UNITING PEOPLE WITH OPPORTUNITIES

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Emergency Rental Assistance is Vital in DC as Evictions Reach Historic Highs

by Philip Johnson and Ed Lazere

The Emergency Rental Assistance Program (ERAP) is a resource to keep DC residents from being evicted due to inability to pay rent. During the pandemic, federal funds were injected into eviction prevention nationwide to help families weather the economic conditions without losing their housing. **Over a million households nationwide were able to avoid eviction as a result.[1]**

As the COVID emergency ended, inflation soared for basics like housing and food, leaving many households to face increased struggles to pay rent, yet the District cut ERAP funding significantly. ERAP funding fell from $60 million in FY 2024 (including federal pandemic funds) to $8.6 million in FY 2026, an 86% decrease.[2] The FY 2027 proposed funding is even lower, just $7 million, or enough to help just 1,000 households avoid eviction, despite 46,000 renter households spending more than half their income on housing. In addition, the District adopted provisions that limited access to ERAP and made it easier for landlords to evict tenants. These changes were intended to create greater consequences for not paying rent, in an effort to reduce DC's high rate of rent delinquency, but the price of these changes is that it is much harder for vulnerable families to avoid eviction.

The impact appears evident already, with a sharp increase in evictions in 2025 to a 10-year high. Given that eviction can lead to downward economic mobility and can affect a child's healthy development, this is a dangerous trend leaving many low-income families in positions that are difficult to recover from.

Eviction Prevention is Needed as Affordable Housing Challenges Rise

The increasing demand for ERAP reflects that:

- rents are rising sharply in the District
- the number of low-cost units is rapidly disappearing
- more and more renters with low incomes face severe housing cost burdens

The factors exerting downward pressure on families are a rising cost of living, a reduction in the stock of affordable housing, unemployment, and divestment from communities and economic security programs. Rents in DC have risen for decades but they ballooned in the wake of the pandemic. The median rent for a 2-bedroom rose over $1,000 in the past decade, from $1,347 to $2,366 a month. The increase was 48% in just the five years between 2019 and 2024.[3]

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[1] Priyanka Boghani, Dan Nolan, Anthony DeLorenzo How Moratoriums & Rental Assistance Impacted U.S. Evictions Frontline, July 26, 2022; retrieved May 12, 2026 from https://www.pbs.org/wgbh/frontline/article/how-moratoriums-rental-assistance-impacted-evictions-in-the-u-s-during-covid-19/

[2] Natalie Note 'Complete nightmare:' Advocates criticize rollout of rental assistance program at oversight hearing - Street Sense Media March 16, 2026; retrieved May 12, 2026 from https://streetsensemedia.org/article/advocates-criticize-rollout-of-rental-assistance/

[3] Census Bureau American Community Survey 1-year data for 2014, 2019, 2024, from Table B25031

Even when adjusting for inflation, the increase is still dramatic. Between 2014 and 2024, the median rent for a two-bedroom apartment rose 33%, from $1,776 to $2,366, after adjusting for inflation.[4]

The loss of low-cost rental housing amidst rising rents has been dramatic. The number of rental units under $1,000 a month declined to 27,400 in 2024, a 44% reduction from 49,100 in 2014.[5] That decrease directly affected the people most likely to have acute financial needs. In 2024, just one-seventh of DC rental housing had rents under $1,000 a month, and it is likely that most of the remaining units at this cost were subsidized (since market-rate lower-cost units have largely disappeared). Meanwhile, nearly half of all rental units in DC cost more than $2,000 a month, which require an income of $80,000 or more to be affordable. The median income for Black DC households, by contrast, stood at $59,000 in 2024.

The number of renters spending more than half of their income on rent has skyrocketed as the number of low-cost units has dropped. The number of renter households with severe housing burdens fell from 38,000 in 2014 to 29,000 in 2019 but then jumped to 46,000 in 2024. That is a 22% rise over 2015 and a 60% rise over 2019. Nearly all of these households have annual incomes under $50,000.[6]

It's worth noting that even when renters receive housing assistance – and their rent is limited to 30% of income – they can get behind on rent if their income is very low. For example, consider a senior living on a fixed SSI income of $12,000 with a monthly subsidized rent of $300. Even with such low rent, someone in this situation would struggle to pay rent along with other bills.

