The State Rent Relief & Housing Assistance Program
Lessons to inform future emergency response and recovery

Prepared by the House Subcommittee on COVID-19 & Housing

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I. Introduction

The Rent Relief & Housing Assistance Program (RRHAP) was created by the State of Hawaii and launched on September 8, 2020. Facing a spending deadline of mid-December, the RRHAP disbursed approximately $60 million in 3 months, enabling more than 13,000 Hawaii households to maintain their housing, and helping to stabilize the local housing market and economy. The program distributed more assistance, per capita, than any other state-wide COVID housing relief program in the nation, and did so in record time compared to similar programs in Hawaii and elsewhere.

The overall success of the RRHAP was made possible by heroic efforts and sacrifices on the part of Catholic Charities and Aloha United Way (the nonprofit Intermediaries that were the prime contractors to the State), numerous partners in the community, and the Hawaii Housing Finance & Development Corporation (HHFDC, the State agency responsible for overseeing the program). The work took an enormous toll on everyone involved in RRHAP's design and implementation. Some of that toll was avoidable. And, despite the program's victories, many people in need were still unable to access housing assistance.

Hawaii will continue to face pandemic-driven struggles in 2021, and COVID will not be the last crisis we face as a community. Therefore, it is important to identify lessons learned from the RRHAP, as they may be useful in implementing new rounds of pandemic-related relief. They may also help to improve the way government works with nonprofits and communities in the long-run, both in "normal" times and in future emergencies.

This document provides a compilation of lessons learned and recommendations to strengthen future efforts to address a community crisis. The purpose is to encourage reflection, learning, and improvement, not criticism of past efforts.. COVID-19 placed unprecedented demands on all of our people and institutions. Missteps were unavoidable. Indeed, one key takeaway of the RRHAP experience is that the courage to take risks, make mistakes, and quickly learn, and pivot, is a competency we must build in all of our institutions if we are to successfully tackle future crises. We applaud everyone who rolled up their sleeves, jumped in, and tirelessly worked in 2020, to implement the first if its kind, large-scale rental assistance program. We are grateful for all of the input and wisdom shared in this document, to make the next efforts even more successful.

II. Methods

Findings are drawn from interviews and focus groups with 25 people who were directly involved in the design or implementation of the State's housing relief efforts, and 5 people who were involved with County relief programs or non-housing State programs created to respond to COVID and its impacts. Participants were promised anonymity to encourage candid reflections.

As this research was being conducted, the Hawaii Community Foundation (HCF) completed its report on, *"COVID and CARES Act: Lessons for and from Hawaiʻi's Nonprofit Sector"* which had a similar purpose and methods, but was not limited to housing relief. While we tried to avoid duplicating the HCF report, much of what is contained here echoes their findings while offering different examples, and more specific recommendations related to disaster relief for households.

III. The RRHAP Story

Drawing useful lessons from RRHAP requires understanding how it was created and operated, and the challenges and opportunities encountered along the way.

Apr: Feds provide funds for State and Local relief

On March 27, the Coronavirus Aid, Relief, and Economic Security Act (the CARES Act) became law, providing stimulus payments to individuals, forgivable loans to businesses, and a temporary boost to Unemployment Insurance payments (the UI Plus-Up). In addition, the Act created the $150 billion Coronavirus Relief Fund (CRF), which made grants to States and Counties through the U.S. Department of Treasury (Treasury) based on population. Hawaiʻi received $1.25 billion with $387.2 million going directly to the City & County of Honolulu. CRF dollars would eventually be used to create the State RRHAP and other local relief programs.

The CRF was intended to help States provide timely responses to COVID and its economic impacts. As such, it carried few restrictions. It could be used to cover expenses that were:

- necessary expenditures incurred due to the public health emergency;
- not accounted for in the most recently approved state budget; and,
- incurred during the period from March 1 to December 30, 2020.

Funds not spent by December 30, 2020 had to be returned to Treasury.

May: State moves to plan relief; Counties move to provide it

Hawaii received it's CRF funds on April 23. In mid-May, the Governor delegated authority over the State portion of CRF funds to the legislature, and released portions to neighbor island Counties. The legislature temporarily placed State CRF Funds in the Rainy Day Fund to allow time to craft legislation. Also in May, the Counties began launching their own relief programs using CRF or private funds. Notably, on May 18, the City & County of Honolulu launched a $25 million Household Hardship Relief Program ("City Program") to help households cover rent, utilities, and childcare.

