

# Emergency Rental Assistance: Historic Relief Resources

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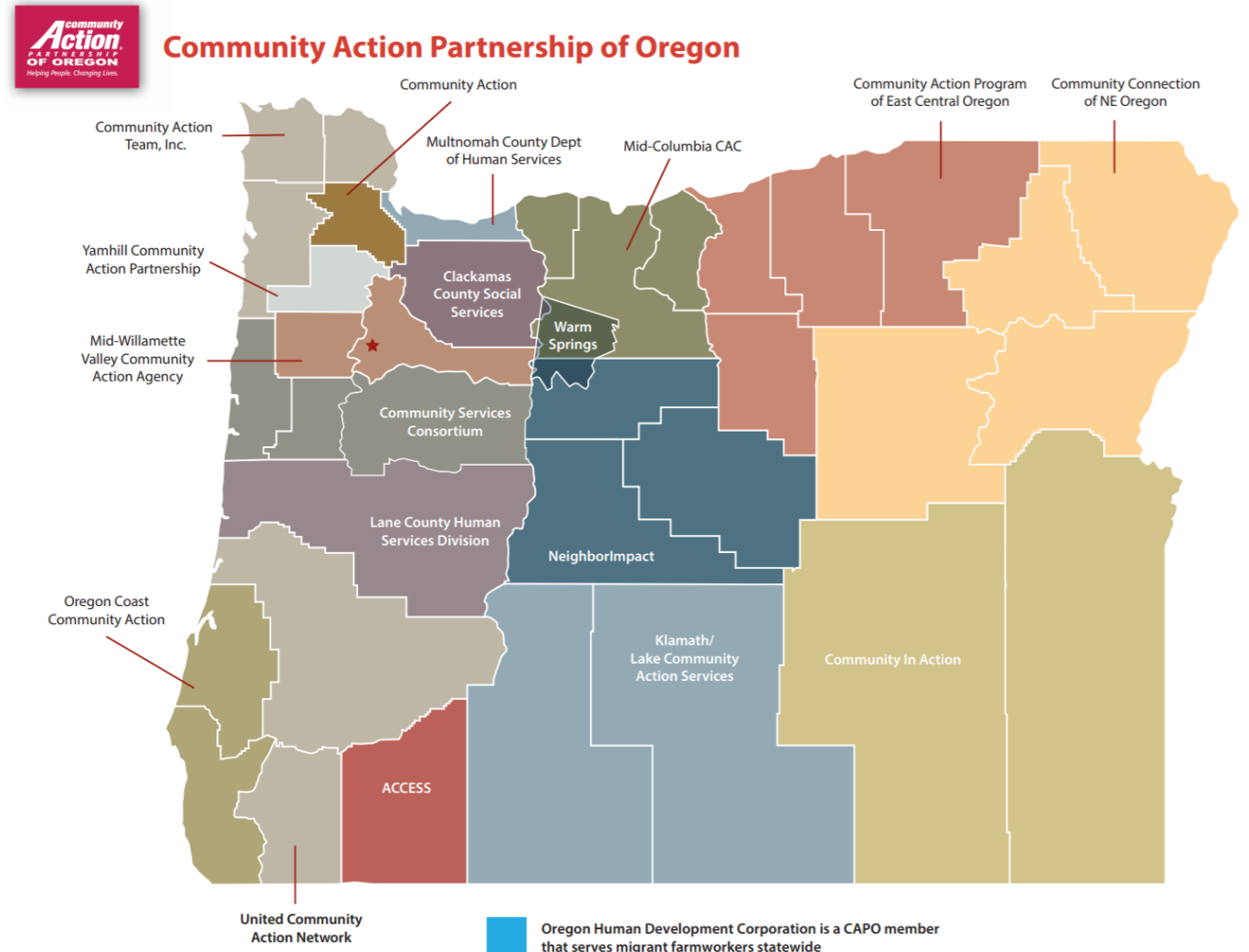


# Historical Context

- Oregon's existing rental assistance system and structure
- Prior to 2020, the maximum amount of rental assistance administered never exceeded \$17 million dollars in a single year, this includes the recent increase in state investments



