

County of Fairfax, Virginia

MEMORANDUM

DATE: July 13, 2021

TO: Consumer Protection Commission

FROM: Michael S. Liberman, Director

Department of Cable and Consumer Services

SUBJECT: Consumer Protection Commission Meeting for July 20, 2021

Please find attached the Consumer Protection Commission meeting package. The next scheduled meeting is **Tuesday**, **July 20**, **2021**, **7:30 p.m. in Conference Room 11**.

Please RSVP with your attendance to Susan Jones by COB on Monday, July 19, 2021, at Susan.Jones@fairfaxcounty.gov or 703-324-5877.

Enclosures

cc: Joseph M. Mondoro, Chief Financial Officer

Office of the County Executive

Rebecca L. Makely, Director

Consumer Services Division, DCCS

FAIRFAX COUNTY CONSUMER PROTECTION COMMISSION July 20, 2021 AGENDA

Call to Order by the Chairman (7:30 PM)

Remote Participation Policy

Minutes

• Draft of the June 15, 2021, meeting minutes attached.

Report of the Chairman

Report of the Director

Commission Matters

Old Business

• Appeal Process Discussion

New Business

• Motion to Consider a Request to Advertise Public Hearing

General Interest

- Consumer Protection Commission Calendar
- Consumer Protection Commission Membership
- Consumer Affairs Statistics
- Community Outreach
- Consumer Resources

Minutes of the Fairfax County Consumer Protection Commission

June 15, 2021 7:30 PM Zoom Video Meeting

Chairman Fee presiding

Attendance: Commissioners: Callender, Fee, Gulakowski,

Hargraves, Hine, Kirk, Kratovil, Rosier

Absent: Commissioners: Belkowitz, Roark

Staff: Michael S. Liberman, Director Cable and Consumer Services

(Fairfax)

Rebecca L. Makely, Director Consumer Services Division

(Aldie)

Susan C. Jones, Branch Chief Consumer Affairs Branch

(Springfield)

The electronic meeting was called to order at 7:31 PM by Chairman Fee.

Quorum, Location, and Audibility of Members' Voices

Chairman Fee conducted a Roll Call to verify that a quorum of members were participating; and that each member's voice was clear, audible, and at appropriate volume for all of the other members; and the location from which each member was participating. The roll call was as follows:

Chairman Fee, Burke Commissioner Callender, Great Falls Commissioner Gulakowski, Burke Commissioner Hine, Fairfax Commissioner Kirk, Falls Church Commissioner Kratovil, Mount Vernon Commissioner Rosier, Great Falls

Chairman Fee passed the virtual gavel to Vice Chairman Gulakowski. A motion was made by Chairman Fee that each member's voice was adequately heard by each member of the Consumer Protection Commission (Commission.) This motion was seconded by Commissioner Kirk. This motion passed 7-0 with Commissioner Hargraves absent from the vote.

Need for an Electronic Meeting

A motion was made by Chairman Fee that the State of Emergency caused by the COVID-19 pandemic made it unsafe for the Commission to physically assemble and unsafe for the public to physically attend any such meeting, and that as such, FOIA's usual procedures, which require the physical assembly of the Commission and the physical presence of the public, could not be implemented safely or practically. Chairman Fee further moved that the Commission conduct the meeting electronically through a dedicated audio-conferencing line, and that the public can access the meeting by calling 1-888-270-9936 and entering access code 584548. The motion was seconded by Commissioners Kirk and Callender. This motion passed 8-0.

Need to Dispense with FOIA's Usual Procedures to Assure Continuity in Government/Continue Operations

A motion was made by Chairman Fee that all of the matters addressed on the agenda addressed the Emergency itself, were necessary for continuity in Fairfax County government, and/or were statutorily required or necessary to continue operations and the discharge of the Commission's lawful purposes, duties, and responsibilities. This motion was seconded by Commissioner Kirk. This motion passed 8-0.