As states including Hawaii worked to create relief programs using CRF dollars during this time, they asked Treasury for more specific guidance on acceptable uses. For example, States asked: What was allowable 'proof' of COVID impact on a household? Could funds be disbursed as forgivable loans instead of as direct subsidies? And, how would States be penalized if they unintentionally provided relief to a person who did not qualify? Despite requests from States, there was little guidance from Treasury, creating uncertainty for State and County officials.

Jun: Legislature designs the RRHAP

On May 31, the House Subcommittee on COVID-19 & Housing (the Subcommittee) was convened by Speaker Saiki to gather community input and develop recommendations to the House on how CRF funds could be used to address housing needs. The Subcommittee included people from State government (including HHFDC); private industry; housing experts; nonprofit housing and homelessness agencies; and people who had experienced housing instability or homelessness themselves.

Over the course of two weeks, the Subcommittee gathered information from a wide range of community stakeholders and crafted recommendations, which were sent to House leaders on June 15. On June 26 the legislature passed SB126, which appropriated CRF funds for various uses, including the RRHAP. Some Subcommittee recommendations were incorporated into the authorizing legislation.

Part XI of SB126 appropriated $100 million for RRHAP, to quickly distribute assistance to people at risk of losing their housing due to the pandemic. The bill named HHFDC as the administering State agency and directed it to contract with nonprofit intermediaries to implement the program. Importantly, Part XI provided flexibility, stating "HHFDC may modify the allocation of funds, eligibility requirements, monthly assistance levels, and other features as the program is implemented."

Jul: The Ige Administration reviews and modifies RRHAP

Throughout July, The Ige administration reviewed SB126. On July 31 Governor Ige signed it into law, authorizing expenditures for the RRHAP and other programs. However, the Governor and his administration also added new restrictions on the RRHAP through line-item vetoes, rules, and legal interpretations. In some cases, the changes were designed to reduce legal or compliance risks to the State (more on this below). The Governor also reduced funding for the RRHAP from $100 million to $50 million.

Aug: HHFDC expedites procurement; advocates push back on program restrictions

Even prior to release of funds by the Governor, HHFDC worked to expedite procurement, engaging the Attorney General (AG), the Dept. of Budget & Finance (B&F), the Dept. of Accounting and General Services (DAGS), and the Office of the Governor to translate federal law, State legislation, and State rules into contract specifics and push for timely approvals. By mid-August, HHFDC had selected Catholic Charities Hawaii (CCH) and Aloha United Way (AUW) as the Intermediaries responsible for implementing the program.

During this time, advocates worked with HHFDC to lift or prevent restrictions that the Administration was considering for the RRHAP. A few examples:

- <u>Back rent not covered</u> -- The AG opined that RRHAP could not pay for past due rent incurred before August 1, because language in SB126 stated, "The housing relief assistance payment period shall be from August 1, 2020, to December 28, 2020." House leaders clarified that their intent was to ensure <u>payments</u> would be made during this period, but that such payments could cover rent arrears -- a well-documented need in the community. Despite this clarification and advocacy by nonprofits, the AG opinion stood, and the program launched in September without the ability to cover back rent.
- <u>Income verification vs self attestation</u> -- Advocates pushed to allow households to qualify for assistance using proof of COVID impact (e.g., paystubs, UI letter), and self-certification of total household income (similar to other public assistance programs), rather than requiring documents verifying income for every adult in a household. Relief programs that had launched in May reported that income verification slowed processing by 4 weeks, and that key demographic groups (families doubled up in houses, self-employed people, immigrants, multiple job holders) were often unable to document every income source. Advocates also presented data which showed that there was no fraud in existing relief programs, even when income verification was not required.

Ultimately, the program launched with an option to self-certify if attempts at income verification first failed.

