# OHCS COVID-19 Rental Assistance Programs

September 2021



# Landlord Compensation Fund

Margaret Salazar, Executive Director

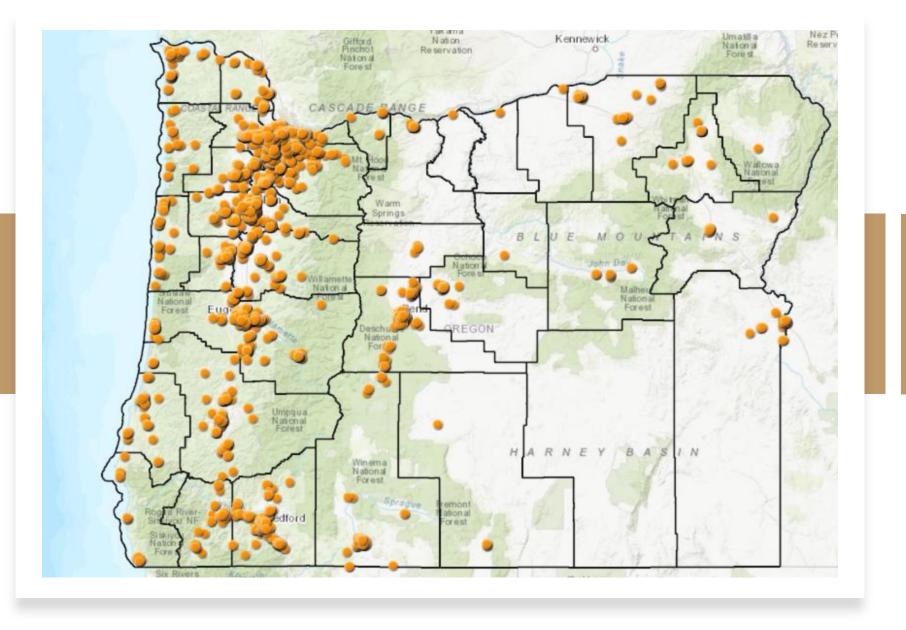


### Landlord Compensation Fund

Nearly 5,500 landlords awarded funds, erasing \$144 M in debt for >23,600 renter households



- The majority of Public Housing Authorities have distributed the original 80% payments, more information on the next slide
- OHCS staff are finalizing fraud, reconciliation and compliance reviews
- Begin rolling out 20% payments to Public Housing Authorities for distribution this week, they have committed to distributing funds within 30-60 days



### Landlord Compensation Fund Map

## Questions?



# Oregon Emergency Rental Assistance Program (OERAP)

Margaret Salazar, Executive Director Andrea Bell, Director of Housing Stabilization Sam Kenney, Senior Policy Analyst for Homeless Services Section



### Rapid Growth in Rental Assistance Resources

See Rental Assistance Timeline on OLIS



- More resources towards emergency rental assistance in the last 16 months than any other time in OHCS history
- >\$77 million in Coronavirus Relief Fund rental assistance in 2020
- Until 2021– \$400 million+ of state and federal funds, OERAP established the same day as the Landlord Compensation Fund and STARR
- Over \$295 million in rental assistance obligated in 2021; OHCS has allocated more rental assistance resources in 9 months than we did in the last decade

### Overview of Oregon Emergency Rental Assistance Program

- Federal program established in December, \$204 million allocated to OHCS and \$282 million total (direct allocations to Tribal Governments, City of Portland & Lane, Marion, Multnomah, Clackamas & Washington Counties)
- Additional resources from ARPA; \$156 million and approx. \$222.5 million statewide (same jurisdictions)
- Centralized application to increase access (address concerns with 2020 rental assistance programs) and meet robust and rigorous reporting requirements, improve transparency
- <u>The nation is building an emergency rental assistance program for the first</u> <u>time in history.</u>
- Federal benchmark is to 65% of funds obligated by 9/30/21 (OHCS likely met benchmark); 9/24 guidance included a new expenditure ratio requirement that is yet to be detailed



### **Outreach and Education**

#### **BY THE NUMBERS**

January – June 2021, ~8,510 households served with state rental assistance (STARR), unknown how many people applied

May – October 2021, 38,000 households applied for assistance and 10,720 served with OERAP thus far



