



March 18, 2020

Joint Special Committee on Corona Virus Response
Oregon State Legislature
900 Court Street NE
Salem, OR 97301

Dear Co-Chair Roblan, Co-Chair Holvey, Members of the Committee:

I write to you on behalf of Home Forward, a Public Housing Authority (PHA) and largest provider of affordable housing in the state of Oregon. Home Forward serves more than 15,500 people earning low-incomes in Multnomah County by providing affordable housing and administering rent assistance. We also provide various supportive services to Home Forward residents and participants.

Like our fellow affordable housing providers across the State, the people we serve are disproportionately vulnerable to the economic and health impacts of COVID-19. The committee asked that written testimony be focused on actions to support low-income and vulnerable Oregonians. Here are some of the actions we have taken to support our residents and participants that could benefit low-income Oregonians across the State, and unmet service needs that we have identified.

Moratorium on Evictions for Non-Payment of Rent

1. Declare a moratorium on evictions for non-payment of rent due to the economic impacts of COVID-19;
2. Provide emergency rent assistance to low-income Oregonians;
3. Provide emergency funding to affordable housing providers to enable permanent waivers of unpaid rent accrued during moratorium;
4. Provide emergency funding to Public Housing Authorities (PHAs) to ensure that the voucher program can weather potentially large reductions in tenant income and maintain current service level.

Many households earning low incomes are already experiencing substantial loss of income as businesses close and people stay home sick without paid sick leave. As three out of four extremely low-income households are paying more than 50 percent of their income towards rent statewide, a substantial loss of income puts these households at even greater risk of homelessness.

Even households in unsubsidized affordable housing, like affordable housing financed with Low-Income Housing Tax Credits (LIHTC), are at risk of losing their housing because LIHTC rents are below market, but they are not adjusted based on a household's income.

Households in subsidized housing (public housing, Housing Choice Vouchers, etc.) can and should have their portion of the rent adjusted if they lose income. However, without additional funding from the Department of Housing and Urban Development (HUD), Public Housing Authorities (PHAs) that administer these programs may have to pay substantially more to serve the same number of

households. This could result in PHAs having to freeze voucher wait lists and at worst, having insufficient funds to support existing vouchers.

To support our residents who are being impacted by this public health emergency, Home Forward is expeditiously processing reports of lost income and adjusting tenant rent for subsidized households. We have also declared a moratorium on evictions for non-payment of rent related to the economic impacts of COVID-19 until March 31st, which may be extended as necessary.

Like all affordable housing providers, the rent we collect directly supports our operations, services, and ability to serve additional households who qualify for support. For this reason, we are unable to permanently waive unpaid rent accrued during the moratorium. We will work with residents to provide up to 12-months for repayment. If the State provides emergency funding to affordable housing providers that have implemented a moratorium on evictions, providers could permanently waive unpaid rent and reduce burden on households.

Direct Support to Low-Income Oregonians Needed

1. Direct cash assistance to low-income Oregonians who are weathering the economic impacts of COVID-19. Cash assistance is needed to pay for necessities like food, medicine, cleaning supplies, etc.
2. Coordinated care for seniors and people with disabilities who may not be able to leave their homes and require supplies (food, hygiene, medical, and cleaning supplies) and welfare checks.

Oregonians earning low-incomes who are experiencing the economic impacts of COVID-19 will need more than rent assistance to meet their basic needs. The State should provide direct cash assistance to low-income households for basic necessities like food and medicine.

Further, many service providers that deliver food to specific sites are suspending deliveries, leaving people who may not be able to leave their homes without crucial supports. The State should work with local partners to ensure that low-income seniors and people with disabilities who can't leave their homes continue to have access to food.

Thank you for the opportunity to provide comment on actions the State can take to support low-income and vulnerable Oregonians. Please contact Taylor Smiley Wolfe, Director of Policy and Planning, Home Forward at 503-957-8760 or taylor.smileywolfe@homeforward.org regarding these comments.

Sincerely,

Taylor Smiley Wolfe
Director of Policy and Planning
Home Forward