- Household asset limit -- In late August, B&F proposed adding a household asset limit for program eligibility. Other relief programs had reported that an asset test was adding to processing delays and that documentation of assets was an even bigger barrier to applicants than income verification. Advocates pushed back against this requirement and B&F withdrew the proposed asset test.
- Upfront payment to nonprofits -- Nonprofits in the City Program reported that reimbursement-only payments prevented them from hiring and building systems needed to scale relief quickly. Reimbursement-only payment, combined with delays in City payments made implementation impossible in some cases, because nonprofits lacked cash to cover the up-front cost of providing services. Several nonprofits declined to participate in the City Program for this reason. The State took this lesson to heart, and HHFDC provided upfront payments to RRHAP nonprofits.

Advocates pushed on these particular issues based, in part, on lessons emerging from the City Program which, 3 months after launching, had only disbursed $2 million of its $25 million (8.4%). In addition to the issues described above, nonprofits, advocates, and HHFDC worked together to address several other concerns about the RRHAP prior to program launch. Some were resolved, others were not. These are discussed further in the recommendations, below.

Sep 8 to Oct 15: RRHAP struggles in its first 5 weeks; agencies pushed to breaking point

In late August and early September, AUW and CCH worked round-the-clock to prepare for RRHAP launch -- hiring and training staff, finding additional office space, and building databases and other systems for receiving, processing, and tracking applications. HHFDC also worked tirelessly to develop systems for data collection, monitoring, and removing applications that had already received funding through other federally-funded, State or County programs.

The RRHAP launched on September 8. It received 19,000 applications within the first few weeks, overwhelming the program. Initial estimates of per-household needs indicated that even these initial applications would exhaust total RRHAP funds. By October 15, five weeks into the program, RRHAP had only approved $6 million and disbursed less than half that amount. Bad press coverage of the RRHAP's first month heightened fears that the program was failing.

The legislature pressed HHFDC and the nonprofit Intermediaries, calling for briefings several times per week. Under enormous pressure in mid-October, HHFDC and the Intermediaries weighed whether to close the program to new applicants. Those involved recalled this as a difficult decision between raising false hope in applicants that might never be approved, or continuing to collect applications that might one day be served while also documenting unmet community needs. Ultimately, HHFDC and the Intermediaries closed the program and stopped accepting applications on October 18. Still, more than 1,000 paper applications arrived after closure, and many more households in need presumably didn't bother to submit once closure was announced.

The primary challenges during the first 5 weeks of RRHAP:

- Intermediaries were still working to hire, train, and make/find space for staff as the program launched. Thankfully, the State provided space at the Convention Center for nonprofit staff who were processing applications which helped them scale up staffing.

- The database created for the program did not perform as promised. The State had hired the same vendor used by the City to track applications, but the vendor was unable to deliver the promised functionality. HHFDC and the Intermediaries had their own IT experts create work-arounds to make the system perform as needed.
- Income verification slowed processing time significantly in September. From October 6, HHFDC staff were satisfied that Intermediaries had appropriate controls in place, and at that point self-certification of income became a primary method used by Intermediaries, dramatically speeding application processing.
- Many landlords were initially unable or unwilling to submit Form W9s. Anecdotal reports suggested a substantial number were apparently not paying taxes on rent received, and were therefore reluctant to submit W9s needed for the State to issue payments to them. Other reasons provided for landlords not participating included technology limitations, language barriers, and suspicions that the program was fraudulent.
- HHFDC and the Intermediaries had to develop a system to check whether applicants had received assistance through other federally-funded programs. HHFDC assisted with this responsibility for preventing duplication and it proved to be a major burden, especially because State and Counties were unable or unwilling to invest the time needed to optimize data sharing.

During this time, the Ige Administration released an additional $50 million for housing assistance, bringing the total available through RRHAP back up to the $100 million originally passed by the legislature. This second 'tranche' of $50 million did not carry the restrictions on back rent and services such as mediation that legal interpretations had imposed on the first $50 million.

Mid-Oct to Mid-Dec: RRHAP hits its stride; some challenges persist

In the second half of October, RRHAP application processing increased exponentially. By Nov 5th, $27 million had been approved and $18 million disbursed. By Dec 15, nearly $60 million was approved with more than $52 million disbursed. The rapid increase was due to the fact that Intermediaries had fully staffed up, and had developed systems and software work-arounds needed for tracking applications and avoiding duplication. Furthermore, the intermediaries began to allow self-certification of income as the primary way to establish eligibility, speeded processing.