- Promotional website: <u>oregonrentalassistance.org</u>
- Program rollout with media coverage, social media ads, community meetings, grassroots outreach with school districts and other local providers, and more
- OHDC outreach to Spanish speaking communities, radio and other ads
- 20 OHCS staff helping people complete applications
- Results: nearly 38,000 applications in less than 5 months
- More outreach needed, coming online soon:
  - Home is Where Our Health is Initiative, partnership with OHA to allocate \$4 million to Community-Based Organizations
  - DOJ Domestic Violence and Sexual Assault (DVSA) \$2 million Investment
  - Immigrant and Refugee Community Organization
  - Other investments rolling out soon

### Bumps in the Road/Challenges

- Software system experienced issues, many have been resolved but it's not a perfect system
  - Tenant portal could be more accessible
  - Requires precision when speed is needed
  - Slow responses to user action, requires refresh mid-action
- Centralized application with decentralized processing
  - 18 organizations working within an imperfect software system
  - Inconsistent use of U.S. Treasury & OHCS flexibilities
  - Inconsistent staffing/capacity
  - Inconsistent delivery and outcomes



### Interventions, Pivots, & the Pathway Ahead

- Ongoing technical assistance to grantees and advocacy to support program improvements at the federal level (<u>Congressional Testimony</u>), laser focused on getting assistance in the hands of Oregonians
- June: OHCS provided additional staffing (~40) to support Local Administrators in processing applications
- July: ~20 staff supporting tenants complete their applications and access statewide eviction protections
- August: OHCS brought on additional surge capacity through Public Partnerships LLC (PPL), who are processing approximately 8,500 applications from start to finish
- September: Adding more capacity internally and partnering with more communitybased organizations and other government systems.
- October: utilizing all U.S. Treasury flexibilities, increased staffing at PPL and directing more applications there, holding ourselves and program administrators accountable to meeting processing targets (2,000-3,000 for CAAs and 500 for PPL)



### Streamlining Application Processing Using Federal Flexibilities

- Program launched with maximum flexibilities, ex: selfattestation
- Additional flexibilities added by Treasury ex: fact-based specific proxy to verify income – will move applications more quickly
- Eighteen different program administrators, different approaches and uses of federal flexibilities
- OHCS helping local program administrators use these flexibilities



