

COVID Rent Assistance

Review of 2020 and planning for 2021

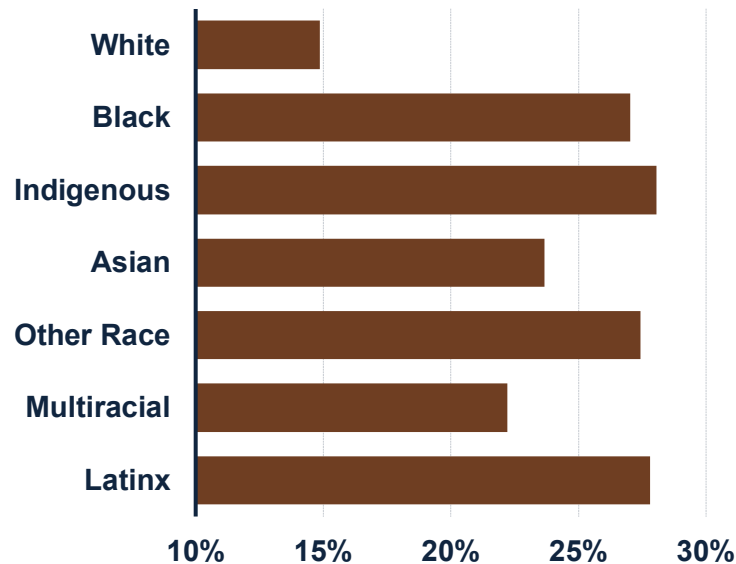


**Portland
Housing Bureau**

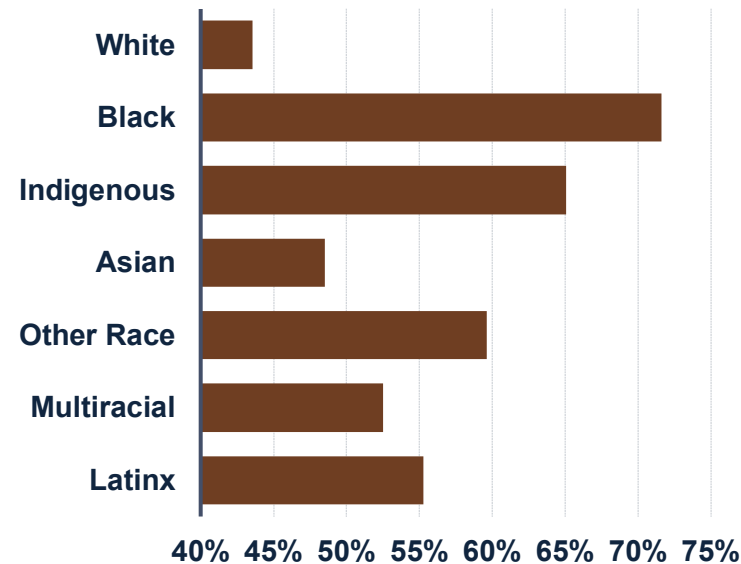
Leading with Racial Equity

Which communities have the largest share of people:

