



SAN FRANCISCO EMERGENCY RENTAL ASSISTANCE PROGRAM EVALUATION BRIEF

November 2025

OVERVIEW

As homelessness rises across the country, communities are turning to targeted prevention to reduce inflow into homelessness. Targeted prevention programs provide emergency financial assistance, and sometimes light services, to people considered to be at risk of becoming homeless. Evidence suggests that targeted prevention programs have a *modest but meaningful* impact on preventing future homelessness. For example, a [randomized control trial in Santa Clara County](#) found that a homelessness prevention program, which couples financial assistance with case management for families, reduced instances of homelessness by 78% among participants. In Chicago, [research showed](#) a 76% reduction in shelter entries among households who received financial assistance. While these rates are significant, the likelihood of entering homelessness were low regardless of treatment, reducing the chance of becoming homeless from 4.1% to 0.9% in Santa Clara and 2.1% to 0.5% in Chicago.

Building on this evidence, the City and County of San Francisco funds and operates the [San Francisco Emergency Rental Assistance Program](#) (SF ERAP). Administered by the Department of Homelessness and Supportive Housing (HSH) and the Mayor's Office of Housing and Community Development (MOHCD), SF ERAP provides financial assistance for past due rent and move-in costs (costs to relocate to a new unit), or both to qualifying residents assessed to be at high risk of homelessness. HSH contracted Focus Strategies to evaluate the program's impact on preventing future experiences of homelessness. This brief summarizes the evaluation's key findings, highlights lessons for program design, and identifies important considerations for the field.

KEY FINDINGS

- Program participants were 40% less likely to experience homelessness in the 12 months after receiving SF ERAP assistance. The finding is significant but modest, as most participants would not experience homelessness. Receiving assistance reduced the chance of becoming homeless from 8% to 4.8%.
- SF ERAP prevented one entry into homelessness for every 27 households served.
- Focusing resources more directly on applicants assessed as being at the *highest* risk of homelessness is predicted to increase program impact.
- Although receiving any kind of assistance resulted in a statistically significant decrease in likelihood of experiencing homelessness, receiving move-in assistance reduced the likelihood by 65%, compared to 23% for back-rent recipients.

PROGRAM BACKGROUND

In 2021, San Francisco capitalized on available federal and local COVID-19 emergency relief funds to launch and implement a prevention assistance program. The program aimed to prevent displacement and reduce inflow into homelessness. When federal resources ended in 2023, San Francisco dedicated local funds to sustain SF ERAP and refined the program with updated requirements and an assessment tool tailored to better target San Francisco residents most at risk of homelessness.

The program is jointly administered by the Department of Homelessness and Supportive Housing (HSH) and the Mayor's Office of Housing and Community Development (MOHCD) and delivered by ten community-based organizations that process applications and administer the assistance. All applications are submitted online and come through a web-based portal that includes a set of questions designed to assess for risk. To qualify, households must:

- reside in San Francisco,
- have a household income at or below 50% the Area Median Income, and
- be at high risk of homelessness or housing instability, as determined by their SF ERAP prioritization score.

Typically, eligible households can receive up to \$7,500 for past due rent for their current unit or to cover move-in costs. Applicants seeking back-rent support must also provide proof of a recent financial hardship related to the request. Assistance is limited to once every 12 months.

The program uses a research-based prioritization tool to direct resources to households most likely to experience homelessness. The tool includes factors such as history of homelessness, household composition, details of the current living situation (e.g., living without a lease or in a rent-controlled unit), and other risk indicators. The score range on this tool is 0 to 32, though no scores were recorded higher than 24. The program employs a threshold for prioritization that is moved up or down depending on resource availability and was set at 8 during the time of this analysis.

Between March 2023 and February 2025 (the reporting period for the evaluation), SF ERAP received over 23,800 applications. In that period, 5,265 households received support with past-due

rent, 1,655 households received move-in assistance, and 260 households received both types of assistance.

