

March 18th, 2020

Dear Special Joint Legislative Committee on Coronavirus Response,

My name is Jillian Johnsen and I am a Housing Case Manager at Transition Projects, where I help a caseload of people transition back into stable housing. I'm also a proud union member of AFSCME Local 88-3. I only share my affiliations in the hopes that it will add legitimacy to my recommendations. These words are my own and they might not reflect the opinions of any agency or person that hasn't added their name to the bottom of this letter.

**I am writing to urge elected officials at the local, state, and federal level to take immediate and collaborative action to keep Oregonians housed for the duration and aftermath of the COVID-19 pandemic.** Too many Oregonians are already asking me for housing resources because they're aware that they won't be able to afford rent next month. Oregonians have lost hours at work, have been sent home early, laid off, they've run out of paid sick time, their small business isn't providing income anymore, and many have been self-isolating without any kind of compensation. We will need to take immediate, bold, and collaborative measures to prevent all of these Oregonians from becoming houseless in April, May and for the remainder of the pandemic.

**I am also urging that we do a better job of protecting and caring for people experiencing houselessness in Oregon.** It has been truly horrifying to witness how little is being done to protect the unsheltered people who are camping on the streets with nowhere to go. In Portland, we essentially abandoned them and hoped they'd survive the night during the severe weather (snow) that we just had. Our vulnerable populations deserve better than this.

**After much consideration and extensive research, I recommend taking the following measures to ensure that Oregonians stay housed during the pandemic. I've also included several measures designed to protect our houseless Oregonians during this public health crisis.** I urge you to implement the measures that are within your purview. For everything that is outside of your control, I urge you to use your position of power to lobby elected officials at other levels of government who would be able to take action.

- 1. We need an immediate statewide moratorium on evictions for anyone who is financially impacted by COVID-19. We will need it to last for the duration of the crisis and for a period of time afterwards.**

As mentioned earlier, many Oregonians haven't earned enough money *this month* to pay for rent on April 1st. Preventing landlords from issuing evictions during the pandemic will be the only thing keeping these Oregonians housed in April and in the unknown number of months to come.

Banning evictions statewide will also need to happen if we want to reasonably expect Oregon workers to follow the recommended public health safety precautions. Too many non-essential workers won't be willing to self isolate if they are still at risk of being evicted. The same can be said for essential workers who fall ill and don't have sufficient paid sick time. If we want people to stay home, we need to take coronavirus related evictions off the table.

- a. Portland and Multnomah County just signed emergency orders that ban the eviction of tenants who fall behind on rent due to coronavirus-related challenges (Source: Oregon

Live). **This is a great start, but we're most likely going to need an eviction moratorium that lasts longer than April 10th.** "Business as usual" might not resume for several more months, and Oregonians need to know that they'll be protected from evictions during all of it. And, if rent collection isn't suspended- most workers are going to need more than 6 months to pay off the rent debt they'll accrue. A short grace period like the one proposed by Multnomah County merely postpones evictions.

2. **All non-coronavirus related evictions in Oregon need to be postponed until this crisis is over.** I say this as a service provider for the houseless: we are already overwhelmed and unable to properly support all of the people who are already without housing. We cannot afford to have more Oregonians lose housing, especially not during a pandemic that requires extensive social isolation.
3. **We must issue an immediate statewide moratorium on residential tax liens for the duration of the pandemic.** We can't allow Oregonians to be punished for being unable to make their property tax payments due to the economic impacts of the coronavirus pandemic.
  - a. Philadelphia City Council member Helen Gym is proposing a resolution for a moratorium on residential tax liens (Source: Inquirer).
4. **We must temporarily require banks and creditors to suspend the collection of mortgage payments and freeze the accrual of interest, for anyone who is financially impacted by COVID-19, for the duration of the crisis. There should also be a moratorium on foreclosures and repossessions.** This will keep homeowners and residential property owners stable so that we can enact a residential rent suspension for Oregonian tenants. Suspending rent payments without first suspending the collection of mortgage payments would cause property owners to default on their contract, potentially triggering repossession of the property and the immediate loss of housing for all the tenants living there. Suspending the collection of mortgage payments will also help us shift the financial burden of COVID-19 away from Oregonians and towards the banks and the creditors, who are more likely to be bailed out by the federal government.
  - a. Suspending mortgage payments is a measure that has already been enacted by Italy and I highly recommend that we follow suit (Source: The Independent).
5. **Once mortgage payments are suspended, Oregon must immediately and temporarily suspend the collection of residential rent for all Oregonians who have been financially impacted by COVID-19. This suspension should last until Oregonians can return to work.** At first, I thought that Oregon would be able to allow residential property owners to continue charging rent, so long as they were required to meet tenants where they are financially. I figured that it would be sufficient to require property owners to accept partial payments and offer special long term payment plans for tenants who were struggling to pay rent. *I've since realized that this won't be enough to keep Oregonians housed- because too many of us are living paycheck-to-paycheck.* According to Here Together, most Oregonians cannot even afford an unplanned \$400 expense. Oregonians that weren't able to set aside money for a rainy day fund before this pandemic, won't be able to quickly pay off rent debt after the pandemic ends. This is why the eviction moratorium

recently enacted by Multnomah County and the City of Portland will only postpone, rather than prevent, a massive number of evictions.

