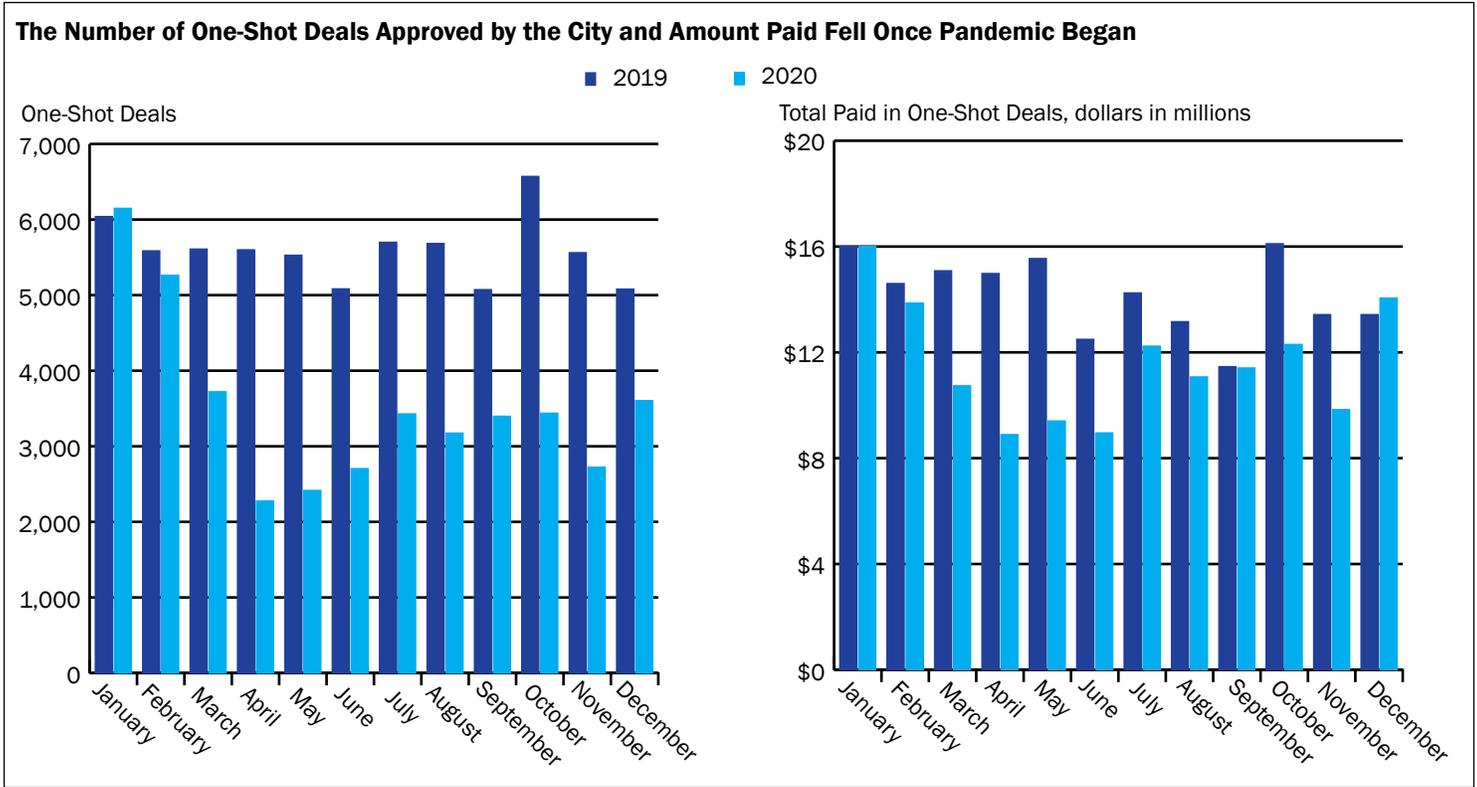


Did the Pandemic Affect the Number of Housing-Related One-Time Emergency Grants Made by the City?