EVALUATION OVERVIEW AND METHODOLOGY

HSH commissioned an outcomes evaluation from Focus Strategies to assess the program's effectiveness at preventing homelessness.¹ The evaluation included analysis of 11,383 unique applicants, and information from 858 surveys and 19 in-depth interviews with people who received SF ERAP assistance. During the evaluation period, 37% of applicants who were eligible and prioritized did not receive assistance due to the program being unable to contact the applicant, lack of documentation needed to process the application, or the loss of eligibility.² SF ERAP applicant data was matched to San Francisco's Homeless Management Information System data (locally referred to as the ONE System) to identify subsequent entries into the homelessness response system. Subsequent entries were defined as an enrollment in a Coordinated Entry, homeless shelter, street outreach, transitional housing, Rapid Rehousing, or Permanent Supportive Housing program within one year after completing the SF ERAP application.

The analysis compared entries into homelessness for households who received SF ERAP financial assistance to households who were deemed eligible and prioritized but did not receive assistance due to attrition (e.g., provider was unable to contact the participant, the applicant withdrew their application, or the participant was no longer eligible due to a change in situation).

Focus Strategies used a structured analytic approach based on causal inference methods, using a directed acyclic graph (DAG) to identify the relationship between factors, and implemented a logistic regression model to produce adjusted estimates of the effect of services.³ Although the model accounted for vulnerability through the prioritization score and other known factors, there may be inherent differences in the comparison group that increase their likelihood of entering the homelessness response system.

¹ The outcomes evaluation was the last phase of a three-phase evaluation that included an assessment of the prioritization tool and a process evaluation.

² In part, attrition is influenced by delays in the processing of applications; it took an average of 30 days to process move-in application requests and 60 days to process past-due applications.

³ Causal inference is the process of determining whether an observed relationship between two variables is a cause-and-effect relationship, rather than just a correlation. It involves identifying and quantifying the effect of a specific intervention or treatment on an outcome, while controlling for other potential influencing factors. [Click here](#) to learn more about causal inference and DAGs.



Although the evaluation approach allowed for a meaningful comparison of applicants who are deemed to be at similar risk of homelessness, the results should not be interpreted as equivalent to findings from a randomized controlled trial.

FINDINGS AND DISCUSSION

SF ERAP has a modest but statistically significant impact on preventing homelessness.

Participants who received SF ERAP assistance were 40% less likely to experience homelessness, defined as receiving assistance in San Francisco through a street outreach, shelter, coordinated entry, rapid rehousing, or permanent supportive housing program, within a year of applying for financial assistance. This difference is modest, given most SF ERAP applicants would not experience homelessness with or without assistance. Of the participants included in the evaluation, 8% of applicants who met the prioritization criteria but did not receive assistance experienced homelessness in the year after their application, compared to 4.8% of people who received financial assistance. Positive effects of receiving assistance were observed across all racial and ethnic groups, gender identities, and household types, although the magnitude of the impact varied.

The 40% reduction in likelihood of homelessness is meaningful and significant, even if smaller than impacts reported in Chicago and Santa Clara. This difference likely reflects SF ERAP's intentional program design which sets a prioritization level that allows the program to serve a broader range of low-income households. Because of this broader targeting, SF ERAP also reaches households with a somewhat lower risk of homelessness.

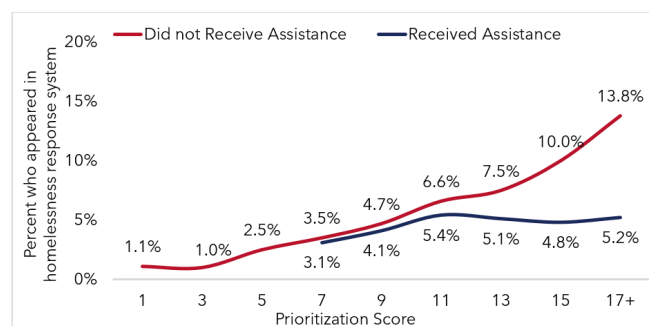
*Participants who received SF ERAP assistance were **40% less likely** to experience homelessness within a year of applying for financial assistance.*

SF ERAP assistance is most effective for households at highest risk of homelessness.

Applicants who score higher on the SF ERAP prioritization tool are more likely to experience homelessness and SF ERAP assistance has a greater likelihood of reducing their chance of experiencing homelessness. Figure 1 illustrates the percentage of applicants who experienced

homelessness within 12 months of their SF ERAP application by score and whether they received assistance or not.

