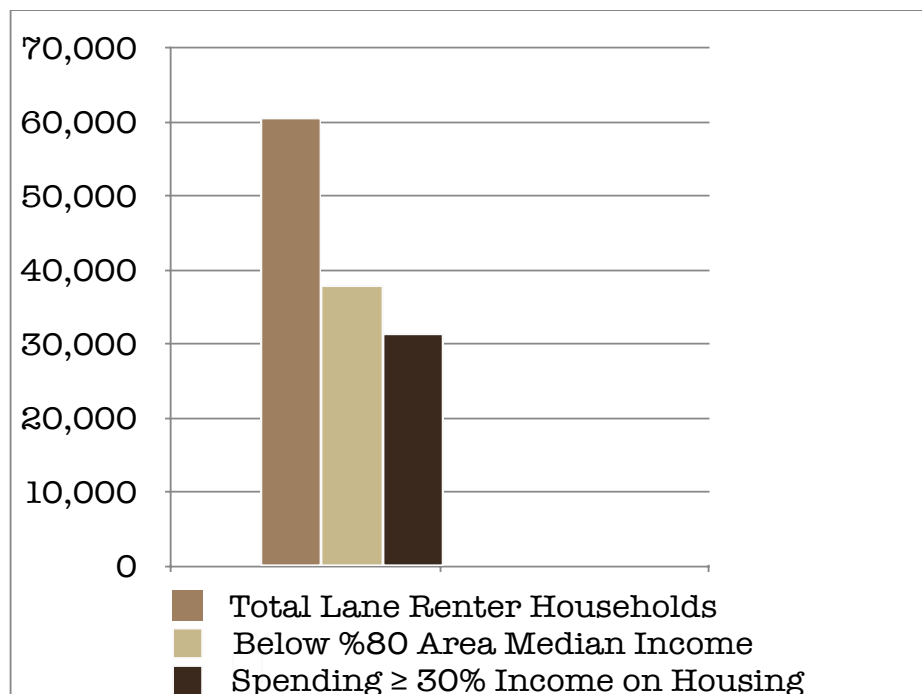


Who is most affected by the economic crisis?

A Snapshot of Need Pre-COVID19:



Mean Renter Wage	12.97
Wage Needed to Afford 2BR	17.10

Quick Facts:

1 in 3 Lane County renters spend more than half their income on housing.

The most common cause of eviction in the US is non-payment of rent.

As of March 2020 over 4,000 unduplicated people in Lane County were counted as homeless.

Data Sources: Lane County

<https://www.qualityinfo.org/covid-19>

https://www.bls.gov/regions/west/news-release/occupationalemploymentandwages_eugene.htm

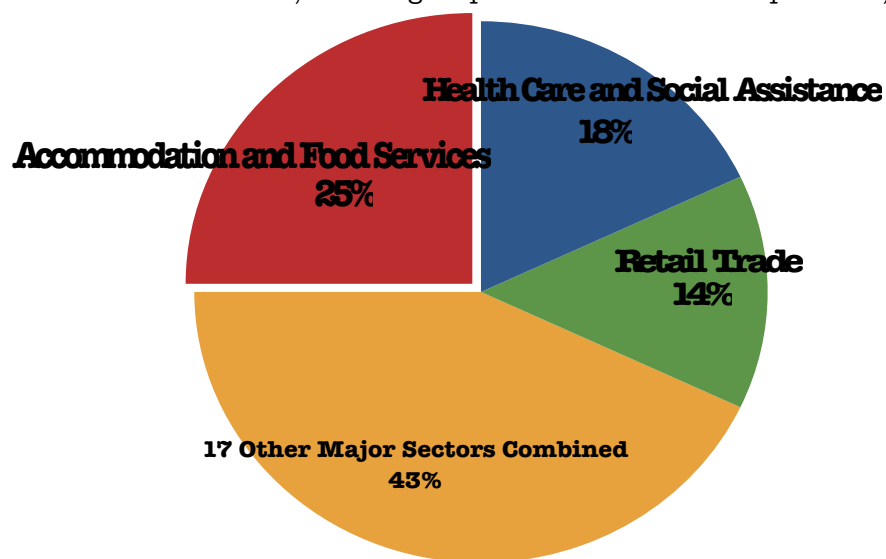
https://www.huduser.gov/portal/datasets/cp.html#2006-2016_query

http://www.oregonhousingalliance.org/wp-content/uploads/2020/02/2019_Lane_County.pdf