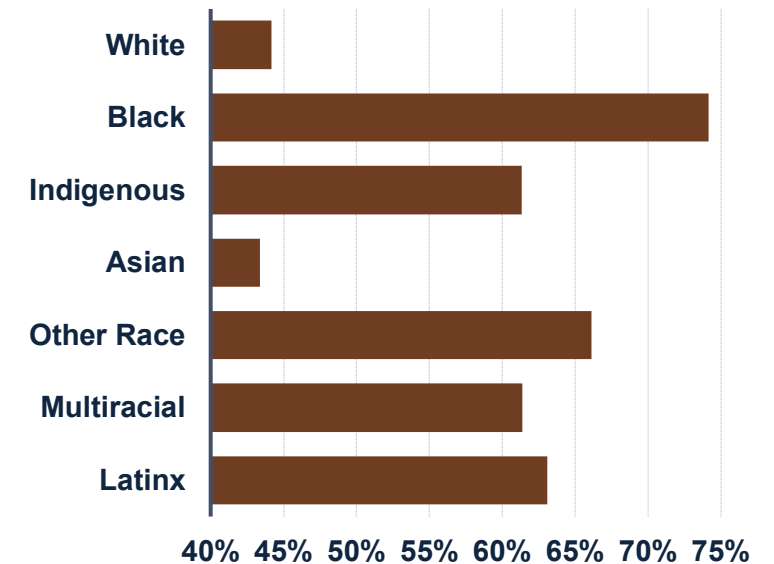
Working in Service Occupations



Earning Below \$60,000



Renting



Community Driven Program

Summer 2020 COVID Recovery Work Groups



**Rental
Stabilization
Work Group**

**Homeowner
Stabilization
Work Group**

**Affordable
Housing
Work Group**

**Affordable
Production
Work Group**

Work group objective: Develop recommendations on potential regulatory and program interventions for the Housing Bureau and City of Portland to consider implementing to stabilize renters and the rental housing market in response to COVID-19

Utilize Existing Systems

+ *Expand System Capacity*

Expanded Partner Network

Short Term Rent Assistance Network



Work Systems Inc. Network



Program Framework

Shared *City-County-Community* Program

Jurisdictions jointly established framework:

- Multnomah County resident
- 80% Area Median Income * (*Preference for 50% AMI*)
- COVID-19-affected
- Eviction prevention focus
- Single application for all funding sources

A low barrier single application and all accompanying materials were translated into Spanish, Simplified Chinese, Russian, Vietnamese, Somali, and Swahili.

Maximize flexibility for community partners:

- Rent arrears, current/future rent, utilities, etc.
- Decentralized intake and prioritization process
- Flexible assistance amounts

Jurisdictional Coordination

Leveraging resources and infrastructure

2020 CARES Program

City CARES	\$15 million
Housing Bureau HOME Funds	\$4.5 million
County CARES	\$11.6 million
Total Rent Assistance	\$31.1 million



