



CAT Board Agenda
COMMUNITY ALLIANCE OF TENANTS (CAT)
Tuesday, July 24, 2023
6:00 PM - 8:00 PM

6:00 Welcome

Board introductions. check-ins and staff introductions

*Board role: Agenda approval and ground rules review, approval of June 2023 minutes.

6:10 Tenant Education and Organizing reports:

- Education- Report on PHB, Multnomah County and OHCS contracting and programs.
- Organizing and Advocacy-Cohort groups.
- Policy Committee update. Endorsement of the Portland Street Response

Board Role: Listen, discussion Board Role: Listen, Discuss,

6:20 Finance Report:

Understand the update on CAT's financial issues including fundraising and timing of future resources. Also, understand what programming is possible until funds are increased. Hear possible cost containment and stabilization actions. Update on layoff.

Board role: Questions.

6:40 Approve converting contract with Tracy Baird from consultant to Interim Finance Director.

*Board Role: Discuss and approve

6:50 Approve interim FY 2024 budget

*Board Role: Discuss and approve the interim budget

7:10 Break

7:15 Community Listening

*Board Role: Listen

7:45 Appoint a committee to make recommendations in response to the Union MOU.

*Board Role: Discuss and approve who will create the recommendation and response.

7:55 Discuss recruitment of a CPA or equivalent to the board and/or finance committee.

Board Role: Discuss and plan

8:00 – Adjourn

*These are action items

CAT Board Meeting June 2023

The June CAT board packet was posted on the CAT website.

Attending: Foster, Musonda, Amanda, Delfina, Crystalyn, Jackie

Guests: Staff and community members were present

Minutes:

Foster made a motion to approve the May minutes Alex Second.

Reports:

Tenant Education and Organizing, policy and finance reports were made.

Kim offered an update on CAT's financial crisis of less fiscal funding contracted for 2023 than current expenses, cash flow issues and a proposed cost containment layoff proposal given to the Union. The proposal suggested layoff of all represented staff and at least two management staff for at least two months, payout of PTO, and possible severance. Additional management layoffs for August and September were also discussed.

Discussion:

The Board discussed options and roles for board members fund raising, communications etc...

Decision:

Review of Executive Director timesheet. Amanda moved. Foster suggested that Foster will review the Executive Director timesheet.

Signed: Kim McCarty June 26, 2023

Approved and Signed: Claire Foster _____ Date _____

Policy

HB 2001 (eviction prevention bill) and SB 611 (10 % rent cap bill) passed and are now law. SB 611, like most policy bills, was at risk of not being heard because of the legislature shutdown. A CAT representative will be invited to the ceremonial signing of SB 611.

Organizing

All of the cohort members completed their programs. All of the stipends were distributed except for a few that are delayed because of lack of documentation from the recipient. The equipment was delayed due to a discovered defect in the Chromebooks and cashflow issues. All of these issues should be resolved by July.

Union Negotiations

Labor negotiations occurred on June 1, June 21, June 29, and June 30. Management agreed to hire back staff depending on funding. CAT and CLU remain a part of the CWA Union. Next steps are not known at this time.

Hotline and Education

The hotline hours are reduced to Monday through Wednesday until full staffing is resumed. General media education, workshops and outreach are being continued at a modest pace. Staff will be working on year-end reports for funders in July. Across all contracts, the Tenant Education team exceeded goals for calls, outreach and workshops.

Finance Team

Our funders are very pleased with the quality of work being produced by our consultant Tracy Baird and advised us to keep her services to the extent possible. The Finance Team is working on balance sheets, general ledger, and bank reconciliations and budget preparation. They anticipate presenting the finance reports and a new budget for approval in August. The attached cash flow projection shows that the current cash and line of credit is sufficient to keep the current level of staffing through October. Projections for rehiring will be shared when contracts are signed

Cash Flow Projection

prepared by Tracy Baird 07/21/23

Bank Balance as of 07/21/23

\$131,109.11

	Actual	Actual	Actual	Recommend	Recommend	Recommend	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Projection	Total
	Jun 2023	Jul 2023					Aug 2023					Sep 2023	Oct 2023	Nov 2023	Dec 2023	
	Jun 25-Jul 1	Jul 2-8	Jul 9-15	Jul 16-22	Jul 23-29	Jul 30-Aug 5	Aug 6-12	Aug 13-19	Aug 20-26	Aug 27-Sep 2	Sep 3-30	Oct 1-28	Oct 29-Dec 2	Dec 3-31		
Cash on hand (beginning of month)	\$ 5,000	\$ 83,289	\$ 350,281	\$ 308,779	\$ 138,530	\$ 70,178	\$ 74,318	\$ 94,163	\$ 83,628	\$ 81,015	\$ 81,015	\$ 74,084	\$ (38,415)	\$ (165,750)		