House Housing Rental Assistance  
Informational, June 4, 2021



# 2020 Rental Assistance



*As of 12/31/2020*



\* Under utilized housing portfolio funds reallocated to CVRRP and other COVID Response as approved by the Emergency Board in December

- COVID Rental Relief Program (CVRRP), more than \$77.9 million\*
  - April Emergency Board - \$8.5 million in general fund (converted to Coronavirus Relief Funds during the June Special Session) – 50% AMI
  - June Emergency Board - \$55 million in Coronavirus Relief Funds to CAAs for rent assistance – 80% AMI
- June Emergency Board - \$20 million in Coronavirus Relief Funds to OHCS regulated affordable housing portfolio\*

# Community Action Partners of Oregon On the Ground Perspective



- CAA Network historically focused on self-sufficiency but more recently an emergency services network.
- Brief History of the Resource Waves.
- “Every Crisis is the Same.”
- Eviction forecast is an unknown-unknown, could be high.

*Tom worked at auto dealership. Laid off, tried to stay in housing as long as they could. By fall he was \$14,000 behind and they voluntarily left their unit. They were camping outside with six children in a single room tent. Denied shelter because of partners were not married. Outreach teams connected them to services, and rehoused them.*



# Supporting Tenants Accessing Rental Relief STARR

**More than 4,300  
households served**



*Each person  
represents 1,000  
families*



- \$50 million
- Partnership with regional Community Action Agencies
- Increased administrative allowances to allow for greater capacity to provide relief at the local level
- These resources worked as a gap filler before the launch of the Oregon Emergency Rental Assistance Program

# Oregon Emergency Rental Assistance Program OERAP



**More than 6,700  
applications requesting  
~\$45 million in assistance**

*As of June 1<sup>st</sup> at 5 PM*

[Oregonrentalassistance.org](https://Oregonrentalassistance.org)



OREGON HOUSING and  
COMMUNITY SERVICES




- More than \$200 million in wave one resources; wave two ~\$156 million expected Summer/Fall 2021
  - ~\$80 million additional wave one allocated to tribes, Portland, and six counties; additional ~\$66 million in wave two
- Launched on May 19th
- Covers up to 12 months of rent arrears, up to 3 months of future rent, and utilities (electric, gas, bulk fuel, garbage, water, broadband)
- First EVER statewide rental assistance application portal, tenants across the state will have the same experience!

# Oregon Emergency Rental Assistance Program

## OERAP – Prioritization & Software

Learn more:  
[Oregon Rental Assistance.org](https://OregonRentalAssistance.org)



 Home Login

ENGLISH ESPAÑOL 中国人 РУССКИЙ TIẾNG VIỆT

### Are You Eligible?

If you have experienced hardship due to COVID 19 and need assistance to pay your rent or utility bills you *MAY* be eligible for the Oregon Emergency Rental Assistance Program.


[📄 Tenants Apply Today](#)[❗ Help, I Don't Qualify](#)[❓ Check My Status](#)

#### Having Trouble Paying Your Rent or Utilities?

*We're Here to Help*

The Oregon Emergency Rental Assistance (OERAP) works to help renters get the assistance they need to avoid utility shutoff or eviction. The program is administered by Oregon Housing Community Services (OHCS) and its subgrantees.

We're Online!  
How may I help you today?



# Community Action Partners of Oregon On the Ground Perspective



- Network delivered more than \$95 million in emergency rental and energy assistance in 2020.
- Overcoming challenges require time and staff and local expertise:
  - Often inconsistent engagement.
  - Trauma levels from COVID remain high, System Traumas are the greatest barrier and will complicate eviction patterns in July
  - Many people have left housing situations; homelessness growing dramatically especially for those with marginal housing histories.
  - Those falling through the cracks will need street outreach to rehouse





# Landlord Compensation Fund

Provides 80% compensation for tenant rental debt (for renters with a signed declaration of financial hardship) if a landlord forgives 20% of rental debt

- Round one forgave the rent of ~12,000 tenants and provided ~\$36 million to >1,900 landlords owning >3,900 properties
  - Software error in uploading rent rolls caused downstream data errors, contributed to processing delays
  - Staffing challenges, increased staffing received through HB 5042 (thank you!)
- Round two closed May 18<sup>th</sup> with ~\$41 M of applications submitted (3,168 property applications; ~10,000 tenants)
  - Technology worked smoothly
  - Increased customer service staff



# Landlord Compensation Fund – Round 3

Round three is open now with \$60 million in assistance available!

