



HOUSING ALLIANCE

March 21, 2020

Joint Special Committee on Coronavirus Response
Oregon State Legislature
900 Court Street NE
Salem, OR 97301

Dear Co-Chair Roblan, Co-Chair Holvey, Members of the Committee:

I am writing to you on behalf of the Oregon Housing Alliance to share our current thoughts regarding the proposed “*Temporary Relief for The Duration of Emergency Declaration Immediate Actions to be Taken by the Legislature by March 31st*”. Thank you for putting together this document, and for allowing us to provide testimony by video on Wednesday.

The Oregon Housing Alliance is a coalition of ninety organizations from all parts of the state, including non-profit housing developers, residents of affordable housing, local jurisdictions, and organizations working to meet basic needs in every corner of our state. We believe that all Oregonians need a safe, stable, and affordable place to call home.

This letter provides comments on the two temporary relief proposals listed below. Perhaps most importantly, we provide significant comments on several priorities that were not included in this initial draft that we believe are critical to helping impacted Oregonians.

We strongly encourage the Joint Special Committee on Coronavirus Response to expand protections for people who rent their homes and homeowners; add measures that provide direct assistance for residents of affordable housing; and increase financial support for responses to those experiencing homelessness.

The current Temporary Relief proposal included in OLIS suggests:

1. *Moratorium on all for-cause residential and commercial evictions related to inability to pay rent due to financial impact of the COVID-19 pandemic:*
 - a. *Include payment plan requirements for those able to pay a portion of their rent.*
2. *Increase access to residential rental and mortgage assistance through Emergency Housing Assistance and other housing partners – allocate \$__.*

Housing Alliance Comments on Proposed Temporary Relief: Thank you for including these recommendations. We want to offer some thoughts to clarify and expand upon these recommendations to better protect Oregonians.

Evictions: A moratorium on all evictions due to the inability to pay is critical. We urge the Legislature to consider expanding this protection further to ensure we are prioritizing housing stability at this time. We encourage you to provide temporary, expanded protections in several ways:

- **No Cause Evictions:** Oregonians who are in their first year of occupancy can still receive an eviction without a cause under the protections passed in 2019 (SB 608). We encourage the Legislature to provide protection to these Oregonians as well. Housing stability at this time is paramount.
- **Delay Existing Evictions:** We also encourage the Legislature to consider preventing any eviction that is not related to the immediate safety of other tenants in the building or the landlord. Evictions related to violations of the lease – which could include noise complaints as children are home from school, or other minor violations – should be temporarily suspended to maintain housing stability. We are hearing troubling reports of minor rules being enforced against people who rent their homes during this pandemic crisis, and we are urging the Legislature to act.
- **Late Fees:** We strongly encourage the Legislature to include a suspension of late fees during this period as well. Late fees will only add to the financial burden faced by workers who may have lost their jobs.
- **Payment Plans:** Related to payment plans, we encourage the Legislature to set a time period, for example – six months, over which rent must be repaid, and simultaneously, provide significant amounts of rent assistance to help reduce the burden on Oregonians with extremely low incomes and those that have lost work.
- **Timing of the Moratorium on Evictions:** We appreciate the urgency of the Committee in drafting these recommendations, understanding that **we need to take action prior to April 1, 2020**, to prevent negative impacts to Oregonians related to their housing stability. People are worrying today about whether they will be able to pay their rent on April 1.

Rent Assistance: Related to rent and mortgage assistance. The Legislature will need to make available significant amounts of emergency rent assistance available to people who are being negatively impacted by COVID-19, and its economic impacts. We are also working with federal partners to ask that rent assistance and mortgage payment assistance funding be included in Coronavirus response legislation currently being drafted. Oregon will need significant amounts of resources for everyone impacted economically by the coronavirus. Some of these funds may be provided through existing mechanisms such as the Emergency Housing Account, which is distributed through Community Action Agencies across Oregon.

Given the current focus of Community Action Agencies on current emergency needs for very vulnerable populations – people experiencing homelessness, seniors, people with disabilities, and families - and the potential scale of the need for rent assistance for people who have recently lost work, we may also need to consider broader, more significant provision of rent assistance. We encourage the Legislature to consider expanding support through the Unemployment Insurance system, including immediately removing the one week waiting period for assistance.

An eviction moratorium beginning prior to April 1 will allow us some flexibility in terms of how quickly an emergency rent assistance program needs to be implemented and made available to Oregonians. Rent assistance systems will need to be expanded significantly, and agencies which have expertise in providing rent assistance will need support to expand their administrative capacity at this time. The legislature should consider directing agencies to reduce administrative burdens and documentation requirements at this time in order to streamline assistance.

We urge the Legislature to immediately allocate \$25 million of emergency rent assistance, with direction to return as soon as possible with updated information about when rent assistance funds are expected to be fully expended, and provide information about the scope and need for additional funds. We urge

the legislature to lift state rules related to contracting to ensure these funds are available as soon as possible.

Mortgage Assistance and Foreclosure Moratorium: We note that the state has an existing federal program which has historically provided mortgage assistance – the Oregon Homeowner Stabilization Initiative (OHSI). This program was created during the last recession, and has helped thousands of Oregonians with direct mortgage payments due to job loss, as well as other assistance such as refinancing options and property tax assistance. This program has been administered by Oregon Housing and Community Services, and we would encourage the possibility that this be re-created, either through state or federal resources, or both.

