



# HOUSING ALLIANCE

September 24, 2020

Chair Fahey  
House Committee on Housing  
Oregon Legislature  
900 Court Street NE  
Salem, OR 97301

Dear Chair Fahey, Vice-Chair Zika, Vice-Chair Meek, and Members of the Committee:

I am writing to you on behalf of the Oregon Housing Alliance to share with you some information about what's happening across our state, to work to prevent housing instability and protect people who rent their homes across Oregon. Today, COVID-19 continues to negatively impact our communities, particularly for people with low incomes who may have lost work or income due to the virus.

Today, our hearts are with the families and individuals who have been directly impacted by the fires, and especially those folks who have lost their homes. We are working hard to understand next steps, the role of FEMA, and what the state can do to assist families as our thoughts turn towards rebuilding and recovery.

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. The Housing Alliance believes that all Oregonians deserve a safe, stable, and affordable place to call home.

Housing stability is critical for Oregonians. Without a home, people cannot go to work, maintain their health, or care for their children. As discussed during today's hearing, our state eviction moratorium<sup>1</sup> paused evictions for people who rent their homes, and is in effect until September 30, 2020. The CDC has issued an eviction moratorium is in place until the end of the year, in recognition of the critical role that housing stability plays in public health. In addition, we have in place both state and federal<sup>2</sup> foreclosure moratorium that are providing protection to Oregonians who are unable to pay their mortgage. These early actions were key to helping Oregonians stay in their homes, and we believe they must be continued.

Eviction and displacement only exacerbate the health concerns of the pandemic. Without a home, people are unable to shelter in place or to isolate if they become ill. People who rent their homes are at greatest risk of housing instability during this public health and economic crisis.

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<sup>1</sup> [https://www.oregon.gov/gov/admin/Pages/eo\\_20-13.aspx](https://www.oregon.gov/gov/admin/Pages/eo_20-13.aspx);  
<https://olis.oregonlegislature.gov/liz/2020S1/Downloads/MeasureDocument/HB4213/Enrolled>

<sup>2</sup> <https://www.nhlp.org/wp-content/uploads/2020.04.10-NHLP-Homeowner-Relief-Info-Sheet-Update2.pdf>;  
<https://olis.oregonlegislature.gov/liz/2020S1/Downloads/MeasureDocument/HB4204/Enrolled>

Since the beginning of the pandemic, the Census Bureau has been collecting data on housing and economic stability, and food security. The last Census Bureau Survey from the end of August<sup>3</sup> shows that:

- Roughly one in five (19%) of Oregon's renter households report either no or slight confidence that they'll be able to pay their rent in September, and 42% percent of Oregon renters felt they were either very likely or somewhat likely to be evicted within the next two months;
- One in three renter households (36%) were spending down savings or selling personal belongings to be able to pay basic bills, and 29% were using credit cards to pay for basic necessities.
- One in five homeowners felt they were either very likely or somewhat likely to experience foreclosure in the next two months.
- Twenty eight percent of Oregonians reported difficulty paying for their usual household expenses in the last seven days.

This data reflects the seriousness of this crisis and the urgency with which we must act. We would highlight in particular how many Oregonians are using credit cards or spending down savings to pay bills, such as rent. Rent payments are a primary concern for many households, and we hear regular reports of renters making difficult choices between paying housing costs or food, or putting rent on credit cards. Oregonians are making extreme sacrifices to continue paying their housing costs, due to the fear of housing instability and homelessness. The census data reflects this as well.

We need both protection against immediate eviction through an eviction moratorium as well as rent assistance. Rent assistance supports both tenants and landlords by providing help to pay the rent. As you heard today during testimony, Oregon Housing and Community Services has also committed significant resources to rent assistance, as have some local jurisdictions. We believe additional funds are needed.

The National Low Income Housing Coalition estimates that Oregon will need \$1.2 billion<sup>4</sup> to help people with very low incomes – less than half of the median income - pay rent for a twelve month period.

NLIHC based their estimate looking at historical data from the 2007-2009 recession and estimating the number of people who rent their home who earn less than half of the median income. The Coalition used information about the cost of rent in communities across the state to arrive at an estimated need \$1.2 billion in rent assistance for a twelve-month period for Oregon.

There are a number of other organizations that have also attempted to calculate the need for rental assistance in order to help folks remain stably housed. Other examples include the Urban Institute<sup>5</sup>, the Furman Center<sup>6</sup>, Amherst Market<sup>7</sup>, and the Harvard Joint Center for Housing Studies<sup>8</sup>. All estimate significant need to households with rental assistance, and maintain housing stability.