Minutes

The minutes for the May 18, 2021, meeting were approved with an edit to the meeting date.

Report of the Chairman

Chairman Fee had no matters to bring before the Commission.

Report of the Director

Director Liberman stated it was anticipated Governor Northam will announce that the State of Emergency will end on June 30, 2021. The Commission will meet in person in July. Guidance from the County Attorney's Office on the remote participation policy is in process for future meetings.

Director Liberman informed the Commission that the Trespass Towing Advisory Board has recommended a trespass towing fee increase. At the July meeting, the Commission will be asked to make a motion to approve a public hearing meeting on the fee increase to be held at the August 17, 2021, meeting.

Director Liberman mentioned the discussion of the appeals process in old business. He indicated staff is still gathering information and asked the matter to be deferred to the July 20 meeting.

Director Makely, Consumer Services Division, stated in the Spring of 2021, Regulation and Licensing Branch (RALB) received a Shared Mobility Device Operators Permit application and issued its first Shared Mobility Device Operators Permit (SMD) to Link in June 2021. Link now holds a Fairfax County SMD Operators Permit and applied for the maximum number of Shared Mobility Device certificates which is 300. Link was issued 300 SMD device certificates. Link is not yet mobilizing their fleet in Fairfax County. Today, RALB received a SMD Operator Permit application from Bird. Bird filed for a Shared Mobility Device Operators Permit and applied for

300 SMD certificates. Staff is working with the Fairfax County Department of Transportation Public Information Officer and the County's Office of Public Affairs to share communications with the public and the BOS. DCCS plans to update the Shared Mobility Device Web page and will add operator information. The SMD Operator's Permit is valid for the entire County. The ordinance strongly encourages equitable distribution of SMD devices across the County. The companies are required to provide quarterly data. Staff will keep the Commission updated on the industry.

Commission Matters

Commissioner Callender referenced a Letter to Industry he received regarding PLUS features that are launching soon, specifically massage parlors and food trucks. Commissioner Callender inquired whether staff was involved in the process. Staff will provide a response.

Commissioner Gulakowski had no matters to bring before the Commission.

Commissioner Hargraves stated the complaint he filed against Republic Services has been resolved and thanked staff for their assistance.

Commissioner Hine had no matters to bring before the Commission.

Commissioner Kirk stated he received scam billing emails from Norton.

Commissioner Kratovil stated he looked forward to the discussion on the appeal process at the July meeting.

Commissioner Rosier thanked everyone for the well wishes last month. She mentioned she continues to receive scam calls about Dominion Energy billing.

Chairman Fee stated he had to have his car towed from his home. He said he had a plan with AAA that allow four free tows within five miles of his home. He watched the entire tow process and his car was secured properly.

Old Business

Appeal Process Discussion was deferred to the July 20 meeting.

New Business

1. One Fairfax Policy Video. Chairman McKay asked all County Boards, Authorities, and Commissions members to read the County's One Fairfax Policy; watch the One Fairfax thirty-minute video; and submit an online One Fairfax Acknowledgment form by June 30, 2021.

The Commission watched the One Fairfax Video.

Chairman Gulakowski made a motion to adjourn. Commissioners Hine and Callender seconded the motion. The motion passed unanimously. The meeting adjourned at 8:36 PM.

CPC Calendar

Fairfax County Consumer Protection Commission

2021 Yearly Planning Calendar July 20, 2021

January 19 Election of Officers

February 16 Bylaws

COVID-19 Scams Presentation

March 16 Bylaws Approval

Legislative Update

April 20 Appeal Hearing-Massage Therapist Permit Denial

May 18 Fairfax Area Agency on Aging

June 15 One Fairfax Policy Video (30:36)

Appeal Process Discussion

July 20 Remote Participation Policy

Motion to Consider a Request to Advertise Public Hearing

Appeal Process Discussion

August 17 Staff Report on TTAB Fee Increase

Public Hearing on Trespass Towing Fee Increase Staff Report on Biennial Taxicab Determination