After the Administration released the 2nd tranche of $50 million, which could cover back rent, Intermediaries and HHFDC expected the average per-household assistance amount to increase, but it did not. Some interviewees attributed this to the fact that RRHAP marketing had, to date, indicated it would only cover rent incurred after Aug 1. Others attributed it to households relying on borrowing and accessing retirement savings in order to stay current on their rent while they waited for their assistance applications to be processed. Amounts requested by households actually declined in November, leaving more funds available in RRHAP than initially projected.

Landlord verification continued to be a challenge. In November, between 10% and 15% of applications had a landlord that wouldn't or couldn't provide Form W9s, preventing their tenants from accessing assistance. Private attorneys for landlords stepped up to assist with the effort of obtaining vendor verifications. This number declined significantly by the end of the program. Identification of duplicate applications between the RRHAP and County programs, also continued to be a major challenge.

In December, the AG issued new guidance on what Intermediaries could count as “direct” (amounts paid to households) versus “indirect”costs (e.g., staff time devoted to processing applications, marketing the program, etc.). Indirect costs were capped at 10% of direct assistance, so the new definitions impacted what the Intermediaries would be paid. The new guidance came as a surprise to nonprofits. One interviewee put it: “We performed the work, but now we don’t know if we’re going to get paid for it.”

IV. Summary Lessons & Recommendations

A. Big picture recommendations

The following lessons apply to housing relief, but may also be useful for other relief and emergency response efforts in the future.

1. The Governor must act quickly and set the tone when emergency relief is required. Relief could have been launched sooner with decisive action from the chief executive. In future emergencies, the Governor should set the relief agenda, create a shared sense of urgency, and drive government agencies (including both State and County agencies) toward collaboration, expedience, and flexibility. In this case, the Governor delegated appropriation decisions to the legislature, and let executive branch agencies find their own paths to coordination and implementation.

2. If both legislative and executive action are required, the branches must collaborate to expedite release of resources. As noted above, the Governor delegated authority over CRF appropriations to the legislature in mid-May. Lack of trust between the Legislature and the Administration meant that the initial creation and approval of State relief plans (including RRHAP) was conducted more as back-and-forth than as real-time collaboration. More than 3 months elapsed from the time Hawaii received CRF funds to the time they were authorized for distribution by the Governor. One Intermediary staff said, “If we’d had one more month, we could’ve used the full $100 million and wouldn’t have had to close the list.”

3. Where Counties and the State have separate relief programs, the Governor and Mayors must push for alignment and collaboration. By federal formula, both the State and Counties received CRF funds. Eventually, County relief programs and the State RRHAP launched with different eligibility standards, application forms, documentation requirements, recertification periods, and tracking databases. These differences created a burden for applicants and nonprofits, and could have been minimized with more coordination between State and Counties. The lack of shared databases for tracking applications also made it extremely difficult to identify applicants that had applied to more than one program. Deduplication fell to HHFDC, which was not staffed for this function.

4. The State and Counties should maximize flexibility offered by federal relief and avoid adding requirements that can slow distribution of aid locally. Permissible uses of CRF funds were broad under the federal law. Many interviewees felt that both State and Local governments could have made better use of this flexibility. For example, programs could have resisted adding eligibility requirements for households (e.g., income and/or asset verification).

5. During emergencies, departments that typically focus on risk mitigation must engage differently, in a spirit of creative problem solving. Many government departments exist to minimize risks to government such as federal audits and penalties, lawsuits, or fraud. Examples at the State level include the AG and B&F. County equivalents are offices of Corporation Counsel and Fiscal Services. For emergency response, these agencies must shift from a typical focus on compliance and risk prevention to a focus on program outcomes. One interviewee described it as a shift from these agencies asking, “Can we?” to asking “*How* can we?”