Anticipated Cash Receipts

Grants: PHB END JUN-23 (reimb)	\$ 144,568					\$ 16,408										\$ 160,976
Grants: OHCS END JUN-23 (reimb)		\$ 308,073														\$ 308,073
Grants: PHB END JUN-24 (reimb) NEW										signed?	TBD	TBD	TBD	TBD		\$ -
Grants: OHCS END JUN-24 (reimb) NEW										signed?	poss. 220k adv	TBD	TBD	TBD		\$ -
Grant: Multnomah END DEC-23 (reimb) NEW											\$ 8,750	\$ 8,750	\$ 8,750	\$ 8,750	\$ 8,750	\$ 26,250
FFS: Home Forward END FEB-24 (reimb) NEW											\$ 8,215	\$ 8,215	\$ 8,215	\$ 8,215	\$ 8,215	\$ 24,646
FFS: Metro END DEC-23 (reimb)	\$ 4,375		\$ -				\$ 5,766				\$ 5,766					\$ 15,907
FFS: WA Cty END OCT-23 (reimb)							\$ 16,361					\$ 14,836				\$ 31,197
Refund: Tri-Met tax (one-time)											\$ 15,000					\$ 15,000
Membership Dues (random)	\$ 54	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 250	\$ 250	\$ 250	\$ 250	\$ 250	\$ 1,004
Donations (random)	\$ 147	\$ 144	\$ 93	\$ 45	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 50	\$ 250	\$ 250	\$ 250	\$ 250	\$ 250	\$ 1,229
Miscellaneous	\$ 3,847															\$ 3,847
Line of Credit float-repay	\$ 149,500										transfer?	transfer?	transfer?	transfer?	transfer?	\$ 149,500
Total Cash Receipts	\$ (302,491)	\$ (308,267)	\$ (143)	\$ (95)	\$ (100)	\$ (16,508)	\$ (22,227)	\$ (100)	\$ (100)	\$ (17,065)	\$ (38,231)	\$ (32,301)	\$ (17,465)	\$ (17,465)	\$ (737,628)	
Total Cash Available	\$ 307,491	\$ 391,556	\$ 350,424	\$ 308,874	\$ 138,630	\$ 86,686	\$ 96,545	\$ 94,263	\$ 83,728	\$ 98,081	\$ 119,247	\$ 106,385	\$ (20,950)	\$ (148,284)		

Mandatory Cash Out

Fund Transfer	\$ 35,000															\$ 35,000
Payroll + Taxes	\$ 131,250	\$ 3,864		\$ 8,313	\$ 29,618	\$ 1,649					\$ 23,858	\$ 30,834	\$ 110,000	\$ 110,000	\$ 110,000	\$ 339,386
PTO Payout	\$ 48,945															\$ 48,945
Severance pay			\$ 27,962													\$ 27,962
Health Insurance		\$ 24,394			\$ 24,000	\$ 4,267					\$ 4,267	\$ 3,529	\$ 28,000	\$ 28,000	\$ 28,000	\$ 88,457
Program Expenses (Co-hort)	\$ 8,675		\$ 2,500		\$ 12,000							TBD	TBD	TBD	TBD	\$ 23,175
Rent-Utilities		\$ 4,648				\$ 2,200					\$ 5,000	\$ 2,200	\$ 2,200	\$ 2,200	\$ 2,200	\$ 16,248
Business Insurance	\$ 331				\$ 331				\$ 331			\$ 350	\$ 350	\$ 350	\$ 350	\$ 1,693
Necessary IT & Software		\$ 1,100		\$ 4,326		\$ 1,100		\$ 4,252				\$ 4,250	\$ 4,250	\$ 4,250	\$ 4,250	\$ 19,278
Contractors		\$ 7,269	\$ 10,684	\$ 6,834	\$ 2,503	\$ 3,152	\$ 2,382	\$ 6,382	\$ 2,382	\$ 4,800	\$ 4,000					\$ 50,387
All Other Bills			\$ 500	\$ 391												\$ 891
Subtotal	\$ 224,202	\$ 41,275	\$ 41,646	\$ 19,863	\$ 68,451	\$ 12,368	\$ 2,382	\$ 10,634	\$ 2,713	\$ 37,925	\$ 45,163	\$ 144,800	\$ 144,800	\$ 144,800	\$ 144,800	\$ 651,422
Loan interest payment (0.007%)	\$ -	\$ -	\$ -	\$ 981	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 981
Loan principal payment	\$ -	\$ -	\$ -	\$ 149,500	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 149,500
Total Cash Paid Out	\$ 224,202	\$ 41,275	\$ 41,646	\$ 170,344	\$ 68,451	\$ 12,368	\$ 2,382	\$ 10,634	\$ 2,713	\$ 37,925	\$ 45,163	\$ 144,800	\$ 144,800	\$ 144,800	\$ 144,800	
Cash on hand (end of month)	\$ 83,289	\$ 350,281	\$ 308,779	\$ 138,530	\$ 70,178	\$ 74,318	\$ 94,163	\$ 83,628	\$ 81,015	\$ 60,156	\$ 74,084	\$ (38,415)	\$ (165,750)	\$ (293,084)		