<https://www.oregon.gov/ohcs/DO/shp/profiles/Lane-County-Housing-Profile.pdf>

Highest Percentage of Unemployment Filings* in Lane County

*based on 18,987 filings reported March 15th to April 18th, 2020



Sample of Occupations From High Filing Sectors	2018 Employment	Median Wage
Food Preparation and Serving-Related Occupations	15,902	12.49
Healthcare Support Occupations	5,309	17.30
Retail Salespersons	5,640	13.12

Who is left out entirely?

The Governor's Eviction Moratorium as currently stands will be lifted in early July.

It does not provide any protections for those unable to pay back-rent.

Statewide as of April 30th only 3/4 of unemployment filings had been processed.

Self-employed and gig-workers were unable to file until April 28th.

People with low incomes are experiencing reduced income without job-loss.

Many immigrants may not be eligible or have particular challenges getting assistance.

Many, particularly US and Int. students, need to get out of leases without risking thousands of dollars.



Recommendations to Protect Impacted Renters

Below are a range of solutions that local jurisdictions can pursue to help mitigate the financial devastation that so many people likely will experience for the foreseeable future. Each of these suggestions have already been enacted by local jurisdictions and/or other states to protect renters and stabilize the housing market.

1. **Accrued rent payment grace period:** Once the Governor's residential eviction moratorium is no longer in effect, residential tenants who were unable to pay a portion or all of the rent, utilities and other fees owed during this emergency period should be given a minimum of six months to pay the accrued rent, utilities and other fees. In order to avoid mass evictions, tenants will need time to pay any money they owe. Establishing a reasonable payment period is a better solution for both parties than lawsuits, evictions and empty apartment units.
2. **Emergency Rent Assistance Fund:** There is wide-spread recognition that the amount of money the state can allocate to rent assistance will not be nearly enough to meet the need among tenants to cover outstanding rent once the statewide moratorium on evictions for nonpayment is lifted. Rent assistance funds at local levels must be established to fill in the anticipated gap. For low-income renters in particular, time alone will not enable renters to make up for unpaid rent accrued as a result of COVID-19. Funding for so many of these renters will be essential.
3. **Credit protection:** Landlords should be prohibited from treating any unpaid rent or other fees that accumulated between March 8, 2020 and the end of the Governor's moratorium on residential evictions due to loss of income from COVID-19 as an enforceable debt. This includes attempts to collect through a collection agency, reporting to a credit bureau, pursuing judicial action, withholding any portion of a security deposit, or other means. Treating such accrued rent as an enforceable debt will make it more difficult and possibly impossible to rent another dwelling.
4. **Early termination by tenants:** Those tenants who have been directly impacted by COVID-19 and are forced to leave their current living situations, such as by returning home or moving in with friends, should not be on the hook for open ended damages under ORS 90.410. Lease break damages related to COVID-19 should be capped at one-and-a-half month's rent for tenancy terminations that occurred between March 8, 2020 and for 90 days after the end of the Governor's moratorium on residential evictions. Many tenants have no ability to pay the remaining months of rent due under the terms of a fixed term lease, yet if they leave the dwelling the landlord most likely will try to collect the debt through a collections agency. As with #3 above, this will adversely impact peoples' credit scores and make it extremely difficult to rent another dwelling and/or access loans in the future.
5. **No rent or security deposit increases:** Landlords may not serve a notice of rent or deposit increases during and for 90 days following the end of the Governor's moratorium on residential evictions.