September 21

October 19

November 16

December 21

CPC Membership

Name

Harold G. Belkowitz Appt. Expires 7/31/2021

Wes Callender

Appt. Expires 7/31/2021

John Fee (Chairperson) Appt. Expires 7/31/2021

Denis Gulakowski (Vice-Chairperson)

Appt. Expires 7/31/2021

Dirck A. Hargraves *Appt. Expires 7/31/2023*

Scott Hine

Appt. Expires 7/31/2021

Dennis D. Kirk

Appt. Expires 7/31/2022

Jason J. Kratovil

Appt. Expires: 7/31/2021

Michael J. Roark

Appt. Expires 7/31/2023

Jacqueline Rosier (Secretary)

Appt. Expires 7/31/2022

Staff

Michael S. Liberman, Director Department of Cable and michael.liberman@fairfaxcounty.gov

Rebecca L. Makely, Director Consumer Services Division 703-324-5947

rebecca.makely@fairfaxcounty.gov

Susan Jones, Chief Consumer Affairs Branch 703-324-5877 susan.jones@fairfaxcounty.gov

Main number: 703-222-8435 Fax number: 703-653-1310 consumer@fairfaxcounty.gov

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CAB Statistics

Consumer Affairs Branch



Monthly Summary - All Activities June 2021

	Current Month		Fiscal Year-to-Date		Prior Fiscal YTD	
Cases Received	95		9	911		46
Cases Closed	67		762		815	
Favorable	28	42%	412	54%	472	58%
Unfavorable	4	6%	56	7%	49	6%
Invalid	12	18%	36	5%	51	6%
Other	23	34%	258	34%	244	30%
Advice Inquires (closed)	387		4755		7860	
Case Inquires over 90+days (open)	15		227		352	
Amount Received	\$64,221.00		\$404,649.00		\$541,986.00	

CLOSED COMPLAINT CATEGORIES

FISCAL YEAR-TO-DATE	TO-DATE % FYTD PRIOR FISCAL YTD		% PRIOR FYTD	
Towing	22%	Tenant Landlord	32%	
Tenant Landlord	21%	Housing - Services	11%	
Housing - Services	16%	Automotive - Towing	11%	
Retail Stores	7%	Cable Television (Regulated)	8%	
Automotive	6%	Communications Media	5%	
Other	28%	Other	33%	

Community Outreach

OUTREACH EVENT CALENDAR June 2021

DATE	EVENT	LOCATION	# of Guests	Event Time	Staff
6/9/2021	Building a Better Credit Report	Financial Empowerment Center (virtual) 8350 Richmond Highway Alexandria, VA	10	1:00 p.m 2:00 p.m.	VFJ
6/17/2021	Building a Better Credit Report	Financial Empowerment Center (virtual) 8350 Richmond Highway Alexandria, VA	6	11:00 a.m 12:00 p.m.	VFJ
6/24/2021	Consumer Connection: Tenant-Landlord 101	Fairfax County Government (virtual) 12000 Government Center Parkway Fairfax, VA	2	10:00 a.m 10:30 a.m.	SCJ/ VFJ
6/29/2021	Consumer Planning	Fairfax County Government (virtual) 12000 Government Center Parkway Fairfax, VA	25	2:00 p.m 3:30 p.m.	MDP

Outreach Event Calendar July 2021

DATE	EVENT	LOCATION	# of Guests	Event Time	Staff
7/6/2021	YCYC: 2021 Virginia Legislative Review	Fairfax County Government 12000 Government Center Parkway Fairfax, VA		8:00 a.m 8:30 a.m.	MLT
7/21/2021	Financial Fitness	Fairfax County Government 12000 Government Center Parkway Fairfax, VA		10:00 a.m 12:00 p.m.	VFJ
7/26/2021	Consumer Connection	Fairfax County Government 12000 Government Center Parkway Fairfax, VA		10:00 a.m 10:30 a.m.	SCJ

