

We Care

Tri-annual Report to Board, Sept 18, 2020

Emergency Financial Assistance Provided: May – August 2020

Submitted by: Rex Cole, We Care Intake Coordinator

We Care continues to provide emergency financial assistance to Benton County residents facing hardship through these difficult times of the COVID-19 pandemic. In the current reporting period (May - August 2020) We Care provided assistance to 80 households (75 in Corvallis and 5 in Philomath) totaling \$49,034. Thirty-nine (49%) of these households had children, a total of 89 children. Twenty-two (28%) of the households included someone with a disability. All were low-income families, some now facing catastrophic loss of jobs or incomes due to the pandemic. Among them were many households who reported that they would never in their wildest nightmares have imagined they would be faced with the need to ask for assistance, until now.

We Care is seeing the tremendous toll this financial disruption is having on the emotional and mental health of members of our community. We are also privileged to witness a tremendous outpouring of compassion towards our neighbors in need, as evidenced by the amazing generosity of We Care donors. That generosity has allowed We Care to provide concrete support and encouragement to many who have nowhere else to turn.

Fortunately, government assistance, particularly rental assistance, has become available, and We Care has directed many to Community Services Consortium's (CSC) government-funded COVID-19 rental assistance program. As mandated in its bylaws, We Care continues help those whose needs are not addressed by such programs. We Care assistance provided during May – August 2020 is described and compared to previous periods in the tables and discussion that follow.

TABLE 1

	Four Month Reporting Period				Year-to-Date	
	January - April		May - August		January - August	
	2019	2020	2019	2020	2019	2020
Assistance inquiries received	167	181	175	169	342	350
Assistance applications received	117	145	133	109	250	254
Applications reviewed by board	95	125	107	84	202	209
Total households assisted	88	103	85	80	173	183
Households denied assistance	6	12	9	3	15	15
Applications withdrawn	3	10	10	1	13	11
Households w/disability assisted	20	26	25	22	45	48
Households w/children assisted	33	50	46	39	79	89
Number of children assisted	74	105	101	89	175	194
Number of adults assisted	110	134	104	115	214	249

TABLE 2

	Four Month Reporting Period							
	JAN-APR 2019		JAN-APR 2020		MAY-AUG 2019		MAY-AUG 2020	
	Families	Dollars	Families	Dollars	Families	Dollars	Families	Dollars
Housing	46	\$ 22,069	76	\$39,794	56	\$ 22,409	57	\$36,957
Rent	43	\$ 20,451	69	\$36,432	45	\$ 17,810	44	\$29,431
Rental Deposit	3	\$ 1,618	7	\$ 3,362	11	\$ 4,599	13	\$ 7,526
Utility	28	\$ 11,180	13	\$ 3,186	14	\$ 5,141	13	\$ 4,434
Electricity	21	\$ 9,737	8	\$ 1,815	11	\$ 4,284	9	\$ 3,134
Natural Gas	3	\$ 518	0	\$ -	0	\$ -	0	\$ -
Heating Oil	0	\$ -	1	\$ 282	0	\$ -	0	\$ -
Water	4	\$ 924	2	\$ 627	2	\$ 707	3	\$ 1,250
Phone	0	\$ -	2	\$ 462	1	\$ 150	1	\$ 50
Storage Space	4	\$ 722	5	\$ 1,599	4	\$ 701	0	\$ -
Auto	10	\$ 2,302	9	\$ 2,013	9	\$ 2,487	9	\$ 2,870
Healthcare	2	\$ 335	3	\$ 1,714	3	\$ 1,090	3	\$ 1,965
Other	2	\$ 342	1	\$ 625	4	\$ 1,161	5	\$ 2,808
TOTAL	92	\$ 36,948	107	\$48,931	90	\$ 32,989	87	\$49,034