- Covers rental debt from 4/2020 – 6/2021
- Includes past tenants with a signed declaration of financial hardship
- Rolling application processing on June 4<sup>th</sup>, June 11<sup>th</sup>, and lastly on June 18<sup>th</sup>
- Rent roll uploads not required, **this application round is first-come, first-serve**



[Learn more about the program and how to apply](#)



# Landlord Compensation Fund

## Public Housing Authorities Role

### Preparing for program delivery

- Coordinating among housing authorities to ensure statewide access
- Collaborating with OHCS on program design
- Allocating staff resources to deliver program
- Setting up technical tools to complete the payment functions (e.g., aligning the portal with our internal technologies to ensure efficient program operation)
- Developing internal procedures



# Landlord Compensation Fund

## Public Housing Authorities Role

### Program Administration

- Verifying ownership of landlords;
- Setting landlords up as vendors so we can issue 1099 tax statements at the end of the year;
- Issue payment;
- Send tenant notification letters;
- Upload payment data to the portal so OHCS can see the status of payments



# Landlord Compensation Fund Preliminary Results

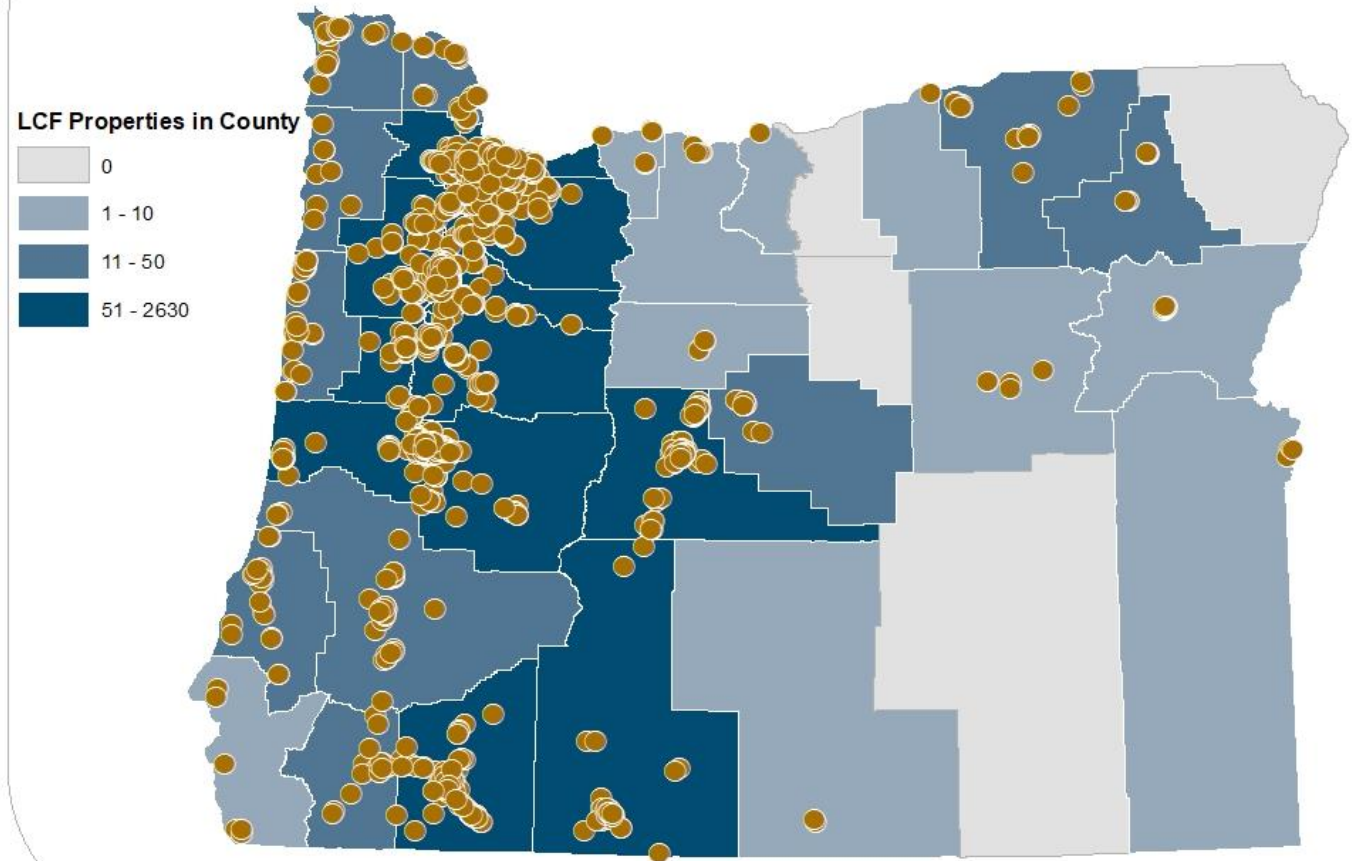
"I was delighted for this opportunity to have full forgiveness for my tenant, a restaurant worker and student. To also recover 80% of my losses is a bonus I did not expect would ever happen. This process was ultimately fast, considering what had to be done to execute quickly. So thankful."



