

**From:** [Laurie Hauber](#)  
**To:** [J1SS Exhibits](#)  
**Subject:** Protections for renters to avert homelessness  
**Date:** Tuesday, June 23, 2020 11:59:36 AM

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Dear Esteemed Legislators,

My name is Laurie Hauber and I am a staff attorney at Oregon Law Center in Eugene where I focus on housing and homelessness advocacy in Lane County. I also am a board member of the Springfield Eugene Tenant Association (SETA). I write this testimony as a representative of both organizations.

Consistent with so many parts of the State, more than half of all renters in Lane County are housing cost burdened, the majority of which spend more than 50% of their income on housing costs. Also consistent with much of the State, the mean hourly wage in Lane County is significantly lower than what is needed to afford a two-bedroom apartment. This was the bleak picture for so many renters pre-pandemic, before large-scale job loss. As noted by the State of Oregon Employment Department, the most vulnerable Oregonians are disproportionately impacted by this current crisis. Unemployment filings are highest in sectors with a preponderance of low-income workers, namely food services, accommodations, retail and health care.

While most households were able to come up with sources of funds to cover their rents in April and May, including stimulus checks and unemployment benefits, these sources are ending soon. Also, many others are using savings and delaying other bills to prioritize rent payments, which is not sustainable beyond a few months.

An increase in evictions for nonpayment is a real and imminent risk to thousands of households in Lane County and many thousands more throughout the State. The most common cause of eviction throughout the U.S. prior to this pandemic was nonpayment of rent. Multiple studies have shown that the majority of evicted renters end up homeless. All of the reasons stated above speak to the likelihood that our State will experience a significant increase in homelessness, which already had reached crisis proportions in many parts of the State if action is not taken immediately.

Actions taken now to prevent such catastrophic results not only will save lives and preserve the well-being of our communities for all its residents, it will save the State and its taxpayers significant amounts of money as it is far cheaper to keep people housed compared to the costs cities and counties incur per each homeless individual. Therefore, the following measures are critical to prevent a major health and fiscal crisis: (i) an extension of the eviction moratorium; (ii) a repayment period to give renters, particularly lower income renters, time to pay accrued rent due to Covid-19 income loss; (3) credit protection to prohibit landlords from filing negative credit reports with credit reporting agencies for unpaid rent during the moratorium; and (4) foreclosure protections.

I appreciate your serious consideration of these measures during your special session.

Sincerely,

Laurie Hauber