Human Services



**Portland
Housing Bureau**

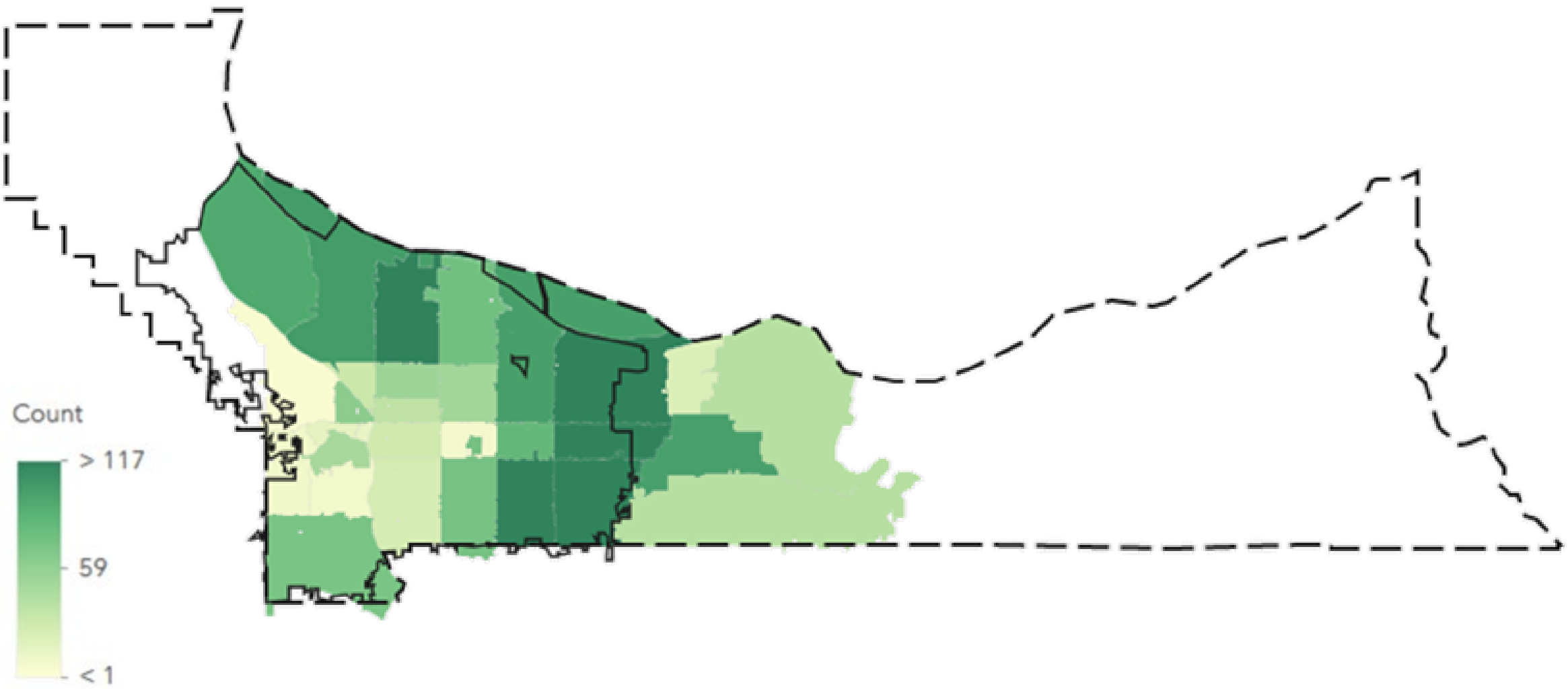


Initial Impact Data

(City CARES and City HOME funding – initial data)