In addition, we are advocating with our federal partners to assist in suspending mortgage payments and suspending foreclosures. On Wednesday, the US Department of Housing and Urban Development (HUD) announced a suspension of foreclosures and evictions, however, this benefit was only available to tenants and homeowners of homes with FHA mortgage insurance. Much broader action must be taken.

The Legislature should temporarily prevent the filing of foreclosures by lenders, and prevent the eviction of either tenants or homeowners by Sheriffs or other mechanisms related to foreclosures. Housing stability must be one of the most important responses at this time.

Critical housing issues not included in the current proposal to assist Oregonians

We also want to highlight two priorities that were not included in the initial draft:

- Assistance for residents of affordable housing through housing providers; and
- Increased support for responses to homelessness.

Direct assistance to regulated affordable housing providers to support stability of their residents. In Oregon, the vast majority of our regulated affordable housing has been built using federal tax credits. These resources do not allow providers to decrease or waive rent payments as a result of income losses for tenants. For the vast majority of the buildings, the federal government only provides initial construction resources. Providers of regulated affordable housing will need support from the state in order to ensure the housing stability of tenants, to waive unpaid rent accrued as a result of the economic impacts of the pandemic, maintain stability and continue essential operations.

Because of the regulatory structure in place through Oregon Housing and Community Services, we would suggest that providing direct assistance to affordable housing providers whose tenants can document economic losses due to the coronavirus may be the most expeditious path forward. Housing providers could collect documentation from tenants, and be reimbursed for lost rent through Oregon Housing and Community Services in order to minimize the number of people seeking assistance through our emergency rent assistance system and to allow housing providers to maintain housing stability. We are currently requesting data on the number of people currently living in affordable housing who will likely be impacted by job losses so that we can estimate the needed response.

People experiencing homelessness: People experiencing homelessness are our neighbors and members of our community. People experiencing homelessness are often already experiencing negative health impacts of sleeping outside or other underlying medical conditions, and are at high risk of being extremely sick due to the coronavirus. In addition, they have very limited resources to help them implement the recommended guidance about hand washing and self-isolation when they are sick.

The Legislature should provide immediate resources to support homeless service providers to:

- **Continue to provide emergency shelter.** In normal years, winter shelters would close in March as temperatures rise. We must continue to provide and expand access to emergency shelter for people who do not have a safe place to call home.
- **Increase resources to provide access to motels and hotels to provide shelter to people at high risk of severe illness or who are experiencing illness.** Motels offer an opportunity to isolate people at high risk, or to provide a safe place for people to be isolated who are already experiencing illness. The Legislature should increase resources for this purpose.
- **Increased shelter capacity.** The current guidance from the CDC suggests people be kept six feet apart if they are ill. We would need to increase shelter resources to expand locations in order to maintain these distances. Current shelters are not configured to maintain this distance.
- **Increased resources to staff shelters and purchase supplies.** In many communities, shelters rely on a network of volunteers, many of whom are over 60. The current guidance means that shelters are without volunteers, and shelters should be able to hire new staff and increase salaries for current shelter staff. In addition, shelters need resources to fund hygiene resources such as hand washing stations, hand sanitizer, soap, and other supplies to limit the spread of the virus in shelters.
- **Limit on sweeps:** For people experiencing homelessness, camp sweeps are dangerous and disruptive in the best of times. During this time, they may unintentionally move someone experiencing coronavirus to another part of town or another camp. ODOT and Cities should increase sanitation, provide additional handwashing stations, and severely limit or prohibit sweeping camps immediately.

We ask that the Legislature immediately allocate \$15 million to expand shelter capacity and staffing, and allow the agency and shelter providers to return to ask for additional resources as the scope and duration of this pandemic becomes more clear.

Action from the Legislature is necessary to maintain housing stability, to keep people home from work if they are sick, and to protect public health.

Thank you very much for your time, and for your service to our state during these challenging times. We urge you to act urgently to provide relief to Oregonians struggling as a result of this pandemic.

Sincerely,

Alison McIntosh
On Behalf of the Oregon Housing Alliance

Cc: President Peter Courtney
Speaker Tina Kotek
Representative Alissa Keny-Guyer, Chair, House Committee on Human Services and Housing
Senator Shemia Fagan, Chair, Senate Committee on Housing and Development
Shannon Singleton, Office of Governor Kate Brown
Margaret Salazar, Director, Oregon Housing and Community Services

Housing Alliance Members

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College Housing Northwest
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Community Partners for Affordable Housing
Community Vision
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Fair Housing Council of Oregon
Farmworker Housing Development Corp.
FOOD for Lane County
Habitat for Humanity of Oregon
Habitat for Humanity Portland/Metro East
Hacienda CDC
Housing Authorities of Oregon
Housing Authority of Clackamas County
Housing Development Center
Housing Oregon
Human Solutions
Immigrant & Refugee Community Organization

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Innovative Housing, Inc.
Interfaith Alliance on Poverty
JOIN
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League of Oregon Cities
League of Women Voters of Oregon
Lincoln County
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Mainstream Housing Inc.
Metro
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Network for Oregon Affordable Housing
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Northwest Pilot Project
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Oregon Coalition on Housing & Homelessness
Oregon Council on Developmental Disabilities
Oregon Food Bank
Partners for a Hunger-Free Oregon
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REACH CDC
Residents Organizing for Change (ROC) Oregon
Rogue Action Center
Rose CDC
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ShelterCare
Sisters Habitat for Humanity
Sponsors, Inc.
SquareOne Villages
Street Roots
Think Real Estate
Transition Projects
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Welcome Home Coalition