asset Relief Program (TARP): A federal program of the United States government that aimed to stabilize the economy and support foreclosure prevention programs.

Economic Stimulus Act of 2008: An act under Congress that aimed to stimulate the economy by providing rebates to American citizens of $600 per individual.

Redlining: A discriminatory practice in which services were withheld from customers who lived in areas deemed "hazardous" to invest based on race and ethnicity.

Rebate: A sum of money given to an individual by the federal government.

Moratoriums: A temporary prohibition of an activity; in the context of this paper, the prohibition of evictions.

Sunset Provision: A legal provision that provides the automatic termination of a government program at a specific period unless renewed.

AMI: Average Median Income.

Appendix

Figure 1: Demographics of Applicant Pool for Marion County Rental Assistance

Disaggregated Categories		Total
Race	American Indian or Alaskan Native	20
Race	Asian	10
Race	Black or African American	1136
Race	Mixed Race	196
Race	Native Hawaiian or Other Pacific Islander	0
Race	White	993
Race	Declined to Answer	0
Race	Data Not Collected	0
Ethnicity	Hispanic or Latino	337
Ethnicity	Not Hispanic or Latino	2018
Ethnicity	Declined to Answer	0
Ethnicity	Data Not Collected	0
Gender	Male	503
Gender	Female	1838
Gender	Nonbinary	5
Gender	Declined to Answer	9
Gender	Data Not Collected	0
Total		**2355**

Figure 2: Production Report for Capital Access (Marion County, FL)

CAPGMS
Capital Access

UNITED WAY MARION COUNTY
COVID
ASSISTANCE PROGRAM

United Way - Marion County, FL COVID Emergency Rent and Utility Assistance

	Thursday, October 14, 2021						Thursday, September 30, 2021				
Detailed Status Description Sort	Count	Percentage	Budget	Obligated	Expended	Variance 9/30-10/14	Count	Percentage	Budget	Obligated	Expended
010-Applicant Registered	727	15.9%	$0	$0	$0	3	724	16.8%	$0	$0	$0
020-Proceed: Threshold Met	528	11.6%	$0	$0	$0	10	518	12.0%	$0	$0	$0
030-Reviewer Assigned	417	9.1%	$0	$0	$0	(28)	445	10.3%	$0	$0	$0
040-Application Missing Info	17	0.4%	$0	$0	$0	(1)	18	0.4%	$0	$0	$0
050-Ready for QC Review	136	3.0%	$0	$0	$0	31	105	2.4%	$0	$0	$0
070-QC Grant Sent	23	0.5%	$98,589	$0	$0	0	23	0.5%	$107,153	$0	$0
080-Agreement Signed by Applicant	1	0.0%	$3,280	$0	$0	(2)	3	0.1%	$17,223	$0	$0
090-Agreement Signed By Funder	1	0.0%	$0	$4,220	$0	0	1	0.0%	$0	$4,220	$0
126 Ready For Funding	345	7.6%	$2,005,724	$2,007,795	$191,434	(109)	454	10.5%	$2,374,314	$2,377,979	$259,667
140-Application Funded	1,497	32.8%	$7,406,916	$7,408,510	$7,406,916	267	1,230	28.5%	$6,110,801	$6,110,801	$6,110,801
150-QC Application Failed Review	875	19.2%	$0	$0	$0	84	791	18.3%	$0	$0	$0
	4,567	**100.0%**	**$9,514,509**	**$9,420,525**	**$7,598,350**		**4,312**	**100.0%**	**$8,609,491**	**$8,493,000**	**$6,370,468**
Units:			1,867	1,843					1,711	1,685	
Average Grant:			$5,096	$5,112					$5,032	$5,040	
				Registrations Increase:	255	36				Registrations Increase:	264
				Budget Increase (Grants Approved & Funded):	156	$905,018				Budget Increase (Grants Approved & Funded):	124
				Obligated Increase (Grants Funded):	158	$927,525				Obligated Increase (Grants Funded):	118
				Expended Increase (Checks Sent):	267	$1,227,882				Expended Increase (Checks Sent):	0