Households Served by Zip Code

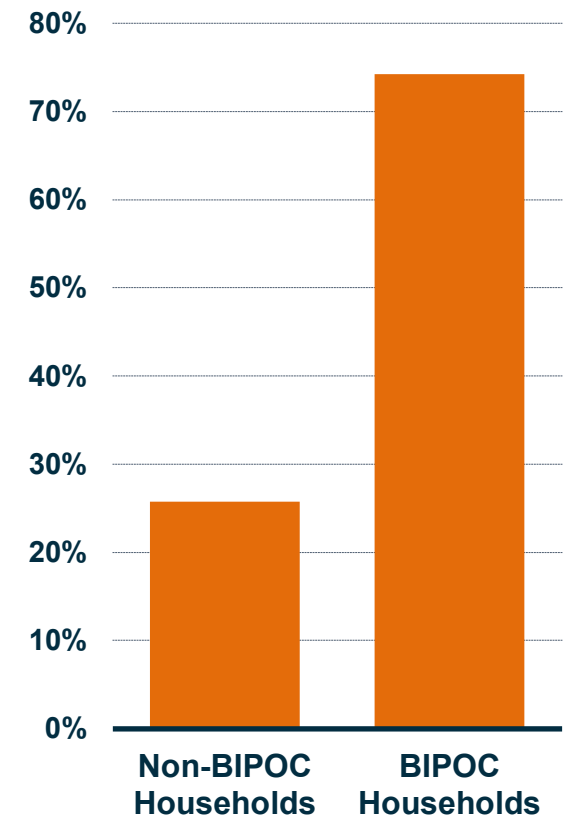
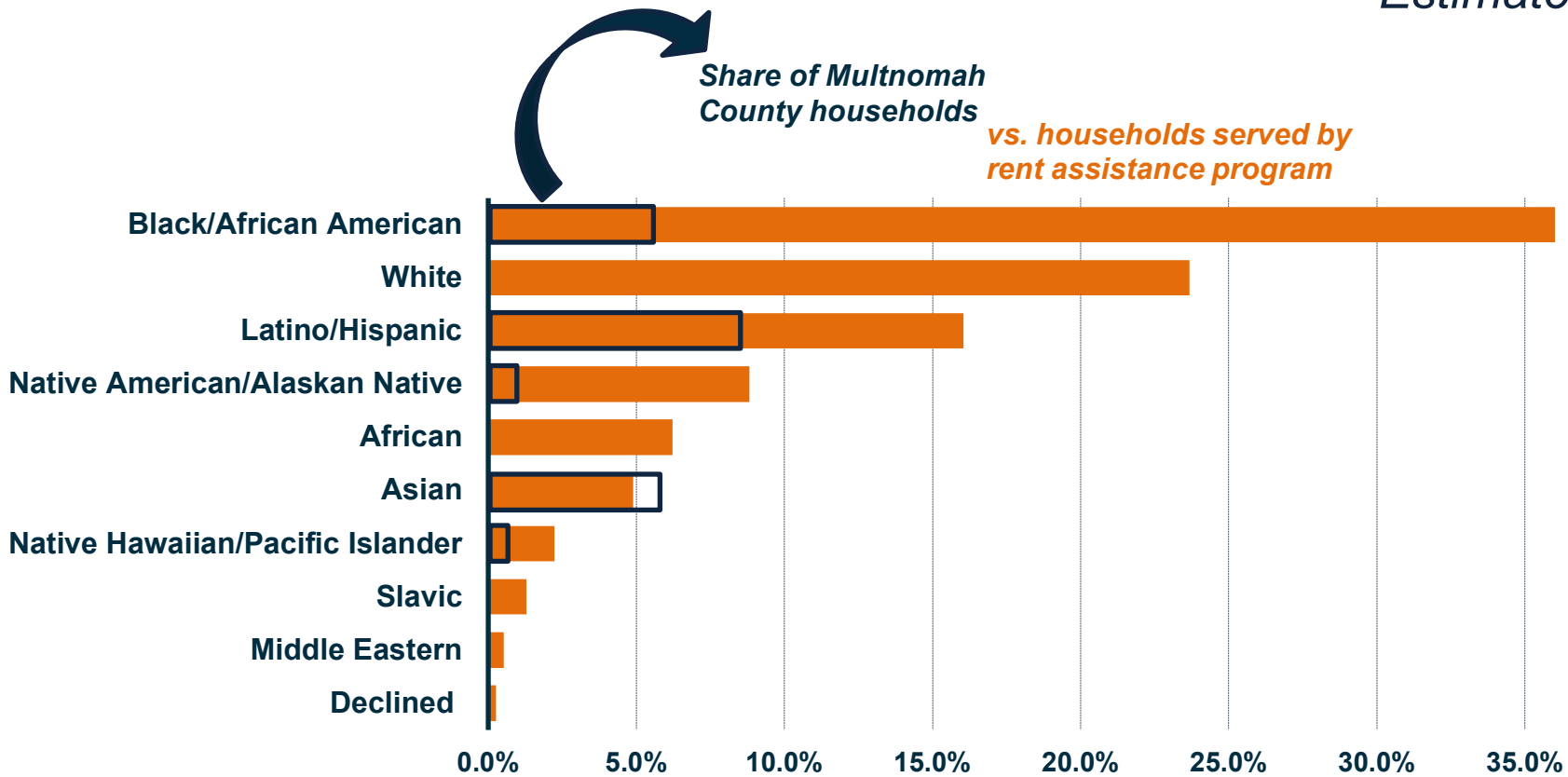
City CARES Funding



Household Demographics

City CARES Funding

Estimated 3,200 households
Estimated \$4,100 average assistance





Human Services



homeforward

Portland
Housing Bureau

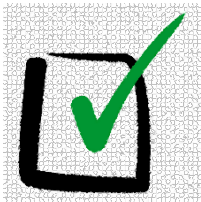
2020 Jurisdictional Collaboration

- ❖ **84%** BIPOC Households
- ❖ **5,820** Households Assisted
- ❖ **16,143** People Supported