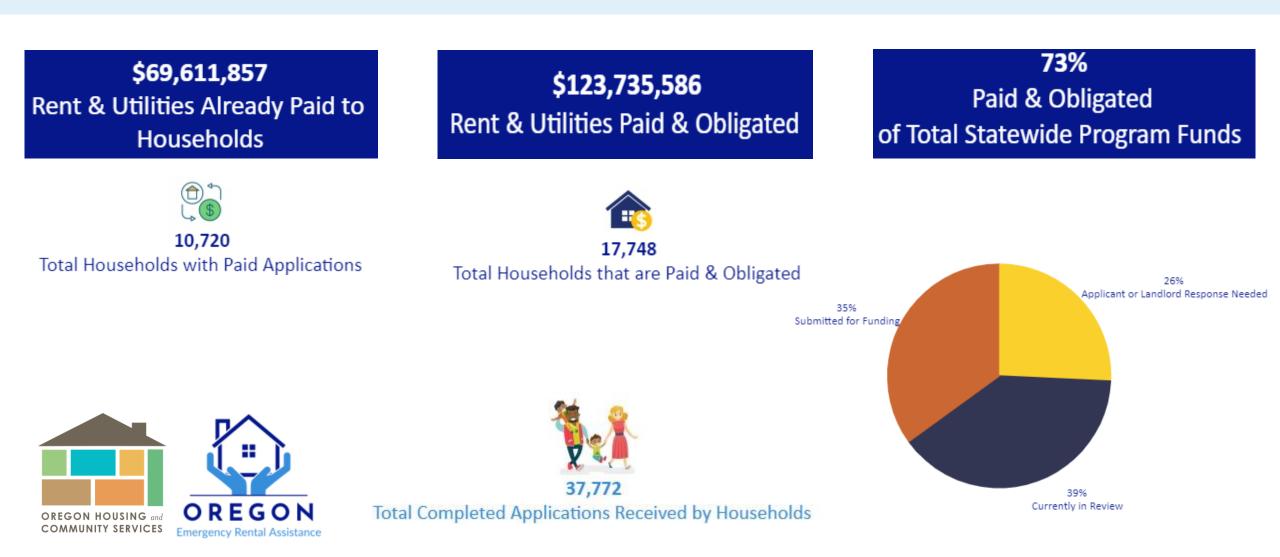
### **Ongoing Program Improvements**

- Continuing what is working: open door approach with an online application, funding local organizations to support application intake, data driven decision making, commitment to transparency
- Taking lessons from states and localities excelling in ERA distribution:
  - Centralized application processing (King County, WA, Texas, Illinois, Virginia, Connecticut)
  - Outreach and eviction prevention roles for community-based organizations



### Program Status: Data Dashboard





### Processing by Program Administrator

Tenant experience is not uniform across the state in speed of assistance and requir ements in accessing assistance.

\*PPL began processing on August 16<sup>th</sup>



Program Administrator	Pending	g Review	In Pro	ocess	Submit Funding o	ted for or Funded	Total
ACCESS (Jackson)	298	16%	996	54%	559	30%	1,815
Community Action Partnership of East Central Oregon (Gilliam, Morrow, Umatilla & Wheeler)	62	9%	297	40%	368	51%	719
Clackamas County Social Services	815	59%	396	28%	179	13%	1,371
Community Action Washington	1,681	56%	844	28%	475	16%	3,000
Community Action Team (Clatsop, Columbia & Tillamook)	37	4%	164	21%	635	75%	727
Community Connect on NE Oregon (Baker, Grant, Union & Wallowa)	65	9%	155	22%	480	69%	697
Community in Action (Harney & Malheur)	56	17%	75	28%	206	61%	337
Community Services Consortium (Benton, Lincoln & Linn)	413	22%	743	35%	763	40%	1,918
Klamath/Lake Community Action	16	2%	197	28%	499	70%	708
Lane County Human Services	275	12%	726	30%	1,375	58%	2,374
Mid-Columbia Housing Authority (Hood River, Sherman & Wasco)	23	8%	77	26%	176	64%	269
Mid-Willamette Valley Community Action (Marion & Polk)	1,509	40%	397	14%	1,726	46%	3,764
Multnomah County	3,106	42%	2,702	36%	1,608	22%	7,415
Neighbor Impact (Crook, Deschutes & Jefferson)	113	7%	667	38%	959	55%	1,736
Oregon Coast Community Action (Coos & Curry)	264	42%	118	19%	244	39%	626
United Community Action (Douglas & Josephine)	144	14%	176	18%	682	68%	1,002
Yamhill Community Action Partnership	138	19%	254	33%	351	48%	728
Public Partnerships LLC (Washington, Clackamas, & Multnomah)*	1,275	16%	5,053	61%	1,848	23%	8,194
TOTAL	10,290	27%	14,037	38%	13,133	35%	37,400

### **National Perspective**

#### NLIHC ERA Spending Tracker

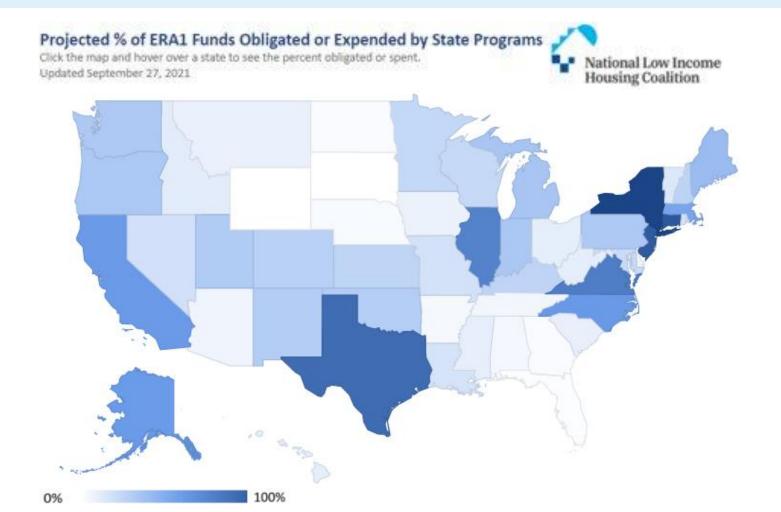
As of 9/27, Oregon ranks 15<sup>th</sup> nationally in terms of ERA spending, does not include distributions of state funds

The New York Times

#### Supreme Court Ends Biden's Eviction Moratorium

The ruling followed political and legal maneuvering by the administration to retain protections for tenants. It puts hundreds of thousands at risk of being put out of their homes.