Consumer Resources

Resource Items

Fairfax County Department of Cable and Consumer Services

https://www.fairfaxcounty.gov/cableconsumer

Fairfax County Consumer Affairs

https://www.fairfaxcounty.gov/cableconsumer/csd/consumer

Fairfax County Consumer Affairs Facebook

https://www.facebook.com/fairfaxcountyconsumer/

Fairfax County Coronavirus (COVID-19) Updates

Fairfaxcounty.gov/covid19/

Ways to Stay Informed About Coronavirus (COVID-19)

https://fairfaxcountyemergency.wpcomstaging.com/

Ways to Donate and Help During COVID-19

https://fairfaxcountyemergency.wpcomstaging.com/2020/03/25/ways-to-donate-and-help-during-covid-19/

What to Know About Tenant-Landlord Rights During COVID-19

https://fairfaxcountyemergency.wpcomstaging.com/2020/11/17/what-to-know-about-tenant-landlord-rights-during-covid-19/

DCCS Operating Status

https://www.fairfaxcounty.gov/cableconsumer/status,

Consumer Connection: Tenant-Landlord 101 (June 24, 2021)

https://bit.ly/3AwEPw6

Your Community, You're Connected: 2021 Virginia Legislative Review (July 6, 2021)

https://www.fairfaxcounty.gov/cableconsumer/channel-16/your-community-youre-connected

Information Items

McAfee finds security vulnerability in Peloton products

Security vulnerabilities mean hackers could access popular exercise bikes and treadmills. Here's how to secure your smart devices. [More]

Peloton faces backlash after disabling free running feature on its \$4,000 treadmills

Customers found they could no longer exercise without paying Peloton's \$39 monthly fee. [More]

Twice as Many U.S. Renters Fell Behind on Payments During the Pandemic

In 22 states, the share of renters in debt increased. [More]

McAfee finds security vulnerability in Peloton products

Security vulnerabilities mean hackers could access popular exercise bikes and treadmills. Here's how to secure your smart devices.

June 15, 2021, 9:15 PM EDT / Updated June 15, 2021, 9:21 PM EDT By Liat Weinstein, Vicky Nguyen and Conor Ferguson

Software security company McAfee said it exposed a vulnerability in the Peloton Bike+ that allowed attackers to install malware through a USB port and potentially spy on riders.

The Advanced Threat Research Team at McAfee said the problem stemmed from the Android attachment that accompanies the Peloton stationary exercise Bike+. McAfee said attackers could access the bike through the port and install fake versions of popular apps like Netflix and Spotify, which could then fool users into entering their personal information.

A Peloton Bike+ in a public, shared place, such as a hotel or a gym, would be especially vulnerable to the attack.

"The flaw was that Peloton actually failed to validate that the operating system loaded," said Steve Povolny, head of the threat research team. "And ultimately what that means then is they can install malicious software, they can create Trojan horses and give themselves back doors into the bike, and even access the webcam."

Povolny said there are "interactive maps" online showing Peloton bikes and treadmills in the U.S., which can give attackers an easy way to find those in public spaces and eventually access users' accounts. Hackers could then upload a "completely customized malicious image" that would eventually grant them access to a rider's microphone, camera and apps, he said.

"Not only could you spy on riders but, maybe more importantly, their surroundings, sensitive information," Povolny said.

Peloton confirmed in a statement that engineers from McAfee alerted them to the problem "via our Coordinated Vulnerability Disclosure program" and said they were working with the security company to fix the issue. McAfee said it disclosed the vulnerability to Peloton about three months ago and heard back from the company within a couple of weeks.

"McAfee reported a vulnerability to us that required direct, physical access to a Peloton Bike+ or Tread to exploit the issue," the exercise equipment company said in a statement. "Peloton also pushed a mandatory update to affected devices last week that addressed this vulnerability."