Moving Forward in 2021

Lessons Learned from 2020







Successes to continue

- Centering equity and renters
- Community-based program
- Single application across funds
- Program flexibility for partners
- Low-barrier program rules
- Jurisdictional coordination
- Back-end support from agencies



Challenges to address

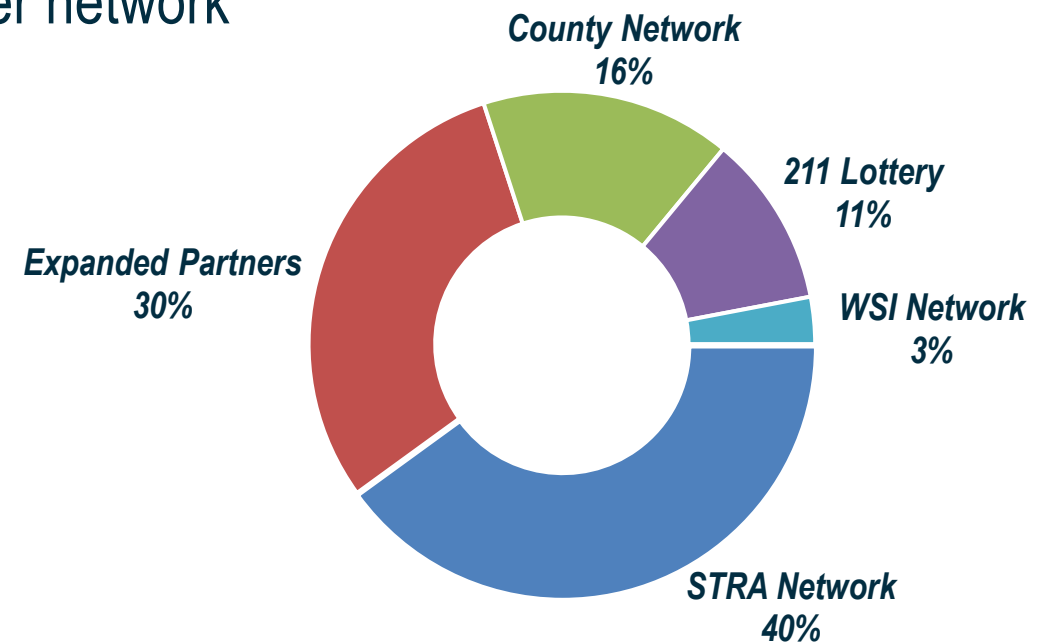
- Short time frame to implement
- Administrative requirements
- Not enough capacity funding
-  Changing program guidelines
- Transactional interactions
-  Public access point
-  Improved payment system
-  Landlord access point

