

Re: Strong Support of HB 2724 Rental Assurance Fund for Tenancy (RAFT)

My name is Judi Herubin and I am the Director of Housing Services at the Housing Authority of Yamhill County (HAYC). HAYC has offered a tenant education course and corresponding landlord guarantee fund program since April 2011. This two-pronged approach serves to both educate renters in regards to being a good tenant and offers an incentive for landlords to consider potential tenants who may have screening issues such as poor rental history or bad credit. To date 373 people have completed the tenant education component and 58 landlords have offered leases based on the assurance of the guarantee. In addition, we often hear from both renters and landlords that the program has improved many aspects of the local rental market through improved communication, a clear understanding of the landlord/tenant relationship and an increased sense of personal responsibility from the graduates of the renter education course.

The local guarantee was established with funds from a state grant program. When this grant was defunded in July 2014 when the monies were moved to the Housing Choice Landlord Guarantee Program, the HAYC Board of Directors voted to retain the program locally and established a mechanism to use local funds to continue to offer the landlord guarantee in Yamhill County to support any resident that had completed the HAYC renter preparation course. This continued funding was especially important to protect the large and growing segment of renters who did not, will not, and may never have a Housing Choice Voucher due to reduced funding and great demand. Renters without vouchers are required to pay full rent and landlords have no reason to overlook any screening issues even when these tenants have made an effort to become a better renters.

I am in strong support for House Bill 2724 to promote both tenant education and the benefit it provides to the renters as well as the incentive it provides for landlords to work with people who are working to become better renters.