As affordable housing challenges have increased, the number of DC residents facing eviction has also increased. A total of 2,614 DC renter households were evicted from their homes in Fiscal Year 2025 – a jump of one-third from 2024 when 1,967 households were evicted. Evictions in FY 2025 were the highest level in at least a decade and 64% higher than the 1,590 average number of evictions in the 5 years before the pandemic, 2014-2018.[7]

The Importance of Eviction Prevention

DC's Emergency Rental Assistance Program (ERAP) is not an affordable housing program. Instead, it provides one-time assistance to prevent eviction, which is an important part of DC's housing assistance continuum because the impacts of eviction can be profound and long-lasting. Tenants facing eviction usually lose their security deposits and must incur additional moving costs such as storage of belongings compounding the financial and emotional stress of eviction. Eviction has

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[4] Census Bureau American Community Survey 1-year data for 2015, 2019, 2024, from Table B25031 adjusted for inflation using CPI Inflation Calculator

[5] Census Bureau American Community Survey 1-year data for 2014, 2019, 2024, from Table K202507

[6] Census Bureau American Community Survey 1-year data for 2015, 2019, 2024, from Table B25070

[7] Ed Lazere UPO-Evictions-white-paper-March-2026.pdf United Planning Organization, March 2026; Retrieved 5/12/2026 from https://www.upo.org/wp-content/uploads/2026/03/UPO-Evictions-white-paper-March-2026.pdf

long-term economic, social, health, and educational consequences that negatively affect families and especially children.

- Eviction can lead to reduced earnings, limited access to credit, and long-term financial instability impeding a tenant from maintaining stable employment.[8]
- Eviction increases the risk of homelessness and residential instability.[9]
- Eviction increases the likelihood of emergency room visits and health challenges primarily due to stress, unstable living conditions, and limited access to healthcare. This can exacerbate pre-existing conditions and contribute to mental health issues.[10]
- Children are acutely affected by eviction and disrupted home environments. Eviction leads to educational setbacks such as school absences, frequent school changes, and an increased chance of dropping out. It most acutely affects older children and boys, contributing to a persistence of poverty across multiple generations.[11]
- Eviction also affects the wider community as people are uprooted, weakening their social networks and support systems and leading to social isolation, reduced community engagement, and long-term inequality as evicted families typically struggle to regain stability.[12]

In this light, ERAP is effective in preventing the worst outcomes of housing instability by helping families avoid eviction. ERAP ensures families can continue to meet their fundamental needs and stability. Emergency aid also reduces financial stress and mitigates mental health issues brought on by financial stress, allowing people to focus on recovery and their well-being. It is worth noting that the District has only a small number of emergency financial assistance programs for low-income households that get far behind on their bills.

Because ERAP can prevent homelessness and the other adverse impacts of eviction, it should be seen as a tool for economic stability and mobility. Particularly if ERAP were paired with optional services such as housing counseling, financial management, and workforce development, **it could play an even more important role in advancing economic mobility** among DC's lowest-income families and potentially reduce demand for emergency financial assistance over time.

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[8] Robert Collinson, John Eric Humphries, Nicholas Mader, Davin Reed, Daniel Tannenbaum, Winnie van Dijk Eviction and Poverty in American Cities* | The Quarterly Journal of Economics | Oxford Academic *The Quarterly Journal of Economics*, Volume 139, Issue 1, February 2024, Pages 57–120, Retrieved 5/12/26 from https://academic.oup.com/qje/article/139/1/57/7276608?guestAccessKey=

[9] Robert Collinson, John Eric Humphries, Nicholas Mader, Davin Reed, Daniel Tannenbaum, Winnie van Dijk Eviction and Poverty in American Cities* | The Quarterly Journal of Economics | Oxford Academic *The Quarterly Journal of Economics*, Volume 139, Issue 1, February 2024, Pages 57–120, Retrieved 5/12/26 from https://academic.oup.com/qje/article/139/1/57/7276608?guestAccessKey=

[10] Morgan K. Hoke and Courtney E. Boen The Health Impacts of Eviction: Evidence from the National Longitudinal Study of Adolescent to Adult Health - PMC National Institute of Health March 1, 2022. Retrieved 5/12/26 from https://pmc.ncbi.nlm.nih.gov/articles/PMC8045672/#S23

[11] Why Eviction Matters | Eviction Lab see https://evictionlab.org/why-eviction-matters/#what-is-the-eviction-process

[12] Gabriel L Schwartz, Kathryn M Leifheit, Mariana C Arcaya, Danya Keene Eviction as a community health exposure - PMC National Institute of Health; Retrieved 5/12/26 from https://pmc.ncbi.nlm.nih.gov/articles/PMC11249083/

ERAP Serves a Small Fraction of Eligible Households

It is important to note that even at its highest funding level, ERAP reaches only a fraction of the households with severe housing affordability challenges. Most families address housing challenges on their own, with ERAP supporting just some of those who cannot manage to stay on top of their rental obligations.

