

## TESTIMONY

of Scott Cooper, President, Community Action Partnership of Oregon  
before a joint meeting of the Oregon Senate Committee on Housing and Development  
and the Oregon House Committee on Housing

Chair Jama, Chair Fahey, members of the committee, and especially Rep Zika and Sen. Linthicum, whose districts include the communities that I serve, good afternoon. My name is Scott Cooper, (pronouns He/Him). I am here in two capacities, as president of the Community Action Partnership of Oregon, which consists of 18 community agencies that for more than 40 years has effectively served every square inch of this state.

My paid job is as Executive Director of NeighborImpact, the community action agency serving Central Oregon—Crook, Deschutes and Jefferson and the Confederated Tribes of Warm Springs. The fall weather here is absolutely spectacular, but it is starting to get colder. Fortunately, thousands of Oregonians will remain in their homes as winter sets in due to the effective delivery of multiple cycles of federal rental assistance,

As of Friday afternoon, my organization has paid out about 60 percent of our funding. Our number is slightly higher than the dashboard number provided by OHCS, but our numbers are close and will likely always be a little off, due to data reporting lag.

My agency is currently processing 20 percent more in requests than we have actual funding. Our biggest impediment to processing is not lack of capacity. We have a dedicated staff of 21 processing applications on a daily basis and have developed a cross-training system that allows us to move staff from other programs into rent assistance when surge capacity is needed. Our biggest impediment to processing is the necessity of waiting for tenants and landlords to complete their applications so that we can finish processing applications. Clients with incomplete application clients are regularly called, emailed and texted, asking them to finish their applications and offering to help. The lack of response is not inconsistent with a mentality we often encounter in people in stressful situations. We continue to work to speed up the pace of application completion so we can get people the help they need when they need it.

This timing issue really does matter. We have all heard the concern about the possibility of an eviction tsunami in the wings. Obviously, that is the last thing a state plagued by lack of affordable housing and homeless crisis needs. That being said, there is no current surge happening; there is only a fear for what might happen. In my organization and in many organizations, we are dealing with this by working our lists and monitoring court dockets to make sure that rent assistance applicants are prioritized for scrutiny and completion as they age out of their safe harbor and coordinating with the state courts to ensure that we make contact with households facing eviction and get their rent assistance applications on file in order to make sure they can claim safe harbor. Weekly eviction information being provided by the Oregon Law Center is expected to expedite this process.

I have been asked repeatedly about the need for an eviction moratorium. I don't have solid advice for you. The so-called backlog is concentrated in urban areas, not statewide. I'm unclear as to whether a statewide solution is needed to fix what is a local problem. I also realize that there are competing interests between landlord groups and tenants' rights groups and there are political considerations and geographic considerations, and it's not my job to balance all those: it's yours. I do know that my network's role in managing eviction prevention is to move rent assistance money as fast as possible to the people who need it when they need it and thereby to prevent eviction in the first place.

And I think that we are doing that—especially in the last few weeks as the Allita software system has finally reached a level of functionality that we can somewhat rely on it to consistently deliver. As of Sept 30, Oregon has spent or obligated 73 percent of its ERA1 funds. We've nearly doubled production in the last two weeks as the maturation of the software has finally allow us to move.

Treasury is reporting this morning that Oregon is No. 8 in the nation in distributing federal assistance. That's a milestone that we all should be celebrating. We have heard much complaining about the inadequacy of our delivery system in this state, and in truth, it has been slow to launch as the state struggled to translate federal guidance and the software system burdened everyone. But however slowly we got here, we are No. 8 today, and if we continue the current rate of production or something close to it, we will climb in those rankings.

I want invite you to take a look at the success of this system another way: Since June, the State and the network have put \$123,735,586 out the door. That's in four months. And that's on top of the \$140 million in CARES and STARR funding that was disbursed through community action agencies over the first 11 months of pandemic aid. If you do some quick math, you will see that the average amount of money moved in four months is \$31 million per month compared to an average \$12.7 million moved monthly during the CARES and STARR era. Is this system learning and growing? You bet it is. Capacity is not the issue; it never was; having the right processes and tools in place was always the impediment, and the production numbers we are seeing today, suggests we are finally past that.