"My roommate and I got our back rent paid for through the Landlord Compensation fund. We no longer owe nearly ten grand. I'm so happy I feel lightheaded."

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Round One and Two Landlord Compensation Fund Property Applications





# Reflection: Historic Resources and a Confusing Landscape

- More resources towards emergency rental assistance in the last 14 months than any other time in OHCS history, over \$477 million in community
- Multiple rental assistance programs operating at once created challenges
  - Confusion for tenants and landlords, people didn't know how to access funds
  - Different process and requirements for programs
- Admin complexity on the ground with changing federal guidance paired with surge in need



# Keeping Oregonians in Their Homes

- Rental assistance IS eviction prevention, and historic resources have and will prevent countless Oregonians from
- The second wave of Emergency Rental Assistance includes other housing stabilization (~\$15 million), OHCS will use these to help prevent evictions when the moratorium expires
- One-time funds can't fix a crisis overnight, Oregon must increase the supply of homes to address housing cost burden. Supply investments are the long-term solution.



# Conclusion & Discussion

- Improving how government shows up in partnership with Community Action Agencies, Public Housing Authorities, and other community-based organizations
- **Resilient Oregon Initiative**
  - Asset building provide long-term financial stability and empowerment to low-income Oregonians, leveraging federal assistance and removing bureaucracy and barriers for families.
  - OHCS ARPA Investment Idea: \$20 million for asset building
- **Shoring up Oregon's Social Safety Net**
  - Ongoing need to better support on-the-ground providers and local organizations providing information/support to Oregonians in need
  - OHCS ARPA Investment Idea: \$30 million to build on the ground capacity to expedite rental assistance delivery



See more [ARPA Investment Ideas](#)



# Reference Slides

# Rental & Utility Assistance in 2020

## Rental assistance

- Coronavirus Relief Funds - \$63.5 million (April and June Emergency Boards)
- Affordable Rental Housing Portfolio Stabilization - \$20 million (June Emergency Board)
- State General Fund - \$50 million (December Special Session)
- Landlord Compensation Fund - \$150 million (December Special Session)
- Emergency Rental Assistance - \$204 million (December Congressional Package, received in 2021)

## Energy assistance

- Coronavirus Relief Funds - \$15 million (June Emergency Board)
- Low Income Home Energy Assistance Program - \$9.5 million (CARES Act)

## Federal programs that can be used for rental assistance (and other purposes)

- Emergency Solutions Grants - \$56.2 million (CARES Act)
- Community Service Block Grant - \$8.155 million (CARES Act), administered by OHCS and additional allocation to larger cities and counties
- Community Development Block Grant - \$8 million (CARES Act), administered by Business Oregon and additional allocation to larger cities and counties



# Housing Stabilization Division/Homeless Services Programs: Unprecedented Growth in Response to COVID



\*Landlord Compensation Fund, Federal December Packages and the American Rescue Plan Act not reflected in the graph