Figure 1. Rate of experience of homelessness by prioritization score



The impact of assistance on the likelihood of homelessness increases as score increases. Receiving SF ERAP assistance reduces future experiences of homelessness from 13.8% to 5.2% for applicants who scored 17 or higher on the prioritization tool. The higher the score, the greater the gap in homelessness outcomes between those who received assistance and those who did not. This pattern mirrors findings from a [2013 New York study](#), which showed prevention programs were most effective for higher risk households based on a prioritization tool. Unlike in New York where assisted applicants' rate of future experience of homelessness increase slightly with a higher score, SF ERAP recipients who scored 10 points or more had a relatively consistent flat rate of entry into homelessness (around 5%). These findings demonstrate the SF ERAP prioritization tool successfully identifies households most likely to benefit from prevention resources and underscores the value of research-based targeting in maximizing program impact.

Under the eligibility criteria and program operations in place during the evaluation, SF ERAP prevented one entry into homelessness for every 27 households served. However, reducing participant attrition (i.e., reducing the number of eligible households who do not end up receiving assistance) and increasing targeted outreach could further target resources to the households at highest risk of homelessness and improve the impact of the programs.

The SF ERAP prioritization tool successfully identifies households most likely to benefit from prevention resources, which underscores the value of research-based targeting in maximizing program impact.



Attrition and prioritization analysis found even more impactful results when targeting services to the highest scorers while reducing attrition. Table 1 shows the potential project impact of different prioritization score ranges, assuming a similar number of households can be served within each range.

Table 1. Estimated households prevented from entering homelessness threshold range

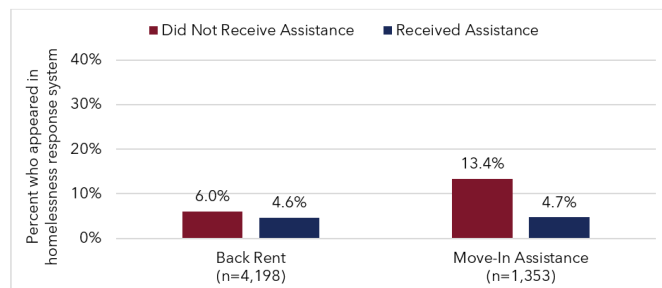
Prioritization threshold range	Number of households served to prevent one future episode of homelessness
8 or greater	27
10 or greater	24
11 or greater	22
12 or greater	18

The program has a larger impact on the prevention of homelessness in households who received move-in assistance, compared with those receiving back rent.

The program's impact was strongest for people who received move-in assistance. These applicants were not considered literally homeless at the time of their application, but were often without a lease, already displaced, or asked to leave their current housing, making them more likely to enter homelessness absent assistance. Among eligible households who did not receive move-in assistance, 13.4% enrolled in a homeless program within one year after their SF ERAP application, compared to 6.0% of those who were eligible but did not receive assistance for past due rent.

Figure 2 illustrates the percentage of applicants who experienced homelessness by the type of assistance they were eligible for and whether they received assistance.

Figure 2. Rate of subsequent experience of homelessness by type of assistance



CONCLUSION

The evaluation of SF ERAP demonstrates that targeted financial assistance can meaningfully reduce entries into homelessness, even when the overall likelihood of homelessness remains relatively low. SF ERAP reduced the risk of homelessness by 40% among applicants, with the greatest impacts observed for households scoring higher on the prioritization tool and those receiving move-in assistance. The analysis also showed that program impact could be further strengthened by increasing outreach and reducing attrition among eligible households who did not ultimately receive assistance. Taken together, these findings show that pairing financial support with research-based targeting can maximize the effectiveness of limited prevention resources.

CONSIDERATIONS FOR THE FIELD

The SF ERAP evaluation highlights important strategies for communities designing and implementing targeted homelessness prevention programs intended to prevent households from experiencing homelessness:

- **Use a research-based tool to target prevention resources to the households at highest risk of homelessness.** Tools that incorporate risk indicators improve accuracy in identifying households who would experience homelessness absent of financial assistance.
- **Identify ways program design and practice can increase outreach and reduce program attrition for people at the highest risk of homelessness,** such as implementing processes that allow assistance to be delivered more quickly and reducing documentation requirements or eligibility barriers.
- **Consider evaluating the cost-effectiveness of targeted prevention programs.** This evaluation did not include a cost analysis. Evaluating cost-effectiveness can further support strategic implementation of targeted prevention programs.

REFERENCES

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