Experts say any device that connects to the internet — like a TV, an appliance or even a toy — could be a way for hackers to get your personal data. Cybersecurity experts say you should turn on automatic software updates and consider security software for your home network.

Peloton recalled its Tread+ and Tread treadmills early last month, citing safety concerns that arose after numerous people were injured and a child died. The Consumer Product Safety Commission, or CPSC, had urged parents to stop using the Tread+ in an "urgent warning" it issued April 17.

"CPSC staff believes the Peloton Tread+ poses serious risks to children for abrasions, fractures, and death," a CPSC statement read. "In light of multiple reports of children becoming entrapped, pinned, and pulled under the rear roller of the product, CPSC urges consumers with children at home to stop using the product immediately."

Peloton initially rebuked the CPSC's statement, saying its advice to all parents was "inaccurate and misleading." The company later apologized for not having immediately followed the agency's advice.

After the recall of nearly 125,000 treadmills on May 5, Peloton updated its software to require users to enter a code to restart the belt if it has been left unmoving for up to 45 seconds.

Peloton faces backlash after disabling free running feature on its \$4,000 treadmills

Customers found they could no longer exercise without paying Peloton's \$39 monthly fee.

June 23, 2021, 1:08 PM EDT / Source: CNBC.com By Lauren Thomas, CNBC

Peloton is facing backlash after disabling a free run setting on its high-end treadmill, which would have forced users to pay an extra monthly membership fee, according to reports across social media.

In response to the customer outcry, Peloton said it would waive three months of membership fees for all Tread+ owners, as it works on another update that brings back the "Just Run" feature.

People who had shelled out more than \$4,000 for Peloton's Tread+ treadmill machine were previously able to select a "Just Run" setting and exercise without accessing Peloton's digital workout content. But following a recent safety update, the "Just Run" feature has disappeared, multiple users said on Twitter after receiving an email notice from the company.

That meant Peloton users would have needed to pay a \$39 monthly membership fee to use their treadmills.

The change in settings on Peloton's treadmill machines comes after both versions were recalled in May over safety concerns. Peloton recently said it would be rolling out an automatic software update on the Tread and Tread+machines that were already on the market, which would add a safety-lock feature.

"We understand that this is an inconvenience for some and are working on updates to Tread Lock that will allow us to make Tread Lock and Just Run available without a Peloton Membership," the Peloton spokesperson said in an emailed statement.

As more consumers leave the house and return to an office or the gym, Peloton is shifting its approach to reach new customers. The New York-based company announced Tuesday the debut of a corporate wellness offering that offers subsidized memberships and discounts on equipment to partners' employees.

Peloton is also reportedly working on an armband that tracks users' heart rates, which would launch it into the wearables market.

Twice as Many U.S. Renters Fell Behind on Payments During the Pandemic

In 22 states, the share of renters in debt increased.

July 8, 2021 • Kristian Hernandez, Stateline

Twanesha Harrison, 33, was barely making ends meet this year when a historic winter storm hit Texas in February and sent her over the edge.

Harrison had been living paycheck to paycheck since she lost her second job last summer, after the pandemic forced her family-run insurance company to shut down. So when record low temperatures sent her electricity bill soaring, Harrison's budget fell into the red. She has not been able to catch back up.

"I've picked up extra shifts and asked family and friends for help," she said in a recent interview. "But ultimately I had to make a decision of paying my rent or the electricity."

Harrison was short on rent for the second month in a row at the end of June. She applied for the federal Emergency Rental Assistance Program in May with the help of the staff at her apartment complex, but as of July 1, she had not been approved.

"I pray that we'll be OK," said Harrison, who's raising her 11-year-old daughter on her own. "I'm not sure who would take us both in if we have to leave our home."

There are more than 43,000 households that owe some \$146 million in rent in Tarrant County, Texas, where Harrison lives, according to the National Equity Atlas, a data and policy tool maintained by the University of Southern California Equity Research Institute and the research firm PolicyLink.