With that in mind, some questions are raised about round 2 of rental assistance. As we look forward, in my opinion, we have one task in front of us as Legislators, a Department, community partners and the community action network: Speed it Up; Don't Screw it Up.

How do we do that? I've heard OHCS suggest that one way to do that would be to redesign the system yet again, centralize application and intake and fiscal processing in Seattle, Portland or Salem and rely on community organizations to do "community outreach," whatever that means.

Here's where the "Don't Screw It Up" part comes in. We now have very strong evidence that the current system can work when barriers are removed. We also have some promising new tools that I will talk about in a minute that we can easily adapt the current

system to use. Redesigning the system yet again sounds like a good way to risk taking a finally working system and turning it back into an unworkable system. Why. Would. We. Want. To. Do. That?

I spent quite a bit of time in preparation for this testimony looking at the differences in program design between top performers and Oregon. I looked at New York, Connecticut, New Jersey and Texas, which were before this morning the top performing states in the country doing rental assistance.

Both Texas and Connecticut, have systems that significantly ease the burden on clients. Both states have categorical eligibility built into their systems which allow applicants to bypass complicated and time consuming income-verification requirements. Connecticut used residence in a qualified census tract as a proxy for income. Texas allows applicants to demonstrate income eligibility by demonstrating participation in public programs such as Head Start, LIHEAP, SNAP, SSI, TANF, or certain pension programs. It allows residents of public housing to simply substitute their income certification paperwork as proof of income. Oregon was resistant to categorical eligibility long before COVID. Now might be a profitable time to re-examine our receptivity to that idea.

New York, unlike Oregon, makes a clean distinction between entitlement communities and balance of state. Residents apply to one or the other but do not have parallel systems. In Oregon, this would mean Multnomah, Clackamas, Washington and Lane would get their money, get a transfer of the balance of state money, if that were desired, and run a single consistent program, using usual and customary software familiar to their staff. Applicants would have one place to go. The efficiency of that system would vastly speed up production, although it would reduce transparency for the state to get real time reports on progress. I ask you, however, which is the higher value: reporting or producing? If I asked an applicant for rental assistance, I have no doubt what they would say.

One of the interesting things I noted about Texas is that they are not particularly committed to their data system. They actively urge applicants to submit their applications by phone or US mail. Their system seems to work, but for those who are tech challenge or remote, the dual options clearly would be a benefit. Oregon by contrast is heavily invested in encourage use of the online platform as the primary means of application. While other options do exist, they are not clearly communicated.

Something that all four top performing states did was to use a common system for landlord and tenant application processes. Unlike the separate Landlord Compensation Fund and Oregon Emergency Rent Assistance Program, both landlords and tenants go to the same page and submit their applications. Another interesting point of differentiation in the tone that other states take toward their landlords. They are treated with respect and treated as important partners in delivering rental assistance. The fact that landlords, too, are in need of pandemic relief is opening acknowledged and values. Oregon is largely silent about the landlord part of the equation. It's a little thing, but the right tone aimed at the right

audience influence how well programs work. We could do more in Oregon to improve, value and seek input from our landlord partners.

Taken together, these elements would create a substantially more flexible program than the one Oregon currently operates. These elements make the application process simpler, more client-centric and more efficient. The result is faster intake and faster distribution.

I said it earlier: With the advent of Round 2, we have a chance to Speed It Up. We have demonstrated that we can do that, when everything is in place. I strongly urge you as legislators concerned with service delivery and OHCS as the agency charged with service delivery, to improve the existing system and not decide that the brief time between the end of ERA1 and the launch of ERA2 would be a good time to “build a new airplane.” We tried that when we moved from the CARES and STARR delivery system to the Allita software program. We all agree that was a central problem that slowed service delivery unnecessarily. We don’t have to do that again. Let’s build on what we have. Let’s make I better and keep improving the efficiency and knocking down barriers to tenants and landlords alike. Now is the time to build on a system that is clearly performing; now is not the time for innovation, Version 2.0 or a pilot or “beta test.” We’re doing it. Let’s finish it. Let’s speed it up. Please, please, whatever you do, let’s not screw it up.

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