Other Operating Data

Accounts Payable Unpaid Balance **\$130,871** *report provided from another source

RENT INCREASES 2023

AFTER July 6th, 2023



community
alliance of
tenants

www.OregonCAT.org
[f/OregonCATs](https://www.facebook.com/OregonCATs)

Oregon has passed laws that impact renters. Here's what you need to know:

ALL RENT INCREASES REQUIRE 90 DAYS NOTICE.

RENT INCREASES
received AFTER 7/6/23



MONTH-TO-MONTH

If you've lived in your place
less than 12 months.

**NO INCREASES
ARE ALLOWED!**

FIXED TERM and MONTH-TO-MONTH

If you've lived in your place
12 months or more, the
maximum rent increase you
can get is 10% in 2023.

EXEMPTION NOTICE!

If your building's first certificate of
occupancy was issued less than 15
years ago, you can get a rent increase
of any amount after 12 months of
living there.

If you live in subsidized housing,
there are special rules about rent
increases. Check with your local
housing authority or affordable
housing provider for details.

If you live in Portland, and
received a rent increase of 10%
or more, you might be eligible
for relocation money.



If you believe your landlord is in violation of this law, you can call the Renters' Rights Hotline for general information at (503) 288-0130, **contact your local Legal Aid office or an attorney.** Information is for general purposes only and is not a substitute for legal advice.

SEE BACK PAGE FOR MORE
DETAILED INFORMATION

RENT INCREASES 2023

(BEFORE July 6th, 2023)



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average inflation (7.6%) in
2023.

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community alliance of tenants

July 10, 2023

The Honorable Sandra Thompson
Federal Housing Finance Agency
Washington, D.C.

Director Thompson,

Thank you for the opportunity to provide feedback on the Federal Housing Finance Agency (FHFA) Request for Information on tenant protections. My name is Kim McCarty and I am the executive director of the Community Alliance of Tenants (CAT). We are Oregon's only statewide, grassroots, tenant-controlled, tenant-rights organization with the goal of educating and empowering tenants to demand safe, stable, and affordable rental homes. We believe that housing is the basis of a strong community. So we bring tenants together to organize and collectively advocate for fair and equal protections in housing practices and policies.

We write to share our experience and to urge FHFA to take bold action to create clear, strong, and enforceable renter protections for households living in rental properties with federally backed mortgages. Given the broad reach of FHFA's work, any renter protections created by FHFA should cover a significant share of renters across the nation and put America on a pathway towards stronger protections for all renters.

Federal renter protections are critically needed to address the power imbalance between landlords and renters that puts renters at greater risk of housing instability, harassment, and homelessness and fuels racial and gender inequity.

To help ensure greater housing stability, FHFA should create new renter protections for households living in properties with federally backed mortgages, including:

1. **Source of income protections** to prohibit landlords from discriminating against households receiving rental housing assistance such as Section 8 Housing Choice Vouchers, Supplemental Security Income (SSI), or local rental assistance, so families can have greater choice about where to live.
2. **"Just cause" eviction standards**, which limit the causes for which a landlord can evict a tenant or refuse to renew a tenant's lease when the tenant is not at fault or in violation of any law.
3. **Rent gouging protections** to stop landlords from dramatically and unreasonably raising rents.
4. **Requirements to ensure housing is safe, decent, accessible, and healthy** for renters and their families.

We have seen what happens in communities without strong, enforceable tenant protections.

A 2022 [report](#) published by the U.S. Department of Housing and Urban Development found that Oregon has one of the highest rates of homelessness in the country. The report found that 62% of the homeless population in Oregon are in unsheltered locations. Additionally, Oregon had one of the largest increases in



community alliance of tenants

homelessness of individuals, families with children, and veterans from 2020-2022, creating an unprecedented housing crisis and an immediate need for affordable, safe, and accessible housing.

