



HOUSING SENIORS | CREATING HOPE | PILOTING CHANGE

June 24, 2020

Members of the Joint Interim Committee on the First Special Session of 2020  
Oregon State Legislature  
900 Court Street NE  
Salem, OR 97301

Co-chairs and members of the committee,

Thank you for your efforts to address the needs of vulnerable Oregonians during this global pandemic.

**Northwest Pilot Project, a nonprofit agency in Portland serving people aged 55 and older in Multnomah County who are experiencing homelessness or housing instability, recommends the extension of the current eviction moratorium and a substantial repayment period for Oregonian renters, as outlined in HB 4213.**

At Northwest Pilot Project, we focus on both preventing and ending homelessness for vulnerable low-income older adults. Since before the Great Recession, this population— here in Oregon and beyond— has increasingly confronted the incredible shortage of deeply affordable housing units in our communities for those with very low and extremely low incomes. 87% of our clients have a monthly income that is below 30% AMI, which in 2020 means that the amount is at or below \$1,612 per month. The overwhelming majority of our clients also have a disability or chronic health condition. As we enter a global recession due to the coronavirus pandemic, these low income older adults are more vulnerable than ever and more at risk of homelessness.

Due to structural racism, Black, Indigenous, and People of Color (BIPOC) communities are disproportionately represented among the vulnerable older adults we serve. Black or African-American identified older adults comprise 24% of our clients, despite being about 6% of the population of Multnomah County. Housing instability, especially during a pandemic, is connected to racial inequality, and the Portland Housing Bureau confirms that 74% of Black households in Portland are renters, and that BIPOC communities in Portland work in occupations most impacted by the pandemic.

**Even before the coronavirus pandemic, many of Northwest Pilot Project's clients have been living in housing they can barely afford, remaining one unexpected bill or financial crisis away from homelessness.**

For so many renters, this pandemic is that unexpected crisis and without a strong eviction moratorium and repayment period, they will become homeless.

Northwest Pilot Project believes that every Oregonian deserves a safe, stable, and affordable place to call home. Right now, this means a strong eviction moratorium and substantial repayment period to ensure that renters can stay safe and protect themselves and their families during this public health crisis.

**We base these recommendations on the many calls and emailed requests we receive from older adults whose stories, we believe, demonstrate the need across Oregon for the tenant protections we are advocating for today.** Here are just a few examples (names changed for privacy):

- Sam, a 62 year old restaurant worker who was laid off due to COVID, who hopes to return to work soon. He relies on a strong eviction moratorium and adequate repayment period in order to not lose the housing he has been in since 2015.
- Felipe and Edna, a couple in their late 50s and early 60s, relying on Felipe's income before he lost his job in the pandemic. Before that, they were already paying about 60% of their income on rent. Felipe called us for help because he was denied an Economic Impact Payment (also known as a stimulus check) because of his wife's immigration status, but he will finally begin receiving unemployment in July. As a diabetic, Felipe is in extreme danger if exposed to COVID, but he must continue seeking work during the limited time he can receive unemployment. Felipe and Edna are making every effort to pay rent, but renters like them need sufficient time and protections against eviction.
- Abe, 55 years old, is trying every day to find stability in this crisis. Abe has been in his apartment for two years but after losing his job due to COVID he is behind on rent and his landlord is pressuring him to pay as soon as possible. Because he can't access unemployment income, he relies on agencies like Northwest Pilot Project to provide assistance and information, but no social service agency can fully protect his housing without a strong eviction moratorium and repayment period in place.

**Allowing the current eviction moratorium to expire on July 1st would mean that older adults across Oregon in situations like those faced by Sam, Felipe, Edna, and Abe would lose their housing and be even more susceptible to the severe health impacts of COVID.** And unfortunately, a swift physical and economic recovery for them would not be likely.

We need a strong eviction moratorium and repayment period that prevents vulnerable low-income renters from losing their homes.

I sincerely thank the Chair and members of the committee for your time and attention today.

Sincerely,

Marisa Espinoza  
Public Policy Coordinator  
Northwest Pilot Project