### **Eviction Prevention**

- Layers of protections starting with grace period for past rent (April 2020 – June 2021), then rental assistance (OHCS and >\$80 M in other local programs), then the safe harbor period, and lastly eviction diversion work
- Interventions and pivots to expedite assistance
- Prioritization of lower income households, those most at-risk
- Goal: prevent eviction filings from occurring
- Other protections in place to intervene during the court process and keep Oregonians housed



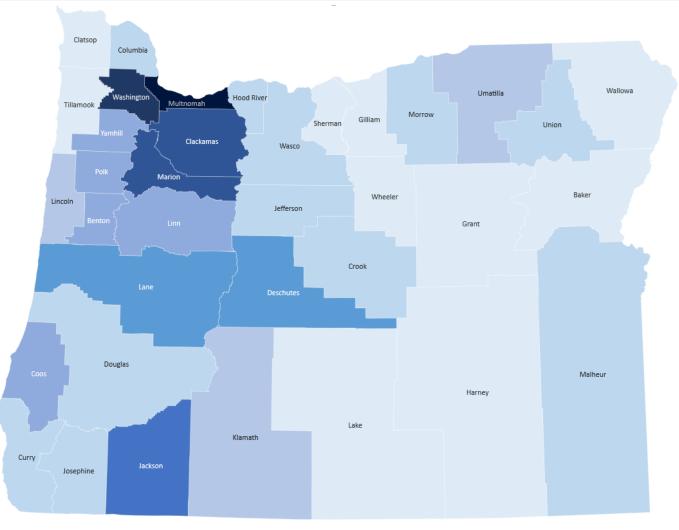
2021 Eviction Prevention document on OLIS details the landscape

### Oregonians at Risk of Eviction: Applications Older Than 60/90 Days

- ~7,700 applications older than 60 days (excluding Multhomah County)
- ~4,210 applications in Multhomah County older than 90 days.
- Of the court eviction data OHCS has received, 45% (287) had applied to OERAP
  - Gap between applications older than 60/90 days and eviction data

#### Renters need more time





■ Fewer than 10 ■ >10 ■ >50 ■ >100 ■ >250 ■ >500 ■ >1000 ■ >2500 ■ >4,000 past 90 days

### **Getting Oregonians Rental Assistance ASAP**

**Three Point Plan Forward** 

- 1. Utilize all flexibilities to move applications more quickly
- 2. Expand PPLs work as they staff up
- 3. Meet weekly benchmarks
  - Public Partnerships LLC: Over 500 per week (more as PPL brings on additional capacity)
  - Metro local program administrators: 420-450 applications per week
  - All other local program administrators: Approximately 1,000 per week

If these are met, no application will be older than 60 days (90 days in Multnomah County) within 10-13 weeks. This includes applications that are not currently beyond 60/90 days.



## Oregon will need more funds to meet the need for rental assistance

## Questions?



## Oregon Emergency Rental Assistance Program Reference Slides



## Additional U.S. Treasury Flexibility

- In August, US Treasury gave guidance allowing state's more flexibility to roll out rental assistance dollars
  - Self-Attestation via Fact Based Proxy to expedite payments to renters
  - Payments of rental and utility assistance can be paid separately, to avoid delays as utility companies face a high volume of inquiries
  - Older applications requiring tenant response automatically move forward asis after 24hrs
  - Monthly income can be used to determine eligibility
  - Tenants can request rent payment for units the applicant no longer resides in
  - Hard-to-House Household eligible for an additional payment to help secure a lease
  - Rental bonds
- Flexibilities that are being implemented:
  - Advanced payment to landlords or utility providers as a portion of the estimated bulk payment
  - Grantees may enter partnerships with non-profits to deliver assistance using ERA funds





