Testimony
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## Rep. Fahey, members of the Committee

As the COVID Pandemic unfolded, the Oregon legislature and the federal government moved swiftly to respond. Resources at a scale we have no previously seen poured down. Not since the ARRA-era in 2008, have this much money come down this fast, and this time there was no warning, we were all trying to learn to work from home, trying to convert service delivery and financial payments systems to digital platforms and trying to harden our physical plants to protect our staff and clients against the threats posed by a virus none of us understood.

An immediate question once the money was allocated was, "Who is going to get this out door?" Oregon is fortunate to have a seasoned and statewide network of organizations with capacity and a history of dealing with complex distribution and documentation systems. That network is the 18 community action agencies which provide geographic coverage of every square inch of this state.

The delivery system swung into action. Delivery looked different in different parts of the state. Just as the most recent multi-colored OHA map of COVID infection rates looks wildly different, different communities experienced COVID and its impacts differently. As a result, there isn't much value in comparing how things worked in Portland, Port Orford, Prineville, Paisley or Pendleton. In the end, agencies and communities did what worked best for them.

In my region, we have 87 percent of the emergency rent relief funding allocated by the legislature obligated. We will run out of funding on or before the expiration of the moratorium on evictions. We chose to accelerate delivery of rent assistance because we believe that tenants in our region gain peace of mind when rents are paid, and we recognize that landlords are also affected by the economic turmoil a pandemic brings. Our priority is to create economic stability in uncertain times.

Other jurisdictions with local moratoriums as a potential backstop, chose to prioritize stretching the funding out across multiple months right up to December or had to ration outflow because the reimbursement-based nature of this program made cash-flow management a constant challenge. One interesting element in my region was that as Deschutes County made additional investments into rent relief, we had to hold back rental assistance from CARES Act to ensure that all communities in our three-count/one Tribe region would continue to have access to funding.

The early stages of program roll out were chaotic:

Guidance from the federal government was incomplete or non-existent.

There was enormous pressure to start getting money on the ground, but no one could offer assurances that subsequent guidance might not create a risk of crippling consequences if later guidance changed the ground rules.

A good example of that was the directive to serve undocumented household. While every agency wanted to serve this community, federal guidance was silent. OHCS urged agencies to take the risk but was unable to guarantee that doing so would not result in serious federal financial penalties down the road. All agencies were eventually able to serve with state and private funding, but it took time to understand guidance, evaluate risk and identify alternative resources.

Many agencies decided to pursue contracts with BIPOC organizations in order to reach those most impacted by the pandemic at every level. This added complexity because community action agencies had to first understand program parameters and then recruit and contract with providers and train their staffs. The fact that these programs with slim to non-existent administrative funding made the challenge even greater.

Assembling documentation has been an ongoing challenge for every agency. Many small landlords do not have available and easily reproduced ledgers showing payment history. They may not have a W-9 form that needs to be provided before payment can be made. Obtaining a copy of a lease rental agreement can take a few days. Nobody wants to burden anyone with unnecessary paperwork but a system without these key papers could lead to fraudulent or inflated payment that could give the state, the agencies and landlords a black eye.

Data systems were a problem from the start. Oregon's data collection systems are fragmented and getting real time reports out of them is not easy. OHCS and community action were working on improvements to this system in response to a legislative budget note pre-pandemic. This crisis has only strengthened our mutual resolve that we need something better that gives us real-time information about expenditures, obligated funds and demographics of distribution.

Then, there were the wildfires. Housing staff and entire agencies, particularly in Southern Oregon and Clackamas and Marion Counties, were evacuated or diverted to emergency operations. Some staff suffered personal losses, causing valuable expertise to be lost.

I have a sign in my office that reads: "There is no substitute for a genuine lack of preparation." None of us were, or could have been, prepared for the COVID Pandemic or the speed at which Congress moved to enact the CARES Act. Responses to the COVID crisis were necessarily rushed and required adjustment on the fly. In the end, these dollars have worked as intended to stabilize households and landlords. The concern that remains, however, is that as unprecedented as this investment has been, it isn't enough. We are all bracing ourselves for the end of the moratorium when those who haven't made their way to our doors yet start knocking in desperation.

As the end of CARES Act funding looms, I am very grateful that we have had resources to help. Imagine the calls if we had had nothing? I am grateful to legislators and Congress for acting swiftly. I am very grateful to staff at the state and local level who threw themselves

into this work. They too, are first-responders in a state of emergency. I am grateful we have a network in community action that is technically skilled, financed adequately to provide the necessary float to operate these programs and statewide in coverage. That has made a huge difference.

From a provider perspective, COVID19 has been a curse and gift. The community action network didn't lack for something to do in providing essential services in our community before March 2020. But I can't imagine being a position where the people coming to our doors would have been turned away with an "I'm sorry. We have nothing for you." Apologies don't pay the rent, and Oregonians have slept better in their homes because of work.