# **Oregon Worker Relief Fund**

### Overview

As COVID-19 continues to affect low-wage employees, we continue to see a high level of unemployment for the communities we serve. Many gainfully employed Oregonians who are immigrants (and contribute to our collective prosperity) have lost their jobs--and thus their wages--because of the pandemic and have no access to any wage replacement program such as the federal Unemployment Insurance program. This has immediate harsh impacts such as housing and food insecurity and long-term impacts for these immigrant families. We understand that the committee is currently developing a policy approach for COVID-19. We want to ensure workers who are ineligible for UI benefits are included.

We solve this problem by creating a rapid community-based grant system. The OWRF program emulates a wage replacement program. We ask our state government to set up an emergency fund for non-profit organizations of the state who serve restaurant workers, care-givers, immigrants, refugees, day laborers, farmworkers, and people of color, all of whom contribute to the collectively prosperity of Oregon and will be disproportionately impacted by the wage loss caused by COVID-19.

# Proposal Goals/ Request

- Provide financial relief to Oregonians that cannot access public benefits: Many
  Oregonian immigrants fall under classifications that make them ineligible for
  unemployment insurance (UI). For instance, many Oregonians operate as independent
  contractors or are ineligible for public benefits due to their immigration classification.
  The Oregon Worker Relief Fund would provide temporary financial support for those that
  are falling through the crack during our current pandemic.
- 2. Allocate funds for Community-Based Organizations (CBO) to distribute: Oregonians often face difficulty accessing public benefits. More recently, our immigrant community

faces fear of any government interaction due to increased immigration enforcement and public charge rules. State non-profit organizations, with the support of the state and a lead non-profit entity, will create an equitable alternative system of financial relief as a temporary measure to combat COVID-19's effect on our workforce.

## Specifications

#### **Prioritization Assessment**

The Oregon Worker Relief Fund (OWRF) would work with culturally-specific non-profit organizations that can provide direct services to individuals that currently do not qualify for public benefits. The following criteria would be used for assessing applicant priority (in order to be first priority, an applicant must meet all three criteria):

- 1. Applicant must live in Oregon;
- 2. Had a job in Oregon that they lost because of pandemic; and
- 3. Are not eligible for federal UI or other temporary wage-replacement programs.

#### Community-Based Organization (CBO) Engagement

Many CBO leaders across the state have experience in providing direct services to multiple communities in a variety of ways. Many of these services include screening individuals for local housing stability, energy stability, and healthcare benefits to providing initial navigation for legal immigration representation.

Under the OWRF model, a leading organization (Innovation Law Lab) would receive any funding allocated by the legislature to provide this type of relief. The leading organization would be responsible for creating a universal application process and intake system that all participating CBOs would be able to use and housed under one system. A small percentage of the allocated funds will be used for administrative and operating costs accrued by the participating organizations.

Specific statewide participating CBOs will be identified, through specific criteria and will work to:

1. Promote this service in a culturally responsive way to community members they serve and that may qualify;

- 2. Assist in the application process for those that lack internet access or request it;
- 3. Verify the required verification documents and benefit that a qualifying applicant can expect to receive;
- 4. Prioritized and eligible applicants would receive a check or money order from the lead organization; and
- 5. Conduct surveys to better understand the impact and needs of the community during this crisis.

#### **Application Verification Phase**

The OWRF potential participants would need to fill out a short application and use best practices and due diligence to process and approve applications.

If they qualify, the leading organization would provide a payment method that would work for the applicant and in accordance with social distancing guidelines set by the state and local jurisdictions within 3-5 business days of being approved.

#### Benefit

The OWRF would seek to cover 60 - 70% of lost wages (dependent on funding) subject to a maximum of \$590 per week and only wages lost in direct relation to the COVID-19 enacted emergency management policies. This would cover lost wages due to the pandemic. Distributions will be made as funds are available.

#### System

- 1. Universal Application System
  - a. Create a user-friendly online application that may be used by all applicants in the top five spoken languages in the state;
  - b. Create a checklist that participating organizations can use for intake;
- 2. Funding Distribution to Approved Applicants
  - a. Payment would be sent to the domicile presented or picked up at a location of a participating organization.
  - b. Payment may be made in the form of a check or money order.

- c. Applicants may qualify for more assistance after as funds are available.
- 3. Information Security De-Identified
  - a. Secure intake of information provided by applicants.
  - b. Retain information only for a limited amount of time.
- 4. Identification & Navigation
  - a. CBOs identify through existing channels potentially eligible individuals (thus this saves administrative money b/c using existing channels)
  - b. CBOs navigate individuals through the application (the application would be CBO-facing, not applicant facing).
  - c. CBOs hold the relationship with the applicant, collect evidence, transmit the eligibility decision, and provide other service support through existing programs or referral channels.
- 5. Screening, Assessment, Eligibility Determination
  - a. Clearinghouse screens all incoming applications, communicates with the navigator (not applicant) about the application, if necessary.
  - b. Assesses eligibility
  - c. Makes eligibility determination & communicates information to organizations.
- 6. Enrollment, Distribution
  - a. Enrollment in the distribution system
  - b. Payment to approved applicants will be made in a method that would work for the applicant and in accordance with social distancing guidelines set by the state and local jurisdictions within 3-5 business days of being approved.
  - 7. Reporting
    - a. Provide a report to the state on the impact made by the OWRF.
    - Provide de-identified survey results to the state to better assess the impact COVID-19 has in the community; and
    - c. Additional benchmarks set by the agency assigned to this project.

# **Endorsed By:**