### National ERA Best & Promising Practices

- Make the program easy to find with a simple website (oregonrentalassistance.org)
- Automation Supporting Application Prioritization (Oregon called out as an example to follow by U.S. Treasury)
- Using Self-Attestation & Fact-Specific Proxies to Establish
  Applicant Income
- Centralized Application Processing
- Culturally and Linguistically Competent Outreach
- Eviction Diversion
- Adjusting Program Strategies to Meet Local Needs
- Making the Application Process Simple and User Friendly
- Data-Driven Program Strategies





### **ERA 2: Housing Stabilization Services**

The second wave of Emergency Rental Assistance includes other housing stabilization (~\$15 million), OHCS paired those resources with the \$3 million state investment.

Read more about these investments.



### Volume of Need & Application Inflow

The OERAP Application Portal opened May 19<sup>th</sup>.



Applications received by...

- June 1<sup>st</sup>: >6,500 applications
- June 15<sup>th</sup>: >10,800 applications
- June 22<sup>nd</sup>: >20,000 applications
- July 21<sup>st</sup>: >21,200 applications
- August 24<sup>th</sup>: >26,300 applications
- September 30<sup>th</sup>: >37,700 applications

## Landlord Compensation Fund Reference Slides



### Landlord Compensation Fund Overview

- Established with HB 4401 (3<sup>rd</sup> Special Session of 2020), \$150 M in State General Fund
- Provided 80% compensation for eligible tenants, those with a signed tenant declaration of hardship
- Landlords applied online or with help of OHCS staff, OHCS processed applications
- Public Housing Authorities verified ownership, sent checks to

landlords, and notified tenants their rent was forgiven



### High-Level Landlord Compensation Fund Program Timeline

- Rep. Fahey Working Group (Summer Fall 2020)
- Third Special Session of 2020 (December 2, 2020)
- LCF Program Design (December 2020 February 2021)
- Round One (February 17 March 5, OHCS worked with landlords to complete applications after March 5, 2021)
- Round Two (April 29 May 17, 2021)
- Round Three (June 1 23, 2021)
- SB 278 signed into law; compensation increased to 100 percent (June 24th, 2021)
- Backend audits & compliance review (July September 2021)



• 20 percent compensation will be sent to Public Housing Authorities for disbursal (this week)

### Landlord Compensation Fund – Disbursements

Public Housing Authority	Dispersed to Landlords	Total (80% compensation)	Percentage Sent
Clackamas Housing Authority	\$13,074,645.76	\$13,074,645.76	100%
Coos Curry North Bend Housing Authority	\$382,256.85	\$382,256.85	100%
Douglas Housing Authority	\$538,136.93	\$768,569.28	70%
Home Forward	\$51,443,928.19	\$53,430,369.17	96.3%
Homes for Good	\$6,756,674.53	\$6,959,791.46	97.1%
Housing Works	\$1,873,058.70	\$1,955,704.30	95.8%
Jackson County Housing Authority	\$2,821,528.45	\$2,821,528.45	100%
Josephine Housing Authority	\$406,978.37	\$406,978.37	100%
Klamath Housing Authority	\$550,330.62	\$550,330.62	100%
Lincoln Housing Authority	\$455,696.00	\$455,696.00	100%
Linn Benton Housing Authority	\$2,375,341.30	\$2,396,485.30	99.1%
Malheur Housing Authority	\$159,434.93	\$159,434.93	100%
Marion County Housing Authority	\$1,050,252.80	\$1,050,252.80	100%
Mid-Columbia Housing Authority*	\$448,627.15	\$523,542.24	99.7%
NE Oregon Housing Authority	\$283,776.80	\$283,776.80	100%
NW Oregon Housing Authority	\$1,175,144.60	\$1,175,144.60	100%
Salem Housing Authority	\$3,887,529.92	\$7,590,502.33	51.2%
Washington County Housing Authority	\$18,218,994.42	\$24,763,613.75	73.6%
West Valley Housing Authority	\$1,285,010.12	\$1,343,674.84	95.6%
Yamhill Housing Authority	\$1,209,275.72	\$1,209,275.72	100%
Grand Total	\$108,397,270.16	\$121,301,573.56	89.4%