	Count	Percentage	Budget		Count	Percentage	Budget
Registered No Threshold Review Yet	727	15.9%			724	16.8%	
Waiting for Full Applic / LL Affidavit	545	11.9%			536	12.4%	
Reviewer Assigned / In Process	553	12.1%			550	12.8%	
Funded, Approved or Likely Approve	**1,867**	**40.9%**	**$9,514,509**		**1,711**	**39.7%**	**$8,609,491**
Fail	875	19.2%			791	18.3%	
	4,567	**100%**			**4,312**	**100%**	

Grant Production			Amount	Units		**Grant Production**		Amount	Units
Average Grant Amount:	$5,096					$5,032			
CAP ERA Funds for Direct Grants:			$9,736,318	1,911				$9,736,318	1,935
Funded, Approved or Likely Approve		**97.72%**	**$9,514,509**	**1,867**			**88.43%**	**$8,609,491**	**1,711**
Production Needed to Spend 100% of ERA Funds:		2.28%	$221,809	44			11.57%	$1,126,827	224

Volume of Applications Needed for 100% Expenditure	Current	Additional Needed	Need for 100% Expend			**Volume of Applications Needed for 100% Expenditure**	Current	Additional Needed	Need for 100% Expend	
Registrations/Applications:	**4,567**	(2,182)	2,385		255		**4,312**	(1,895)	2,417	
Estimated Fail Rate: 20.0%	913	(436)	477			20.0%		(379)	#VALUE!	
Current Approval Rate: 80.0%	3654	(1,746)	**1,908**		204	80.0%	3450	(1,516)	**1,933**	
Average Approved CAP ERA Grant:	$5,104	$5,104	$9,736,318	$0			$5,036	$5,036	$9,736,318	$0
Total In Pipeline:	**$18,647,362**	($8,911,044)	$9,736,318	$0		**Total In Pipeline:**	**$17,372,537**	($7,636,219)	$9,736,318	$0
Progress Towards 100% Expenditure:	**191.5%**	-91.5%				Progress Towards 100% Expenditure:	**178.4%**	-78.4%		

Start:	1-Apr	1-Jun	1-Jul	1-Aug	1-Sep
Finish:	31-May	30-Jun	31-Jul	30-Aug	30-Sep
Days	60.00	29.00	30.00	29.00	29.00
Weeks:	8.6	4.1	4.3	4.1	4.1
Goal for End of Month:	$1,654,129	$2,020,547	$2,020,547	$2,020,547	$2,020,547
weeks	8.57	4.14	4.29	4.14	4.14
per week	$192,982	$487,718	$471,461	$487,718	$487,718
average grant	$5,000	$5,000	$5,000	$5,000	$5,000
grants per Month	331	404	404	404	404
grants per week	39	98	94	98	98
grants per day	6	14	13	14	14
# of CMs	15	15	15	15	15
grants day per CM	0.4	0.9	0.9	0.9	0.9
grants per week per CM	**3**	**7**	**6**	**7**	**7**
Estimate of Total Expenditure:	$1,654,129	$2,020,547	$2,020,547	$2,020,547	$2,020,547
Cummulative Expenditure	$1,654,129	$3,674,676	$5,695,224	$7,715,771	$9,736,318
Balance to expend:	$8,082,189	$6,061,642	$4,041,094	$2,020,547	($0)

$9,736,318

	Goal Per Week	Actual	Variance	
$ Approve/Fund:	$487,718	$905,018	$417,300	186%
Average Grant	$5,000	$5,104	$104	
# Grants / Week	98	156	58	160%

End of Month:

	Goal/Month	Actual	Variance
31-May	$1,654,129	1,654,129	$0
30-Jun	$2,020,547	1,955,647	($64,900)
31-Jul	$2,020,547	1,751,524	($269,023)
30-Aug	$2,020,547	1,799,446	($221,101)
30-Sep	$2,020,547	1,448,745	($571,802)
31-Oct	$0	905,018	$905,018
Sub-Total To Date:	**$9,736,318**	9,514,509	**($221,809)**
		98%	**-2%**
$0	$0	$1	$1
$5,399,022	$5,399,022	$5,399,021	$5,399,021

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