2021 Framework – Joint Recommendation

Utilizing community-based provider network with open lottery option

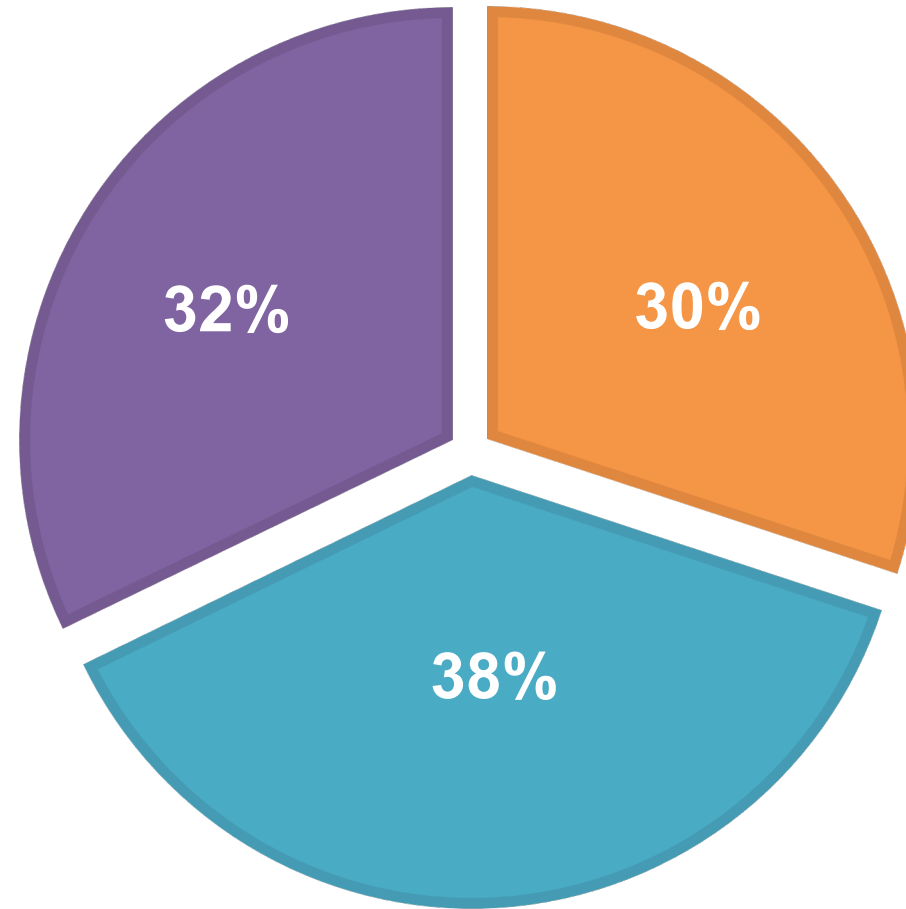
- 40% (\$15.7 million) → JOHS Short-Term Rent Assistance (STRA) network
- 30% (\$11.8 million) → Expanded Partners network
- 16% (\$6.3 million) → County Human Services and Public Health providers
- 11% (\$4.3 million) → 211 for open application
- 3% (\$1.2 million) → WorkSystems, Inc. provider network

** Funding will scale proportionately based on OHCS allocation*



Total State and Local Rent Assistance

■ Landlord ■ Public Access ■ Community Based



2021 Estimated Impacts

Assuming the 2020 average of \$4,100 of assistance per households

**average assistance per household will likely be higher due to more arrears*

i.	Housing Bureau East Portland funds (\$500K)	100+ households
ii.	Housing Bureau Rental Services funds (\$500K)	100+ households
iii.	County STARR funds (\$8 million)	1,700+ households
iv.	City CDBG funds (\$4.7 million)	1,000+ households
v.	City ERAP funds (\$19.6 million)	4,300+ households
vi.	County ERAP funds (\$4.8 million)	<u>1,000+ households</u>
		8,200 Households

State ERAP funds

*We are estimating between \$44.4 million
which is **9,500+ households***

Need vs. Resources Available

Renter and Market Impact

- Continued 12% to 15% non-payment in 2021
- \$20 to \$25 million per month
- 15,000 to 19,000 renters

12 months of collective arrears:

\$240-300 million

Rent assistance funds to date:

\$150+ million

Upcoming Funding

American Rescue Plan

- Emergency rent assistance
 - \$152 million to Oregon
 - **\$2.5 billion to high-needs grantees**
- Local Government Relief Funds (*programming to be determined*)
 - Estimated \$2.6 billion for Oregon
 - **Estimated \$217 million for Portland**
 - Estimated \$157 million for Multnomah County

Pandemic Response Programs *(Existing + Suggestions)*

- **Rental Assistance for Unmet Need**
- **Foreclosure Prevention: Mortgage Relief and Counseling**
- **Legal Support for Eviction Prevention**
- **Affordable Housing Acquisition Fund**
- **Shelter Expansion**
- **Emergency Cash Assistance**
- **Unsheltered Support**

What programs or interventions do you want to recommend that Housing Bureau submit to the American Rescue Plan Local Relief Funds allocation selection process with City Council?