- Funding for emergency rental assistance was $26 million in 2025, its highest local funding level, and that was enough to serve about 3,300 households, or just 10% of the low-income renters with severe affordable housing burdens.[13]
- The Urban Institute's analysis of DC emergency rental needs recommended $70 million to $100 million in funding for eviction prevention. Even at its highest, ERAP was just a fraction of the amount needed.[14]
- The $7 million funding for ERAP for FY 2027 will help fewer than 1,000 households or less than 2% of those with severe housing burdens.[15]

Analysis by New America of eviction filings between June 2025 and February 2026 found that the median amount of rent owed reported by landlords filing for eviction was $4,851. This means that, on average, every additional $1 million in ERAP could help 206 households avoid eviction. Funding ERAP at $30 million in FY 2027 would allow the city to provide protection to an estimated 6,180 households. This would be enough to reach roughly half of the eviction filings from the last year we have data (12,780 in 2025).[16]

DC Has Taken Steps to Address High Rental Arrears Problems

Landlords across the nation have faced an increase in rental arrears since the end of the pandemic, and the arrears in DC have been especially high, creating serious financial pressures for some landlords and making DC a less attractive market for rental housing investment.[17] There is a widespread perception that access to ERAP and the ability to use ERAP to delay an eviction have contributed to DC's high rate of arrears. No formal analysis has been done to

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[13] According to Department of Human Services answers to DC Council Performance Oversight questions, ERAP administrative costs were 10% of the program total, and the average ERAP payment was about $7,000. That mean ERAP served roughly 3,300 households. See question 135 in DHS-Responses-to-Pre-FY25-POH-Questions-FINAL.pdf

[14] Elizabeth Burton, Leah Hendey, Peter A. Tatian Combating Rising Evictions in the District of Columbia with Housing Subsidies | Urban Institute Urban Institute June 14, 2024; Retrieved 5/12/26 from https://www.urban.org/research/publication/combating-rising-evictions-district-columbia-housing-subsidies

[15] This figure assumes that ERAP administrative costs will equal 10% of total program costs and that the average award will be $7,000.

[16] Helen Bonnyman, Jeff Reichman, Sabiha Zainulbhai, Yuliya Panfil An Update on DC Evictions: June 2025 Through February 2026 - New America New America Apr 1, 2026; Retrieved on 5/12/26 from https://www.newamerica.org/insights/an-update-on-dc-evictions-june-2025-through-february-2026/

[17] Patrick McAnaney, "The District's twin housing investment crises," Greater Greater Washington, June 4, 2026. Retrieved on June 25, 2026, from https://ggwash.org/view/103581/the-districts-twin-housing-investment-crises

support this connection, and this contention fails to acknowledge the role of DC's especially high and rising rents.

Nevertheless, two pieces of legislation have been adopted to limit access to ERAP and to tighten the evictions process, and other administrative changes have been made as well. **Now that those provisions are in place, the District should expand access to ERAP with greater assurance that people seeking ERAP truly need it.**

The Emergency Rental Assistance Reform Amendment Act reduced eligibility for emergency rental assistance and limited the ability to use ERAP to avoid eviction in court proceedings.

- It eliminated an automatic judicial stay of eviction when a tenant had a pending ERAP application. As a result, some DC residents are evicted while their ERAP application is being processed.
- It eliminated provisions to allow applicants to self-certify some portions of their application, even when access to documentation is difficult. This could include, for example, a victim of intra-family violence who cannot access all of their financial information.
- It requires applicants to show that their need for ERAP resulted from unusual and unforeseen factors rather than simply facing rents that are unaffordable. For example, a household that falls behind because their rent increased cannot qualify to receive ERAP.