6. Engage in collaborative program design with community stakeholders and nonprofit implementers. Top level decision-makers, “front line” staff, and community members with knowledge of emerging conditions should be consulted in program design. If government intends to contract with nonprofits to deliver relief, then RFPs, scopes of work, and contract provisions should also be developed in consultation with nonprofits. Going the typical route of arms-length negotiation slows the contracting process and risks creating terms that are infeasible in an emergency. “During a crisis,” one interviewee explained, “it can’t be just the [government] agency developing a program that’s going to be implemented by nonprofits. And it can’t be one procurement office developing the contract in isolation.” RRHAP interviewees were grateful that HHFDC adopted a collaborative approach.

7. Involve all government staff who will impact program implementation at the outset of program design. In addition to collaborating with nonprofits and community, all government actors who may impact the program’s implementation should be involved at the planning stage. This should include legal, fiscal, procurement, and monitoring/evaluation staff, as well as “front line” government staff responsible for reviewing and approving payments to nonprofits. This will prevent delays and burdens being placed on nonprofits and applicants by new interpretations, restrictions, or requirements issued after a program has been set in motion. Nonprofits in the City Program reported that the City imposed multiple changes after program launch that slowed their efforts. These changes could have been avoided if all key players within government had come to agreement about specifics at the outset.

8. Expand the practice of advancing funds to contracted nonprofits to provide working capital they need to begin service delivery. Even in “normal” times, nonprofits struggle with reimbursement-only contracts which require them to front their own cash (which many nonprofits don’t have) to pay for hiring and systems needed before services can be provided. Especially in emergencies, up front capital is critical to scaling programs quickly. Nonprofits in the RRHAP were grateful that the State advanced them a portion of funds, and this practice should be expanded to other State and County programs in the future -- both during “normal” times and for emergency response provided strong internal controls are in place

9. Create the expectation that things will change, and set regular check-ins for collaborative adaptation. Leaders within government, nonprofits, and the community should help to create the shared expectation that relief efforts will change as a crisis unfolds, and that everyone involved must be adaptable along the way. Government agencies, nonprofit implementers, and community advocates should plan for regular check-ins as a relief program is implemented, to identify emerging needs, problem-solve together, and quickly deploy modifications throughout the relief system. Hawaii County officials and implementing nonprofits met weekly throughout their relief effort -- a practice which should be adopted more widely (more on the Hawaii Island model, below). With the RRHAP, HHFDC conducted weekly meetings as well with the executives and program team of Intermediary organizations.

10. Include the perspectives of those who will be most directly impacted by the program, in program design and for feedback during implementation. These perspectives should include: (a) front line staff who will work with applicants, (b) people who have experienced being the applicant or beneficiary of similar programs, and (c) people who are part of (or work closely with) marginalized communities or populations. The House Subcommittee was fortunate to have members who had experienced housing instability and homelessness. Their perspective helped to sharpen recommendations and fueled a sense of urgency in the committee's work.

B. Recommendations specific to future housing or other household relief

1. Allow self attestation of income with penalties for falsifying information, as many existing public assistance programs already do. Data from Hawaii County relief efforts showed that even with no income limit, no fraudulent applications were submitted, and the vast majority of those who applied were low-income. One interviewee felt that "if we'd started that way [allowing income self-certification], we would have been able to disburse the full $100 million."

2. Minimize the need for households to reestablish their eligibility during the assistance period. The City Program initially required recertification and a new application from households every month to verify that they still qualified for assistance, placing an enormous burden on both nonprofits and households in need. Nonprofits in the RRHAP appreciated that the State required only quarterly recertification. One-time eligibility determination should be offered whenever possible in emergency relief situations.

3. Issue housing relief payments to households directly without need for landlord verification. As noted above, landlords who were unable or unwilling to verify as vendors prevented many renters from receiving assistance through the RRHAP. Future housing relief should allow for direct payments to households to prevent renters in need from being penalized for their landlord's inaction.

4. Provide funds to the administering government agency to hire staff or contractors. The level of communication, coordination, and rapid-response needed by any government agency responsible for a relief program requires additional staffing and resources. HHFDC took on an enormous workload for RRHAP that went far beyond contract management and oversight. They hired no new staff, and utilized existing only staff and resources to do so. Future relief appropriations should ensure the responsible government agency is funded to add staff, consultants, or other capacity as needed.