According to PolicyLink estimates, the nationwide total rent debt is upward of \$20 billion, with more than 5.8 million renters, or 14 percent, in arrears.

That's twice as many as in 2017, according to the most recent pre-pandemic estimate from the U.S. Census Bureau's American Housing Survey.

In recent months, the nation's share of renters with debt has trended downward as the economy has recovered, but in some states the share of renters in debt has increased. As of June 7, 13 percent of Texas tenants owed back rent, down from 21 percent on May 24.

But in 22 states, the share of renters in debt increased during the same period, according to the latest census data analyzed by PolicyLink.

In Alabama, Arkansas and Georgia, at least 1 in 4 tenants were behind on rent as of June 7.

Sara Treuhaft, vice president of research at PolicyLink, said the increase is entirely a consequence of the pandemic's economic fallout. Nearly 7 in 10 of those who are behind on rent lost employment income at some point during the pandemic, she said. The majority were low-wage workers and disproportionately people of color, according to Treuhaft. In Texas, people of color made up 80 percent of those behind on rent compared with 66 percent nationally.

"This year we had a reckoning around structural racism in this country and now we see that Black and Latinx renters were most impacted by the pandemic," Treuhaft said. "We must clear these debts if we are to have an equitable recovery and prosperous country."

Long-Term Repercussions

Wiping out those debts could take years because the state and local agencies tasked with distributing the tens of billions of dollars allocated by Congress were not prepared for the demand.

Housing experts don't know how long it will take for renter debt to return to pre-pandemic levels, but many worry tenants will be paying the consequences for years.

Michael Carroll, director of the Economics Research Group at the University of North Texas, said communities with a large share of renter debt could see lower consumer spending, a decrease in property values and a rise in rental costs.

"The question is, are these renters going to be able to afford to live anywhere if they have this huge backlog of debt and a history of being evicted," Carroll said in an interview. "Will future landlords actually take them in and if they do, will it be at a higher price, and will that push rent up for everybody?"

Dozens of state and national consumer rights organizations are urging the U.S. Consumer Financial Protection Bureau to protect the credit records of tenants facing economic hardship because of the pandemic. Rental debt and eviction records often are the basis for landlords to automatically reject applicants, and negative entries can remain on a credit report for seven years.

"We can't think about the COVID-19 period as something that is indicative of someone's ability to be a good tenant," said Ariel Nelson, a staff attorney at the National Consumer Law Center, one of the signatories of the letter.

"People lost their jobs and it wasn't their fault, and because of the snowballing effect of that, they have rental debt, or they have an eviction record."

States that allowed eviction moratoriums to expire had more COVID-19 infections and

deaths than those with standing eviction pauses, according to a pre-print study in the Social Science Research Network. To curb the coronavirus spread, the federal Centers for Disease Control and Prevention issued a national eviction hold in September. It has been extended four times since, and now is scheduled to end July 31.

Advocates worry the ending of the CDC's moratorium could have devastating effects, especially for renters of color who already faced disproportionate rates of housing instability before the pandemic. But property owners worry about paying their own bills and argue the eviction moratoriums jeopardize the availability of safe, sustainable and affordable housing for all Americans.

In a statement emailed to Stateline shortly after the CDC extension was announced, Bob Pinnegar, president of the National Apartment Association, said his group continues to oppose the moratoriums and that the CDC must not extend its ban again.

"Flawed eviction moratoriums leave renters with insurmountable debt and housing providers holding the bag as our nation's housing affordability crisis spirals into a housing affordability disaster," wrote Pinnegar.

Trouble Reaching Renters

State leaders set aside at least \$2.6 billion for rent relief from the CARES Act Coronavirus Relief Fund that Congress approved in March 2020. The Center for Public Integrity found 16 percent of that money hadn't made it into the pockets of tenants or their landlords a year later.