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<sup>3</sup> <https://www.census.gov/data/tables/2020/demo/hhp/hhp13.html>

<sup>4</sup> <https://nlihc.org/sites/default/files/Need-for-Rental-Assistance-During-the-COVID-19-and-Economic-Crisis.pdf>

<sup>5</sup> <https://www.urban.org/urban-wire/price-tag-keeping-29-million-families-their-homes-162-billion>

<sup>6</sup> <https://furmancenter.org/thestoop/entry/what-are-the-housing-costs-of-households-most-vulnerable-to-job-layoffs-and-an>

<sup>7</sup> <https://files.constantcontact.com/109f2f29501/4aacc597-ecfe-43bb-a088-c5d91522e486.pdf>

<sup>8</sup> <https://www.jchs.harvard.edu/blog/pandemic-will-worsen-housing-affordability-for-service-retail-and-transportation-workers/>

One additional approach we would highlight is the Turner Center<sup>9</sup>. The Turner Center uses Census data to identify renter households with at least one member working in an industry affected by layoffs and stay-at-home orders, based on data available of job losses by sector. They estimate that in Oregon, as many as 40% of renter households have been impacted by those job losses, and that those renter households pay nearly \$300 million per month in rent here in Oregon.

We know that people who rent their homes need assistance to help remain stable in housing. Our state eviction moratorium simply delays the requirement that tenants pay rents due during the emergency period. For people who have lost work or income, being able to pay several months of back housing payments at once is unrealistic without direct financial assistance, and if folks are not back to work, rent will be even further out of reach for those households.

We will need additional rent assistance to prevent eviction, housing instability or homelessness.

In closing, we reiterate that households are making tough choices to continue paying rent. No one should be evicted because of a pandemic, and we must both continue to protect households through preventing evictions as well as providing rental assistance.

Thank you very much for your time, and for your service to our state during these challenging times.

Sincerely,

A handwritten signature in black ink that reads "Alison McIntosh". The script is cursive and fluid.

Alison McIntosh  
On Behalf of the Oregon Housing Alliance

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<sup>9</sup> <https://turnercenter.berkeley.edu/blog/estimating-covid-19-impact-renters>

## Housing Alliance Members

1000 Friends of Oregon  
211info  
Aging in the Gorge  
Benton Habitat for Humanity  
Bienestar  
Bradley Angle  
BRIDGE Housing  
Business for a Better Portland  
CASA of Oregon  
Chrisman Development  
Central City Concern  
Children First for Oregon  
Church Women United of Lane County  
City of Beaverton  
City of Eugene  
City of Forest Grove  
City of Hillsboro  
City of Portland  
City of Tigard  
Clackamas County  
Coalition of Community Health Clinics  
Coalition of Housing Advocates  
College Housing Northwest  
Community Action Partnership of Oregon  
Community Action Team  
Community Alliance of Tenants  
Community Development Partners  
Community Housing Fund  
Community Partners for Affordable Housing  
Community Vision  
Cornerstone Community Housing  
DevNW  
Ecumenical Ministries of Oregon  
Enhabit  
Enterprise Community Partners  
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  
Impact Northwest  
Innovative Housing, Inc.  
Interfaith Alliance on Poverty  
JOIN  
Lane County Health and Human Services  
League of Oregon Cities  
League of Women Voters of Oregon  
Lincoln County  
Looking Glass Community Services  
Mainstream Housing Inc.  
Metro  
Mid-Columbia Housing Authority  
NAYA Family Center  
Neighborhood Partnerships  
NeighborImpact  
NeighborWorks Umpqua  
Network for Oregon Affordable Housing  
Northwest Housing Alternatives  
Northwest Pilot Project  
Oregon AFSCME Council 75  
Oregon Coalition of Christian Voices  
Oregon Center for Public Policy  
Oregon Coalition on Housing & Homelessness  
Oregon Council on Developmental Disabilities  
Oregon Food Bank  
Partners for a Hunger-Free Oregon  
Portland Community Reinvestment Initiatives  
Portland Homeless Family Solutions  
Proud Ground  
Raphael House  
REACH CDC  
Residents Organizing for Change (ROC) Oregon  
Rogue Action Center  
Rose CDC  
St. Francis Shelter  
St. Vincent de Paul of Lane County, Inc.  
ShelterCare  
Sisters Habitat for Humanity  
Sponsors, Inc.  
SquareOne Villages  
Street Roots  
Think Real Estate  
Transition Projects  
Washington County  
Welcome Home Coalition