5. Collect and share real-time data on zip code, gender, race, ethnicity, and other factors that can help programs identify and address inequities or other barriers. If this data had been available in real-time, and government and implementing staff reviewing it regularly, it may have been possible to identify groups that were not being reached, and to make necessary program modifications along the way. For example, the collection of demographic and other data on Hawaii Island allowed the County and nonprofits there to identify women who had quit work or reduced hours to care for school-aged children as a critical gap group that was not qualifying under existing County program rules. The data prompted them to modify eligibility rules and retool marketing to ensure this group was served.

6. Do not cap funds for administration and program-related services at 10% of direct relief payments. In July, nonprofits under the City program reported that they were losing money by delivering the City Program because the City had capped Administrative and Program costs at 10% of direct funding to households. Ten percent was not enough to cover applicant counseling/assistance, back office systems, reporting, marketing, and coordination required for an emergency aid program serving tens of thousands. Like the City, the State initially capped all non-direct payments at 10%. In contrast, Hawaii County allowed up to 15% of total budget to be used to cover program and administrative costs -- a practice which helped expedite delivery of aid to households in need and ensured that nonprofits were not bankrupted in the process.

7. Dedicate staff and other resources up front to market aggressively to marginalized people and communities. An online portal and mass marketing through mainstream media helped get massive amounts of RRHAP aid out quickly. However, those without technology access or savvy were at a distinct disadvantage. Several interviewees felt that the most needy households were unable to access RRHAP as a result. In addition, interviewees stressed the importance of aggressive and early marketing through trusted community entities (e.g., churches, clinics) especially in low-income, immigrant, and COFA communities.

8. Even if a program runs out of funds, create a waiting list and collect eligibility information, rather than closing the program. This will enable programs to reach back out to those in need quickly if/when more funds become available. It will also enable programs to collect data on the scale and characteristics of unmet need in the community -- data which can be used to advocate for additional funds and improve future programs. Closing a program to new applicants renders such measures impossible.

9. Invest in technology for the long term, and specifically in shared database and application tracking systems across State and County programs. Interviewees stressed that the existing database work-arounds, though imperfect, should continue to be used in 2021 rather than switching to a new system. But they also stressed that work should begin now to plan for investment in new technology in government agencies and the nonprofits they contract with. For housing (or other) relief, a new system must enable seamless data sharing and applicant tracking across multiple State and County programs. Interviewees were deeply frustrated with the database vendor for the RRHAP. They felt using a local vendor would provide a better product, along with better communication and accountability. Even with a local vendor, Intermediaries anticipated the need for in-house IT staff who are able to adapt systems created by contractors -- IT capacity which should be funded as part of government contracts. In response to the challenges experienced in RRHAP, AUW convened a “tech hui” to help define criteria and recommendations for new systems. Insights from this hui may help inform future technology investments in government and nonprofits.

10. Invest in mediation and legal assistance for people who will face eviction once the moratorium is lifted. Mediation was not covered in the initial $50 million RRHAP approved by the Governor, and referrals to mediation from RRHAP were delayed during program launch. For future housing relief, funding for mediation and legal assistance should be part of the housing relief program package. This will be especially crucial when eviction moratoriums are lifted.

11. Make eligibility for housing relief programs an accepted legal defense against eviction. The RRHAP program has lists of people who applied and qualified for assistance, but who were prevented from accessing help because their landlord did not participate in the program. Documentation of this should be an acceptable legal defense in cases where landlords seek eviction.

VII. Hawaii County Case Study

On Hawaii Island, the County government and community nonprofits adopted a collaborative approach to housing relief from the outset. The County initially planned to contract housing relief to a single agency, but nonprofits instead suggested a network of organizations that would deliver aid. The County adapted its plans in response, and shaped the RFP in consultation with nonprofits. Hawaiian Community Assets (HCA) and Hope Services led a collaboration of 6 nonprofit, which at other times might have been competitors. The nonprofits would divide funds among them, and deliver housing relief to different parts of the community. Jeff Gilbreath of HCA helped to coordinate the nonprofits, and recalled the contracting process with the County: "It wasn't an adversarial negotiation like you might expect. It was more collaborative problem solving and scoping between the six nonprofits and the County."