Here's the math to help you understand the situation of paycheck-to-paycheck workers (78% of Americans):

Let's say that Oregonians will be able to return to work as normal after one month.

The average cost of a 1 bedroom apartment in Oregon is \$1,103 (Source: Portland Tribune, January 2020).

As a Housing Case Manager, I know that workers living paycheck to paycheck are lucky if they are able to put \$50-\$100 aside for savings or for debt repayment.

By dividing the rent by the monthly repayment amount, we can determine how many months it will take these workers to pay back one month's worth of rent debt:

$\$1,103 / \$50 = 22$  months

$\$1,103 / \$100 = 11$  months

That's 11-22 months of making \$50-\$100 monthly payments to overcome one month of rent debt.

What happens if business doesn't return to normal for two months, three months, or four months? THIS- is why we need to temporarily suspend the collection of mortgage AND rent payments for the duration of the pandemic.

6. **IF we are able to suspend the collection of residential rent for all Oregonians, but we aren't able to force the banks/creditors to suspend the collection of mortgage payments, we should establish an emergency fund for property owners of residential buildings.** This would help keep property owners from defaulting on their mortgage contracts and eventually losing possession of the apartments.
7. **We must put an immediate end to camp sweeps/forced removal of houseless Oregonians who have nowhere to go.** This should honestly be a permanent change that continues even after the pandemic is over. We shouldn't be investing our limited resources on something that doesn't even solve homelessness.
8. **We need to offer temporary shelter (with hygiene facilities) to the thousands of unsheltered houseless Oregonians during this pandemic.** Not everyone will want to switch from camping to staying in these temporary shelters, but we should give everyone that option. This means getting creative. Schools, gyms, and non-essential government buildings should be utilized temporarily to provide additional shelter. Most schools and gyms would have showers, toilets, and a large number of sinks for handwashing. Schools would even have a cafeteria. And most of these buildings would be large enough for houseless service providers to follow the social distancing protocol. Opening temporary shelters will also allow us to follow the social distancing protocol in the shelters that are already open.
  - a. In Texas, when Katrina hit, schools opened their doors to more than 21,000 evacuees from gulf coast states ravaged by the hurricane (Source: Statesman, 2016). Obviously we'd be limited in how many people could be taken in, due to the requirements of social distancing protocols, but this option is still worth considering.
9. **To support Oregonians who are living in their cars during the pandemic, we should either temporarily suspend parking citations, or we should designate safe places for houseless**

**Oregonians to park their cars without getting penalized financially.** If we designate areas for Oregonians to park, we should set up portable hygiene facilities (porta potties and hand washing stations that are used at large carnivals). A great option would be the giant, empty school parking lots.

10. **We must properly support workers on the frontlines of this crisis.** My union siblings in the medical industry have been sharing horror stories of having to reuse personal protective equipment. We must provide health care providers, first responders, shelter providers, and other essential personnel with proper personal protective equipment, mental healthcare access, hazard pay, and childcare so that they can continue this work for the duration of the pandemic. Frontline workers and their labor unions **MUST** be included in policy conversations so that we can ensure that they have what they need to be safe and successful. The last thing Oregon needs is for our essential frontline workers to fall ill while attempting to care for everyone else.
11. **Now that schools are closed, we need to ensure that low income and houseless children don't go hungry.** I've been delighted to see that most school districts have been working hard to continue providing meals. However, we must ensure that this is happening throughout Oregon and that it will continue even now that we have a ban on gatherings of 25+ people.

Schools should continue to employ school bus drivers during the closure so that they can deliver meals to families in need. Not everyone has the ability to pick up meals from the schools. Many people don't have a car, the school isn't accessible by trimet, or they're too busy working during pick up times (essential staff). Thus, to ensure that all children have access to healthy food so that they can fight the virus, the food needs to be delivered.

12. **And lastly we must be supporting small businesses and the people they employ.** Last I checked, the city councils of San Jose, Los Angeles, and San Francisco were considering financial support for small businesses (Source: CBS News, San Francisco Chronicle, Los Angeles Times). Whether this looks like reimbursement for providing their staff with paid sick leave, a temporary suspension on paying commercial rent, zero interest loans, or grants to avert closure and bankruptcy, we should be taking measures to ensure that small business owners will be able to reopen their doors once this crisis is over.

We can make it through this crisis if we work together and take immediate action. April 1st is right around the corner and Oregonians need to know that they won't be evicted if they aren't able to pay their rent or mortgage. We also must begin taking action to support the thousands of Oregonians who had the misfortune of finding themselves houseless during this pandemic. Thank you for your time, and for your consideration.

Sincerely,

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**The following individuals have added their names in support of these policy recommendations:**

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