

Piloting Change

Low Income Older Adults Rely on COVID Tenant Protections and Assistance

The continuing Covid-19 pandemic has jeopardized the housing stability of countless renters who still await sufficient financial relief. Many vulnerable low-income older adults remain in the workforce because they are unable to access retirement income, while others supplement meager Social Security checks with part-time work in order to pay for basic living expenses. Unfortunately, the pandemic has wreaked havoc on this survival strategy for many of NWPP's clients. We have seen firsthand that strong tenant protections play a key role in keeping vulnerable renters housed and limiting the spread of the virus throughout our communities.

The landscape of COVID-19 tenant protections for low-income seniors has shifted and changed considerably over the past eleven months. Weeks before the current statewide residential eviction moratorium first went into effect in April of 2020, Multnomah County's Board of Commissioners anticipated that a widespread economic impact was imminent and quickly adopted a county ordinance to prohibit evictions for nonpayment. At several points since then, the statewide moratorium has faced potential expiration without additional action by the Governor or the Oregon State Legislature. While NWPP stepped forward to provide oral and written testimony and other advocacy to the Legislature to extend and strengthen statewide tenant protections in each instance, we also recognized that the county-level ordinances prohibiting nonpayment evictions provided an additional level of assurance to our most impacted residents ensuring they could remain safely housed while pursuing much-needed rent assistance.

The latest version of the statewide eviction moratorium, HB 4401, was passed by the Legislature in a special session in December. The new version of the statewide moratorium highlighted the necessity of county-level protections, as it now includes a requirement to formally



prove eligibility, and this can pose a significant barrier for highly vulnerable community members. NWPP testified in opposition to a proposal in January by Multnomah County to rescind its local eviction moratorium in an effort to align with the statewide policy, but the Commission voted 3-2 in favor of rescinding. As of February 1st, it is no longer in effect.

Now, NWPP and other community-based organizations and social service agencies are working to ensure that our clients are aware of this significant policy change and are able to access the required "declaration of hardship" form as well as other resources to understand their rights as tenants. We are making additional efforts to ensure that both tenants and landlords can access information about the new Statewide Landlord Compensation Fund, a resource authorized by HB 4401 to provide \$150M in financial relief directly to landlords across the state whose eligible tenants owe back rent.

Alongside housing advocates and community partners, NWPP will continue to advocate at the state level for expanded tenant protections from eviction during the

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From the
EXECUTIVE DIRECTOR
 Laura Golino de Lovato

Dear Friends

As the COVID-19 pandemic has devastated our community, NWPP's commitment to our clients has not wavered. Over the past 10 months we've continued to provide essential services to very low and extremely low-income seniors seeking housing stability. From the beginning of the pandemic, it became clear that low-income seniors with underlying chronic health conditions were at the highest risk for COVID-19, especially seniors who are part of the BIPOC (Black, Indigenous and people of color) communities. Those in housing faced challenges of illness and isolation that put their housing stability at risk. Homeless seniors faced high vulnerability to COVID-19 because of weakened immune systems and underlying health conditions coupled with extremely limited or no access to basic hygiene.

Those risks have gotten worse as the pandemic continues. In addition to advocating for extensions to

eviction moratoria (see cover story), NWPP received CARES Act funds to provide rent assistance to seniors to make sure they didn't face any challenges staying in their homes.

Thanks to CARES Act dollars, NWPP assisted over 80 seniors, many of whom were new clients. The funds were used to pay current rent, future rent and for some clients, rent arrears. The average assistance was about \$2,800. Clients like May who has lived in the same apartment for over 20 years, had to stop working a few years ago due to a severe health condition, was assisted with past and current rent. We're working with her now to try to help her get into housing that's more affordable for her on her very limited income. We also helped Carl, an octogenarian who was still working to supplement his social security income until he lost his job due to COVID-19 cuts. We helped prevent an accumulation of rent debt and re-worked his budget to help him maintain his housing long term.

We are grateful for our community partners and people like you who have helped in ways big and small to keep vulnerable seniors, like May and Carl, housed during this horrible pandemic.

Onward,

Laura

Laura Golino de Lovato

COVID Assistance continued

pandemic. We know that in order to ensure housing stability for our clients and all impacted renters during this time, and prevent a catastrophic wave of new households becoming homeless, additional financial relief to cover unpaid rent plus strong policies that prioritize the needs of the most vulnerable tenants are both urgently needed.