The largest share of federal rent relief, \$46 billion, came via two emergency rental assistance packages Congress approved in December 2020 and March 2021.

But many states did not have the capacity or resources to administer the relief money, which must be spent by 2022 or 2025, respectively, under the two packages.

It took the city of San Francisco months to start distributing the \$26 million it was allocated, due to a dispute with the state, according to a report by the San Francisco Public Press. At the end of May, only four San Francisco households had received funds, according to the report.

Rhode Island received some \$200 million in rent relief, but by early June had distributed only \$750,000 since the program launched in March, according to The Providence Journal. The distribution was delayed because of a technological glitch that excluded landlords from the system.

Marsha Ortiz, the community manager at Trinity Meadows apartments in Fort Worth, said her team has been able to help about a dozen of their 264 households, including Harrison, apply for emergency relief. But they've also had two residents who declined the help, she said. One owed more than \$6,000 when the apartment manager filed for eviction.

"We tried everything," Ortiz said. "We set up a payment plan, waived late fees and took payments of \$100 or whatever she could give us, but she refused to complete her application for whatever reason and we had no other choice but to evict her."

Another Trinity Meadows resident who applied for rental assistance at the end of last year was paid only a few weeks ago, according to Ortiz. She said the time frames for receiving aid have varied from a few weeks to six months, and that the results largely depend on which governmental body or nonprofit is processing the application.

Tenants who live in Fort Worth and Arlington, for example, can apply directly through the city; the rest of Tarrant County residents must apply through the county or the state.

The cities and counties partnered with local nonprofits including Fort Worth Housing Solutions, Samaritan House and the Salvation Army to help process the applications.

Dana Sinegal, a relocation coordinator at Fort Worth Housing Solutions, said the organization's processing time has dropped from days to a couple of hours. On a recent day, Sinegal and her team processed 30 applications at a pop-up fair held at a local community center.

"People came ready today," Sinegal said. "I think the process has gotten easier for everybody because now we know who's eligible and what we need to process these applications more efficiently."

Since March, Fort Worth has paid out more than \$3.7 million of the \$27 million it was allocated by Congress, according to Tarrance Jones, the city's interim neighborhood service manager.

"We have what, three or four years to spend the money," said Jones in an interview. "So I think we're doing pretty good."

Trying to Move Quickly

Federal officials extended the CDC moratorium to give housing authorities more time to set up the network needed to distribute emergency funds, and to allow more time to educate landlords and grantees on how to help tenants, said Gene Sperling, a White House senior advisor and coordinator for the 2021 American Rescue Plan.

But states and localities that are slow to use the funds might lose the money, Sperling said during a national call on June 28 that was hosted by the National Low Income Housing Coalition.

"The statute doesn't provide a lot of stick and carrots, but it does provide the ability to reallocate to the most affected," Sterling said during the call. "That is something that we will not be shy in making clear."

The Texas Rent Relief Program has paid out \$445 million, less than a third of the \$1.3 billion in emergency relief funds allocated to the state by the U.S. Treasury Department.

Just over half of those payouts, \$233 million, have gone to pay rental arrears, while the rest have gone to pay for tenants' next few months of rent or their past due or future utilities, according to state data. PolicyLink estimates total rent debt in Texas to be more than \$1.4 billion as of June 7, down from \$2.2 billion on May 24.

Texas was approving approximately \$10 million daily for rental and utility payment assistance and had \$510 million in federal funds disbursed or in the payment pipeline as of July 1, according to Texas Department of Housing and Community Affairs spokesperson Russ Rhea. In an email, he said out of 13,000 applications currently under review, approximately 9,400 are missing required documentation.

He said applicants waiting for approval should check for texts, voicemails and emails from the program and reply with the required information as soon as possible.

Harrison of Fort Worth said she has heard nothing since she applied more than six weeks ago.

"I'm lucky that my landlord is working with me and understands my situation," Harrison said. "But I know there's many people out there who are not as lucky or don't know this money is available."