TABLE 3

	Year-to-Date			
	2019		2020	
	Families	Dollars	Families	Dollars
Housing	102	\$ 44,478	133	\$76,751
Rent	88	\$ 38,261	113	\$65,863
Rental Deposit	14	\$ 6,217	20	\$10,888
Utility	42	\$ 16,321	26	\$ 7,620
Electricity	32	\$ 14,021	17	\$ 4,949
Natural Gas	3	\$ 518	0	\$ -
Heating Oil	0	\$ -	1	\$ 282
Water	6	\$ 1,631	5	\$ 1,877
Phone	1	\$ 150	3	\$ 512
Storage Space	8	\$ 1,423	5	\$ 1,599
Auto	19	\$ 4,789	18	\$ 4,883
Healthcare	5	\$ 1,425	6	\$ 3,679
Other	6	\$ 1,503	6	\$ 3,433
TOTAL	182	\$ 69,937	194	\$97,965

Note: The total number of families served indicated in the last rows of Table 2 and Table 3 do not match the “Total Households Assisted” in Table 1. This is because some households received more than one category of assistance, and thereby are counted more than once in Tables 2 and 3.

Assistance to COVID-19 affected households

We Care first received requests and provided assistance to households financially impacted by COVID-19 during the last week in March. For the year-to-date, We Care has assisted 54 COVID-19 affected households that included 86 adults and 56 children. The total amount of assistance provided to these households was \$36,712, primarily for rent and utility bills.

In the current reporting period (May - August 2020) \$22,172 of the assistance provided went to 33 households impacted by COVID-19, helping 56 adults and 36 children.

Discussion

We Care's provision of emergency financial assistance to Benton County residents continues during the COVID-19 epidemic. The assistance provided by We Care has been influenced both by the economic hardship low income families are experiencing as a result of the pandemic, and by the availability of governmental programs and the generosity of local donors targeted to address those financial needs.

Rent is often the biggest expense of low-income families, and the one that most often leads them to We Care seeking assistance. At the beginning of the pandemic, before government funded COVID-19 rental assistance was fully available, We Care saw an upsurge in requests for rental assistance, with 76 families seeking such assistance in the period from January – April 2020 compared to 46 families in the same period in 2019. This corresponded to \$39,794 provided for housing assistance in January – April 2020, compared to \$22,069 provided during the same period in the previous year.

Eventually, our area action agency, Community Services Consortium (CSC), became well-funded with government funds to provide COVID-19 related rental assistance (\$500,000 per month to serve three counties over a period of six months). Additionally, moratoriums on evictions for failure to pay rent, and moratoriums on shut-offs of electricity and water went into effect. This allowed many to put off their financial obligations with the hope that better times and improved income would come soon. As a consequence, in the second four-month period of the year, May – August 2020, We Care saw the overall number of financial assistance requests received and approved decrease from the same period in the previous year: 80 households assisted from May - August 2020, compared to 85 in 2019.

Nevertheless, there remain households with financial emergencies that are not addressed by CSC COVID-19 rental assistance. During the May – August 2020 period, We Care provided 57 households with rental assistance, nearly identical to the number served in the previous year. Notably, the amount of rental assistance needed by these households totaled \$36,957, substantially more than the year before when only \$22,409 had been needed to meet the need. In 2019, those seeking rental assistance could usually contribute a part of their rent, reducing the amount of assistance needed. In 2020, the financial situation of the families served is much more desperate, and many of the families that come to We Care have little, if any, money to contribute to their rent.

The year-to-date data indicates that We Care has seen a slight increase in the number of inquiries, the number of applications, and the number assisted in 2020, compared to 2019. To meet these needs, We Care has provided \$97,965 in assistance to 183 households from January through August 2020 (average grant per household = \$535). This compares to \$69,937 to 173 families during this period in 2019 (an average of \$404 per household). Meeting this need was only possible through the generosity of our donors, who have really stepped-up to help their neighbors in need. We Care works to pass the compassion of our donors on to those we serve.