The Oregon Legislature recently passed Senate Bill 611 which caps annual rent increases at 10%, replacing a previous law that capped annual rent increases at 7% plus inflation. However, the previous law did not account for massive inflation last year and some tenants saw their rent increase to almost 15%. These heavy rate increases disproportionately impact those on fixed incomes, typically older adults and those on Social Security Disability.

The housing crisis was exacerbated by the COVID-19 pandemic but renters are still in trouble. A Portland State University Homelessness Research & Action Collaborative [report](#) found in 2021 that 89,000 Oregon households owed back rent and that 200,000 households had little to no confidence in their ability to pay their rent the next month. Another [report](#) found that Black, Indigenous, and People of Color struggle with housing insecurity, putting these populations at higher risk for eviction and homelessness. Additionally, more than half of renters cut back on necessities like food and medication or withdrew from their savings to pay rent. The lack of tenant protections burdens renters, taxpayers, and social services that support those experiencing housing insecurity.

While the passage of SB 611 is a step in the right direction, there is still a tremendous shortage of affordable, safe, and accessible housing options for Oregonians. Unfortunately, the housing crisis is not only an Oregon problem. Tenants across the country are in desperate need of broad, federally-backed housing initiatives that protect renters and their families and prevent the housing crisis from worsening.

We urge FHFA to take bold action to implement mandatory, standardized protections – paired with strong enforcement – for all households living in properties with federally backed mortgages, including larger developments and smaller properties. FHFA must continue to engage tenants and those directly impacted throughout its process of establishing and implementing renter protections. Furthermore, protections must be centered on racial and social equity as explicit goals. These protections– along with large-scale, sustained investments and anti-racist reforms – are necessary to ensure that everyone, including the lowest-income and most marginalized renters, have a safe, quality, affordable, and accessible place to call home.

Sincerely,

Kim McCarty
Executive Director
Community Alliance of Tenants

UNHOUSED BILL OF RIGHTS

Congresswoman Cori Bush (MO-01)

The unhoused crisis in America is an urgent, life-threatening public health emergency.

The inability of the richest country in the world to guarantee housing, universal medical care, and livable wages to its people represents a moral and political failure at every level of our society. Lawmakers at every level of government, especially the federal government, must take swift action to end the unhoused crisis and immediately provide desperately needed resources to unhoused persons, communities, advocates, and service providers.

The Unhoused Bill of Rights (UBR) is the first federal resolution to **declare unalienable rights for unhoused persons and provide solutions to permanently end the crisis by 2027**. In the wake of the COVID-19 pandemic, this resolution illustrates the interconnectedness of the unhoused and public health crises.

The UBR demonstrates the complexity of issues faced by unhoused persons, particularly as it relates to their criminalization, discrimination, dehumanization, and mistreatment by law enforcement, private businesses, and housed persons. From a health-based, equity approach developed in coordination with community-led organizations and unhoused advocates, this resolution calls on the federal government to:

- **Permanently end the unhoused crisis by 2027** by drastically increasing the affordable housing stock, providing universal housing vouchers, and bolstering funding to federal housing programs, shelters, transitional and permanent housing programs, social services, and housing advocates;
- Calls on the Department of Health and Human Services **to declare the unhoused crisis a public health emergency**;
- Protect unhoused individuals from the **violation of their fundamental civil and human rights** to housing, health care, livable wages, education, employment opportunities, access to public facilities, and freedom from harassment by law enforcement, private businesses, property owners, and housed residents;
- Supports **historic federal funding levels for** state and local governments to provide 24-hour support for unhoused people, including: shelters, transitional housing programs, supportive services, public restrooms, hand-washing stations,

showers, laundry facilities, and water fountains in coordination with grassroots and community-led organizations;

- **Develop holistic, health-based, and non-carceral solutions to the unhoused crisis** in coordination with the Department of Housing and Urban Development (HUD), the Department of Health and Human Services (HHS), Centers for Disease Control and Prevention (CDC), community-led organizations, and unhoused advocates from a health-based approach that **addresses both the unhoused and public health crises**.

The Unhoused Bill of Rights provides a framework for concrete steps the federal government must take to permanently house the nearly 1.5 million women, children, veterans, and people struggling to survive on the streets. We must champion policies that allow people to remain in their homes and guarantee housing for everyone.

The unhoused crisis continues to ravage communities, claim lives, render people permanently disabled, funnel people through the criminal-legal system, and create barriers to employment, education, civic participation, and overall happiness. Maintaining poverty and homelessness is a policy choice. We must stand together as lawmakers, advocates, and impacted people to make the right choice to end the unhoused crisis once and for all.

The Unhoused Bill of Rights is one step in a long journey toward justice for the members of our unhoused community.