



Representative Fahey, Chair  
Representative Morgan, Vice-Chair  
Representative Campos, Vice-Chair  
House Committee on Housing

900 Court Street NE  
Salem, OR 97301-4048

Dear Chair Fahey, Vice-Chair Morgan, Vice-Chair Campos, and Members of the House Committee on Housing:

The Urban Institute is a nonprofit social and economic policy research organization based in Washington, DC. We conduct policy research and provide strategic advising and assistance to policymakers to help them achieve better outcomes for the people they serve. We are driven by a passion to ensure that everyone—regardless of income, race or ethnicity, education, or zip code—has the chance to achieve their highest potential.

The COVID-19 pandemic unveiled unprecedented challenges and highlighted who is more vulnerable to housing instability and economic hardships due to America's history with structural racism. The pandemic disproportionately harmed Black, Latinx, and Indigenous people: these communities have suffered higher incidences of infection and death, have been most affected by job and wage losses, and have faced greater rates of food and housing insecurity.

As of May 2021, more than 7 million renters in the United States were behind on their rent, and renters of color were more than twice as likely to report being behind on their rent payments than their white counterparts. A recent analysis found that 18 percent of Latinx and 29 percent of Black renters were concerned about paying June's rent and almost half of those behind are worried about being evicted.

In August 2020, as a response to the pandemic, Urban created the Emergency Rental Assistance Priority (ERAP) Index to equip decisionmakers with a tool to pinpoint who is experiencing the most hardship and how to prioritize scarce funding. The index estimates the level of need in a census tract by measuring the prevalence of low-income renters who are at risk of experiencing housing instability and homelessness. Additionally, it examines neighborhood conditions and demographics, incorporating instability risk factors before the pandemic as well as the pandemic's economic impacts. The tool was designed for local decisionmakers who want to prioritize minimizing evictions and homelessness as part of an equitable COVID-19 response.

Oregon Housing and Community Services (OHCS) used Urban's tool and developed a strategy to ensure limited funding has the greatest impact for Oregon's most vulnerable renters. OHCS is a model for other communities looking to ground racial equity in their rental assistance distribution. OHCS put our research into practice and their successes and promising outcomes have been featured through Urban programming. We will continue to **learn from them** on how we can replicate their success nationwide. They are a critical thought-partner to Urban.

Thank you for your commitment to advancing racial equity and to ensuring people of color receive the opportunity they deserve for an inclusive recovery from the effects of the pandemic. We are happy to answer any additional questions about our methodology and ways to implement racial equity in rental assistance policymaking.

Warmly,

Mary Cunningham  
Vice President - Metropolitan Housing and Communities Policy Center