For more information:

- **Oregon's Statewide Eviction Moratorium** (including the Declaration of Hardship form): <https://www.oregonrentersrights.org/coronavirus>
- **Statewide Landlord Compensation Fund**: <https://www.oregon.gov/ohcs/housing-assistance/Pages/landlord-compensation-fund.aspx>



Our New Look! Thanks to PGE's Drive Change Fund our new electric vehicle is all dressed up and hitting the road delivering supplies to NWPP's clients.



A Special Thank You!

In December, NWPP received a generous donation from former NWPP board member **Don O'Leary** in memory of longtime Portland resident **André Stevens**. André was a friend to many, a world traveler, and a philanthropist who loved and supported the arts.

The 3-legged Stool of Housing Stability

Our experience assisting seniors during this pandemic has left no argument about the fragility of housing for so many whose incomes just don't cover the rent. But for many, it's not just about having enough money for rent. In fact, for all of us, housing isn't just the literal roof over your head; it's the job that allows us to pay the rent or mortgage, the car that gets us to the store, the health insurance that provides access to medical care that won't cost us our savings. For our low-income neighbors, especially our BIPOC (Black, Indigenous, and people of color) neighbors, some – and sometimes all – of these pieces are missing.

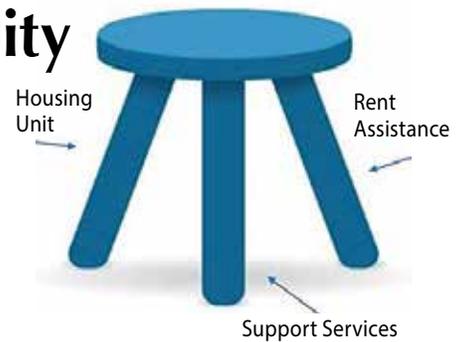
The 3-legged stool is a simple analogy of the three key basics of housing stability: a housing unit; adequate income for rent; and support services. These three things work together to ensure that housing stability will be lasting and successful. Anyone who's tried to sit on stool with a broken or missing leg knows they're going to fall! Among low-income populations and those with barriers to housing, whether they are a senior or a family, stabilizing this stool is truly critical.

HOUSING UNIT: There is a significant shortage of affordably priced rental units for low-income people in Multnomah County that also gives tenants a choice of where to live with accessibility to meet their needs, be it mobility or shopping. Even with enough units, access to housing can be blocked by high barriers built into the rental housing screening process that reject rental applications with a past eviction, rent debt, or a “flag” on a criminal background check. Communities impacted by displacement and gentrification, as well as households with disabili-

ties or needs for proximity to support networks, must be able to choose the location of their housing units. In our program, we've demonstrated that giving people a choice of where to live is a key leg in stabilizing housing.

RENT ASSISTANCE: Over 80% of the clients we serve are living on fixed incomes that are extremely low, or they have a combination of benefits and low wage employment income. Without rent assistance, there is no way these seniors can keep up with ever escalating rents. For some tenants, short term rent assistance is a great bridge to housing stability. For others, an ongoing permanent rent subsidy is the only way they can afford decent housing. Sometimes, the rent subsidy is built into housing in the form of a subsidized unit.

SUPPORT SERVICES: Most of us take for granted things like transportation, health care, mental health services, access to nutritious food, etc., that make our lives whole. Without a wide selection of support services, many seniors won't be able to access housing, or be



able to keep it. Case management and retention services are key for seniors who need assistance with housing search, referrals to benefits and services, help negotiating with landlords, ongoing check-ins, transportation and socialization.

NWPP ensures our clients get what they need to be stably housed. Our advocacy work helps build a housing eco-system that aims to be just and equitable for all those with barriers to decent, affordable housing.

We hope you'll use the enclosed envelope to make a donation to sustain our work. With your support, we'll continue to provide access to and advocate for increasing the supply of affordable housing for the lowest income and most vulnerable seniors. We truly are all in this together!



Save the Date!

Our **42nd Annual Walk-A-Thon** is right around the corner! We will have a **virtual event** again this year with even more prize opportunities.

Early online registration begins March 22nd on the NWPP website:

www.nwpilotproject.org





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Holiday Cheer in the midst of a Pandemic

Although we had to cancel our Annual Client Holiday Luncheon this year, we were still able to bring cheer to some of NWPP's clients thanks to wonderful groups and supporters. Special kudos to Vicki Schmall for her generosity! Thank you to each of you who made the holidays bright for our clients this year. We look forward to celebrating in person in the future.

"You cannot know how much it meant to me to have received Christmas gifts that were obviously procured with care. Thank you!" - Valerie, 58