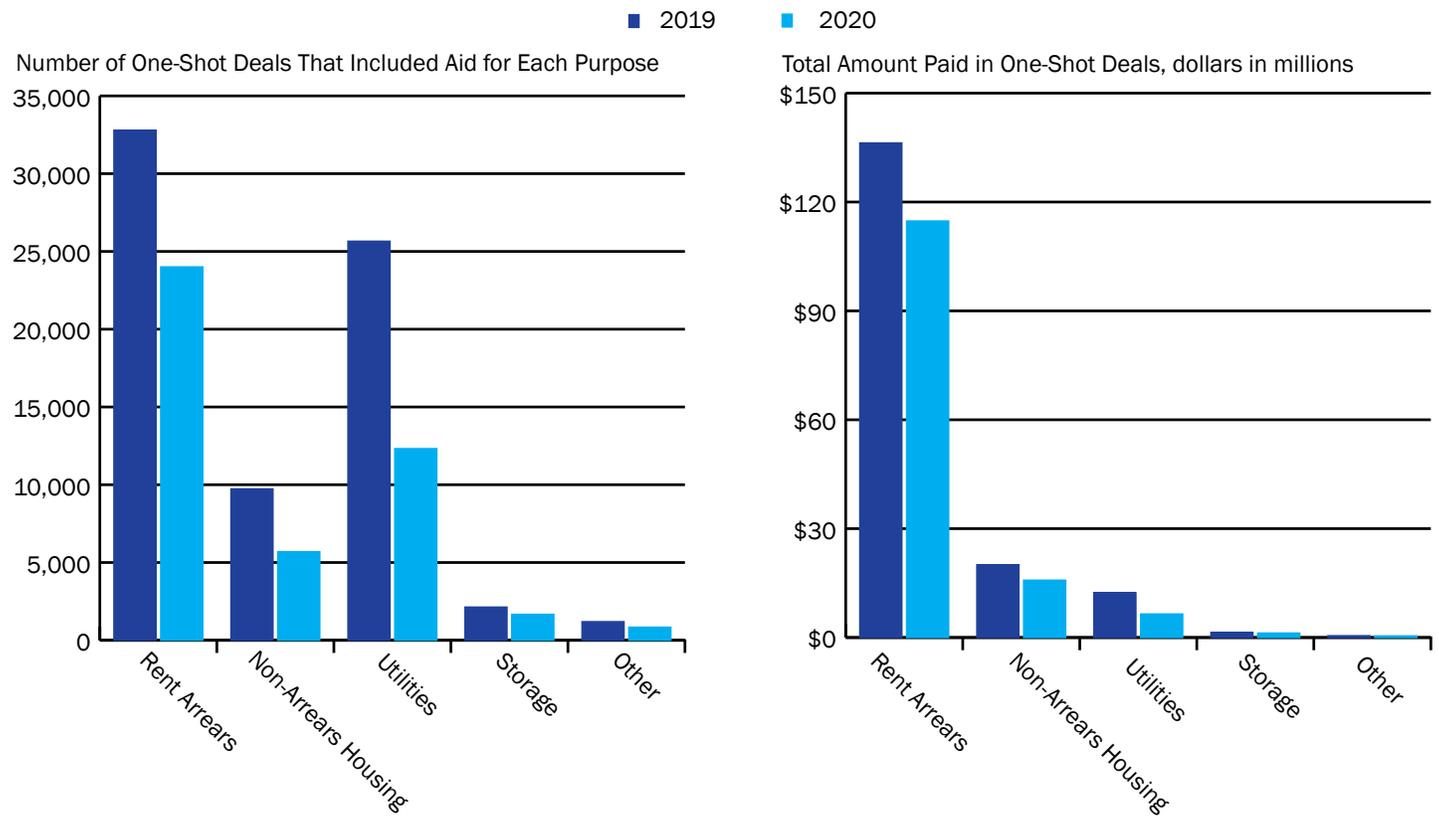
When low-income households experience sudden losses of income, unpaid rent and other bills can pile up, which can put these households at risk of a utilities shut-off or losing their homes. The One-Time Emergency Assistance Grant, also known as a One-Shot Deal, administered by the Human Resources Administration, provides qualified households with one-time cash assistance to aid with emergency housing-related expenses. If a household's request for assistance is granted, payment goes directly to a landlord, utility, or other recipient on behalf of the tenant. In many cases, one-shots are loans that must be repaid. In others, the household must only repay a portion, and occasionally the one-shot requires no repayment.

During the pandemic, the city's unemployment rate rose to double digits for many months, with job losses particularly severe in low-wage industries. High unemployment meant many more city households experienced unforeseen losses of income last year compared with 2019, although in many cases expanded unemployment benefits partially offset lost income. Did the number of emergency grants—and their cost—increase in 2020 compared with 2019?



- Before the onset of the pandemic, the Human Resources Administration made 6,149 One-Shot Deals in January 2020 and 5,263 in February. But by April, with the city shut down, the agency made just 2,276 emergency grants—the lowest monthly total in 2020.
- On an annual basis, the number of One-Shot Deals fell from 67,000 in 2019 to 42,000 in 2020, a 37 percent decrease in the number of payments issued.
- While the number of one-shots granted in 2020 decreased compared with 2019, the number of applications increased from 92,000 to 106,000. Although the eligibility criteria did not change, the application process did. Before the onset of the pandemic, households applied in person at one of the city's Job Center sites. With sites largely shutdown in 2020, households could apply online through ACCESS HRA as well as over the phone.
- The total funds paid out by the program fell from \$171 million in 2019 to \$139 million in 2020, a 19 percent decline. However, because the number of One-Shot Deals issued also declined, the average grant rose from \$2,541 to \$3,281—a 29 percent increase.

In 2019 and 2020, One-Shot Deals Mostly Paid Off Back Rent



- Most one-shots are used to pay off unpaid rent. In 2020, rent arrears were a factor in 57 percent of emergency grants, up 8 percentage points over 2019. While rent arrears made up a greater share of the One-Shot Deals in 2020, the city provided about \$22 million less in emergency grants related to rent arrears and provided 8,787 fewer grants for rent arrears in 2020 than in 2019. The moratorium on evictions and utility shutoffs may have resulted in some tenants with rent arrears postponing applying for a One-Shot Deal.
- Other uses for One-Shot Deals include moving expenses or broker’s fees (categorized as “non-arrears housing” expenses), storage costs, utility arrears (usually to avoid a shutoff), and miscellaneous other reasons. The number of grants related to non-arrears housing and storage costs fell substantially from 2019 to 2020—42 percent and 22 percent, respectively—likely because the pandemic-related eviction moratorium meant fewer New Yorkers faced forced moves. With the moratorium on utility shutoffs, the number of grants related to utility expenses fell by 52 percent.

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SOURCE: Human Resources Administration data

NOTES: Analysis only includes One-Shot Deals where the household was not also receiving recurring assistance from the Human Resources Administration in addition to the emergency grant. In roughly 5 percent of cases where one-shot payments were issued for multiple purposes, they were counted in each category they applied to.