The RENTAL Act changed eviction policies to reduce protections for tenants; the new policies went into effect in January 2026.[18]

- It allows landlords to sue for eviction for non-payment of rent after 10 days of notice, down from 30.
- It allows judges to require tenants to set aside the full amount of their rent each month (a "protective order") while an eviction case is in court. Under a protective order, an eviction could go forward if the tenant doesn't fully comply with monthly payments. Previously, the protective order amount could be reduced if the tenant claimed they should not pay full rent due to major housing code violations. The RENTAL Act allows judges to enter protective orders before tenants can present evidence of housing code violations in their apartment.
- It allows evictions to proceed even if landlord failed to properly notify tenants of the alleged lease violation.

In addition to these policy changes, the online portal for ERAP was closed in FY 2026 and was replaced with in-person, appointment only applications, which resulted in long lines and limited access.

[18] Amanda Korber, "RENTAL Act Red Flags: Rushing Evictions and Wiping Out Tenant Rights," Legal Aid Society of the District of Columbia, May 27, 2025. Retrieved on Mar 11, 2026 from https://www.legalaiddc.org/blogs/rental-act-red-flags-rushing-evictions-and-wiping-out-tenant-rights

ERAP is Essential as DC Works to Address Permanent Affordable Housing Needs

As noted earlier, 46,000 DC renter households spend more than half their income for housing. The District needs to develop more deeply affordable housing as a long-term solution to preventing evictions. In the last decade, DC developed roughly 4,000 units of housing affordable to residents with the lowest incomes (under 30% of Median Family Income).[19] Until the District is able to meet the needs of the most vulnerable DC residents through permanently affordable housing, there will be thousands of residents with severe housing cost burdens (more than 50% of income) who get behind on rent and face eviction. And as noted earlier, for families with very low incomes, even rental assistance may not be sufficient to avoid getting behind on bills.

For these households, ERAP remains an essential tool to prevent the worst possible outcome – being evicted and having home and financial life disrupted.

DC Flex Is Not a Substitute for ERAP

Some policymakers have proposed that the DC Flex program is preferable to ERAP in addressing resident housing needs. For several reasons, however, DC Flex should be seen as a complement to ERAP, not a replacement.

DC Flex is a pilot program that provides 5 years of assistance to households struggling to pay rent.[20] Each family household receives $8,400 a year that they can draw down as needed during the year to pay rent. By providing a pool of resources that a family can draw on to meet rental obligations, DC Flex operates somewhat like ERAP. But there are shortcomings in DC Flex and also notable differences from ERAP.

- DC Flex doesn't necessarily prevent eviction. With $700 a month in rental assistance, DC Flex makes housing more affordable but not necessarily affordable. If a family has income of $36,000 and rent of $2,000 a month (50% of income), DC Flex would reduce rent to $1,300 a month, or 43% of income. That level of rent could still be burdensome. Indeed, DC Flex recipients have noted that it doesn't provide enough assistance.
- DC Flex is limited to a few thousand households. As noted above, with 46,000 renter households spending more than half their income on housing, DC Flex would need to be expanded sharply to broadly address needs and limit the risk of eviction. That is unlikely to happen in the foreseeable future.
- Most important, ERAP is a targeted eviction prevention program, covering arrears when a family faces eviction. DC Flex is not targeted on families with the highest rate of eviction and is instead targeted on low-income families with high rent burdens, many of whom manage to pay rent and avoid eviction. This means that even as DC Flex expands, there

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[19] According to the dashboard for Mayor Bowser's plan to develop 36,000 housing units in DC, just 1,800 units affordable to households under 30% of Median Family Income (MFI). Retrieved on May 12, 2026 from https://open.dc.gov/36000by2025/

[20] See https://dhs.dc.gov/sites/default/files/dc/sites/dhs/page_content/attachments/DC%20Flex%20One-Pager_2022.pdf

will still be households that get behind in rent and face eviction and need help at that moment. Because ERAP is provided at the point a household has a pending eviction, it is the most effective eviction prevention tool DC has.

Conclusion

Preventing eviction of DC families should be a top priority for DC's leaders because it is highly traumatic and has long-term harmful impacts, especially on children. For many, eviction is part of downward spiral for families already facing challenges to thriving. At a time when evictions are rising sharply in DC, amidst increasingly unaffordable housing and increases in the costs of other basic needs, **a focus on eviction prevention – starting with an increase in funding for the Emergency Rental Assistance Program (ERAP) – is essential.**