



United Way of Central Maryland

UWCM.ORG/STEP

# United Way's STEP Program Overview

Strategic Targeted Eviction Prevention



## Rent relief for households impacted by COVID

United Way's STEP Program provides rental assistance to at-risk households in vulnerable communities by using data to identify priority zip codes or "hot spots" with high rates of COVID, evictions, and structural/racialized poverty. STEP quickly and efficiently distributes federal funds by bundling delinquent accounts for bulk eviction prevention. Lump-sum payments are made directly to landlords that help as many as 100 households at once. Since its 2021 launch in Baltimore County, the STEP Program has expanded its reach to Baltimore City and Anne Arundel, Baltimore, Harford, and Howard counties.

### STEP Cumulative Outcomes

(Jan 2021 – Sept 2023)



**\$93.0 million** distributed to pay past-due rent and utilities for **13,174 households**, including:

- \$4.3 million in CARES Act funds distributed January - February 2021
- \$88.7 million in ERAP funds distributed July 2021 - September 2023



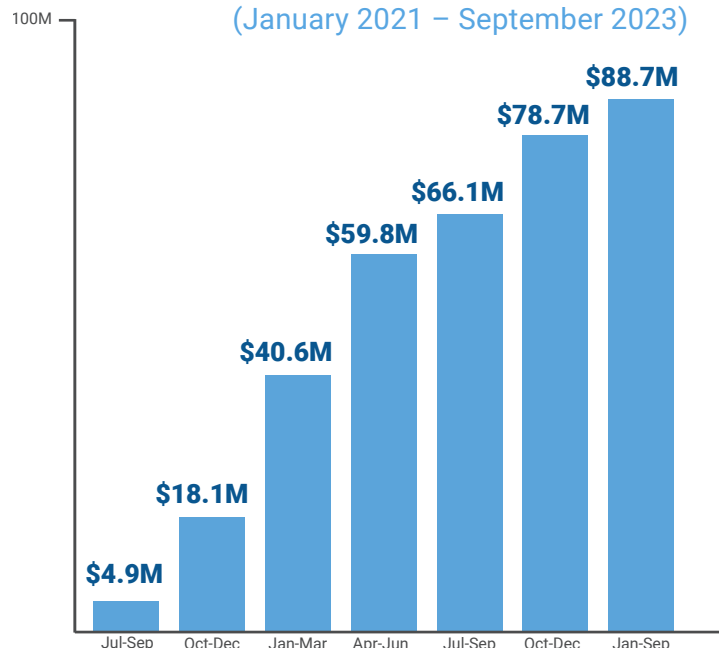
**\$7,050** in rent and utility assistance provided on average to each household



Of the **26,656** program beneficiaries served, **60%** were children

### Emergency Rental Assistance Program (ERAP)

(January 2021 – September 2023)



### STEP Recipient Survey

- **90%** agreed that the application process was easy and straightforward
- **Nearly 80%** learned about the STEP Program from their landlord

## Innovation in Action

STEP introduced substantial and effective innovations to provide renter assistance during the pandemic.

- We use objective data to prioritize the most **vulnerable and highly impacted communities**.
- **Landlords are activated as stakeholders and partners in the process** and promote the program to eligible households, collect applications, and agree to waive fees and observe grace periods for evictions following STEP assistance.
- **A race equity focus** successfully steers resources to historically marginalized groups.
- Advance payments (50% of each household's funding request) **provided immediate assistance and evictions protections** to households in zip codes pending in the queue.
- United Way acts as a neutral third party capable of fostering dialogue and cooperation between tenants, landlords, and government agencies. This has resulted in vastly improved application outcomes and success: **99% of applications were ultimately approved for assistance**.
- Tenants are given a robust window of time after receiving STEP assistance to get back on their feet and resume making payments. In addition to grace periods provided by landlords, **future rent of up to three months was provided to 89% of STEP recipients**.



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of Central Maryland

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*“This made everything—**EVERYTHING**—better. I don't have to break my back and arms and legs working 80 hours a week to pay the back rent”*

—STEP recipient



## YOU Can Make a Difference



**73% of STEP survey respondents** indicated that they need additional assistance

Your gift to United Way helps us provide the holistic services families need to get back on their feet, including employment assistance, affordable housing, benefits assistance, transportation, and healthcare.

You can help keep people in their homes and provide the assistance they need with your donation to United Way: [uwcm.org/donate](https://www.uwcm.org/donate).



Contact **211** for free information on community resources, including rental assistance.

To Learn more about the STEP Program, visit [UWCM.ORG/STEP](https://www.uwcm.org/step)