Overview

As states and localities allocate emergency rental assistance funds to help low-income renters remain stably housed, program administrators take several factors into consideration when determining program eligibility and how to best prioritize households who are most vulnerable or have been disproportionately impacted by the COVID pandemic. Guidance from the U.S. Department of Treasury requires that—at a minimum—grantees prioritize (1) households with incomes less than 50% area median income (AMI) and (2) households with one or more members that have been unemployed for at least 90 days.

Importance of an Equitable Recovery

Past economic recoveries have exacerbated inequities that perpetuate community harm. Faced with great pressure to get funds out the door quickly to struggling Oregonians, government agencies run the risk of overlooking those most in need if they do not think strategically about prioritization. Nationally, many programs are attempting to ensure an equitable recovery and are increasingly moving away from a "First come, first served" model, which can unintentionally leave out or delay assistance to renters most at risk of housing instability or homelessness and renters who face barriers in applying for assistance, such as limited internet access or language barriers.

Oregon Prioritization

In Oregon, as one grantee of Federal Emergency Rental Assistance Program funds, Oregon Housing and Community Services (OHCS) has taken thoughtful steps to establish a system that prioritizes assistance to target resources to high-need households in delivery of the Oregon Emergency Rental Assistance Program (OERAP). OHCS uses four additional factors to the two above required by U.S. Department of Treasury (AMI and unemployment). These four additional factors include: (3) household size, (4) months behind on rent, (5) 2020 wildfire impact, and (6) whether the household lives within a census tract identified by the nationally recognized Urban Institute Rental Assistance Priority Index as a census tract with a high prevalence of low-income renters at risk of experiencing housing instability and homelessness due to COVID-19 impact. OHCS included these additional prioritization factors to emphasize an equitable approach and account for risk factors that are higher for certain groups in alignment with Fair Housing principles and practices. These include groups that have been historically and systematically excluded from housing and economic opportunities and face greater health and economic impacts from COVID-19.

Data Sources

The data for five out of the six prioritization factors comes directly from the household's application for rental assistance. The OERAP applicant will enter their household size, annual or recent monthly income, months past due on rent and/or utilities, if they have been impacted by the 2020 wildfires, and the number of days they have been unemployed; the OERAP applicant will receive points based on their responses.

Oregon is also utilizing a new tool developed by the Urban Institute, which is America's leading social and economic research nonprofit organization with over 50 years of experience, to help identify the most highly impacted neighborhoods and the most vulnerable renters as part of an equitable response. The Emergency Rental Assistance Priority 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. To do this, it examines neighborhood conditions and demographics, incorporating instability risk factors before the COVID-19 pandemic as well as the pandemic's economic impacts. Because the Urban Institute's tool examines and scores all of these factors at the census tract level, OHCS assigned census tracts to their respective Community Action Agency (CAA) regions. Census tracts within each community action agency will be scored by comparing them to other census tracts within their region as opposed to all tracts in the state. For example, census tracts in Jefferson County will not be compared or indexed to census tracts in Lane County. For additional information about the data sources for this new tool please visit the Urban Institute, and for a general overview of Emergency Rental Assistance please visit the US Department of Treasury.

Need more information?

Please visit this website to learn more about the Oregon Emergency Rental Assistance Program (OERAP), including how to apply for assistance.