Nonprofits met regularly with Sharon Hirota of Hawaii County Research & Development, to shape the program. They requested specific terms, including an increase in the income limit for households to qualify for aid; removing proof of assets as a requirement; up to 15% of the total budget to cover program and administrative costs; and 50% of the contract amount paid upfront to help nonprofits hire and scale quickly. The County agreed to most of these terms, with some modifications. Initially, the County planned to create the application form, but the nonprofits asked to create a draft first and submit it to the County for its revisions. The County agreed to this as well.

Each nonprofit received a share of funds for direct household assistance, and was responsible for making payments directly to landlords, in addition to helping tenant navigate the application process. Prior to launch, the organizations shared policies and procedures with each other, building a uniform system for application and payment processing, based on the best practices among them. HCA was responsible for subrecipient monitoring and regularly reviewed policies, client files, and financial records of the nonprofits to help ensure compliance with federal Single Audit requirements. HCA also helped nonprofits with improvements to their policies and procedures if needed.

Because the County provided funds upfront, and the nonprofits had been involved in design and knew what to expect, they were able to launch quickly. "We launched with 40 staff to process applications on day one" said Gilbreath. Even after launch the nonprofits (including executives and front-line staff) and the County (via Sharon Hirota) continued to meet on a weekly basis. The meetings focused on: (1) reviewing data on applicants and application processing to identify underserved groups, (2) reviewing "grey area" or recently denied applications that didn't fit clearly under existing rules, and agreeing on how to handle these cases, (3) discussing needed changes to the application, eligibility, budget, etc., and how these changes would be communicated to the public and to nonprofit staff. The nonprofits shared an electronic master file of forms, policies, and guidance that could be updated and accessed in real time by all staff.

The regular meetings, focused on continual improvement, enabled critical adaptations along the way. For example, based on review of "grey area" applicants and weekly data, nonprofits found more women were being denied than men. Digging deeper, the data showed that mothers who had voluntarily quit or reduced work hours due to lack of childcare (and the additional challenge of schooling at home), did not qualify under existing program definitions of "COVID impact." The nonprofits asked the County to change the rules to make these cases eligible. Brandee Menino of Hope Services noted, "It was critical to have Sharon (Hirota). We would share our updates every week, and she would advocate directly with the Mayor and the cabinet for the changes we needed." Gilbreath recalled, "We had probably 3 or 4 major iterations of the program. Each time, we'd update the online master files, update program marketing materials, issue a press release, and send out letters to anyone who had been denied, letting them know about the changes."

The Hawaii Island program launched on August 17, and fully disbursed its initial $8.5 million appropriation by Nov 20. The County then appropriated additional funds for the program. By the first week of December, the program had issued nearly $10 million to Hawaii Island households. Government-nonprofit collaboration from the start ensured that nonprofits did not experience the staff burnout and financial strain experienced by nonprofits in other programs. The practice of weekly data review and group problem solving, allowed the program to make major program improvements in real-time. The group operated with a high level of trust. Menino attributed this, in part, to the island's recent experience dealing with housing disruption from lava flows and hurricanes. "We've been through disasters before. We know what it takes to respond as a community."

VII. Conclusion

In just over 3 months, the State RRHAP distributed nearly $60 million in assistance to more than 13,000 households at risk of losing their housing due to COVID. AUW, CCH, HHFDC, and dozens of community partners made it happen under extraordinary stress and time constraints The strain pushed many to their breaking point, with staff at all levels facing vicarious trauma and burn-out. And, despite the overall success of the program, a significant number of households were unable to access assistance before RRHAP closed.

The successes and challenges of RRHAP point to a needed shift in the way government works during times of crisis. HCF's report described it as a shift, "toward a trust-based and outcomes-focused partnership" between government and nonprofits, noting that, "high fear and low trust impair the ability to be agile, responsive, creative, and innovative." Those interviewed for this report described it similarly as a need to focus on creative problem solving, instead of minimizing risk. And, the House Subcommittee on COVID-19 & Housing may be an instructive model in diverse members engaged in collaborative problem-solving.

Trust over suspicion, collaboration over competition, consultation over negotiation, asking "How can we?" instead of "Can we?" This was the language used to describe the change needed to serve our community in times of crisis. It was also the language used to describe the change needed for *all time* -- changes that stand to benefit our government and our people long after the pandemic has passed.