



HOUSING SENIORS | CREATING HOPE | PILOTING CHANGE

Chair Pham, Vice Chair Anderson and Members of the Senate Committee on Housing and Development:

My name is Yoni Kahn, and I am the Advocacy Director for Northwest Pilot Project (NWPP). Northwest Pilot Project is a housing services provider, dedicated to serving extremely low-income seniors in Multnomah County, seniors with incomes at or below about \$26K annually. We have been in operation for 56 years. We are well organized, financially sound and have proudly taken on the responsibility of serving individuals through long-term housing plans intended to keep them in their apartments for the duration of their lives. We offer our clients rent assistance, case management services, housing retention services and permanent supportive housing.

Framing the Challenge

Our agency works specifically with older-adults over the age of 55. Older adults now represent the fast growing segment of individuals in Oregon (and nationally) confronting housing instability and homelessness. Many seniors continue to struggle with housing placement due to technological barriers, and SB1523 is intended to address one of those barriers in a straightforward and simple way. Vulnerable low-income seniors who lack access to technology, smart phones, e-mail accounts and computers often come to us for assistance because they encounter challenges submitting applications for housing via online rental housing portals. At this time, almost all properties we work with now require applicants to submit an electronic application to apply.

Specific Areas of Challenge for Clients and Case Managers

Here are a few examples of how our clients struggle with online application portals due to lack of technological access or ability. These challenges also arise when our case managers work with our clients to access the online application.

A. *Creation of a Portal Account:* To apply for housing via an electronic portal, applicants need access to a computer and e-mail account. If they don't have these tools, or are unable to use them, they are unable to apply.

B. *Clients with Zero-Income:* If an applicant is zero income or homeless, certain electronic platforms do not allow us to advance to the next set of questions even though we have checked a box saying the applicant doesn't currently have housing or income. Many platforms perceive this as an error and then require the applicant to enter "N/A" to every non-answered question about

income source and landlord details. Oftentimes, you cannot leave any fields blank even if they don't apply to the applicant.

C. Empty Data Fields: If you miss a data field when filling out the application electronically, the platform will notify the applicant they missed something but then sometimes deletes the whole section that was previously filled out.

D.E-mail and Phone Numbers: If applicants do not have email or regular access to their email, they miss notifications from housing providers and lose their opportunities for housing. When setting up a new e-mail account for clients, we are usually required to use a phone number for two-factor authentication. However, our case managers are often applying on the online portal on behalf of multiple clients. If the same phone number is used too many times it gets flagged as spam and deleted. That means that we cannot set up emails for clients to use with our own work phone number if the client doesn't have a phone. If a client loses their phone, they also usually lose access to that e-mail and have to start over.

E. Waitlists: Electronic platforms make it difficult to sign up for multiple waitlists using the same email address. For people applying for subsidized housing, this presents many problems because they need to get on multiple waitlists. Sometimes the platforms do not allow people to apply to multiple lists using the same client account and e-mail. If something goes wrong on the electronic platform, people can be eliminated without recourse from waitlists.

Currently, our agency must submit an individual Reasonable Accommodation request for each client who lacks the ability to use an electronic platform due to a disability-related need. This creates an added burden for our clients and staff. But, clients with disabilities are far from the only seniors who would benefit from being able to opt-out of a digital tenant portal. The reality is that many low-income seniors struggle to access the internet, obtain and use smartphones, and access housing websites due to issues of limited technological ability, access, and affordability.

One part of SB1523 is to provide a solution that mitigates a barrier that older adults face when applying to housing in a manner that does not jeopardize the stability of the housing provider: the opportunity to apply to housing without reliance on technology that can't be accessed - i.e. a "platform-less" application for those who request it.

NWPP recognizes the importance of housing providers having a predictable and reliable process for reviewing applications. We also recognize that the access issues outlined above might disproportionately impact older adults and individuals with disabilities, while other applicants in the community may not confront these barriers to technology. We believe providing an opt-out of electronic tenant portals for those who specifically request it is a reasonable alternative for older adults in our community to pursue housing, especially when the portal itself is a barrier to entry.

I want to paint a more detailed picture about the older adults we work with. Most of them worked their whole lives. Ninety-two percent of the older adults we serve have a monthly income of \$2K or less. Many of our clients are experiencing homelessness for the first time in their lives despite years of working in construction, service industries, and many blue-collar jobs without pensions or retirement plans. Many are military Veterans, and an increasing number are victims of domestic violence. And more of our clients are over age 70. Despite receiving Social

Security or Supplemental Security Insurance (SSI) and being eligible for Medicaid and Medicare, current rents are too high for these low income levels. And when a major event happens - the loss of a spouse, major medical expenses - it can lead to loss of housing and homelessness. Our clients have enough barriers to housing already. Removing one barrier - a requirement to use a digital rental application - seems a reasonable step in addressing housing for our most vulnerable population - our seniors.

Thank you,

Yoni Kahn
Advocacy Director
Northwest Pilot Project