

Testimony before the House Housing Committee, November 23, 2020

Chair Fahey, Vice-Chair Zika, Vice-Chair Meek and Members the House and Senate Housing Committees:

My name is Loren Naldoza, and I appreciate the opportunity to speak to you today on behalf of the Oregon Housing Alliance and to support renewed protections for Oregonians across the state who are suffering from housing instability as a result of the ongoing pandemic. The Oregon Housing Alliance believes that all Oregonians need a safe, stable, and affordable place to call home.

I want to open by highlighting that the Oregon Housing Alliance is deeply concerned that, without further action by the State Legislature, evictions would begin as soon as the Governor's current moratorium expires at the end of this year, leaving many Oregonians to grapple with mounting debt and potentially, homelessness.

As we all know, the current pandemic that we all have been yielding to for the last ten months has not gone away. In fact, it's getting worse. Since the beginning of November, daily cases in the State of Oregon have been increasing at an increasing rate. November 12, two weeks ago, was the first time the Oregon Health Authority announced that the number new cases in a single day surpassed 1,000.

As of Sunday, there were 1,517 new confirmed cases, breaking the last record of daily cases that was set only the day before.¹

Certainly, this is not the time to let fundamental protections expire as things are getting worse, not better. Along with the conjoined economic depression and the colder weather coming in, a continuation of an eviction moratorium, especially for Oregonians most impacted by this pandemic, is needed now more than ever.

The pandemic has lifted up countless stories of people who are struggling to pay their rent and are making tough choices between paying for housing, or putting food on the table. We do know that rent collections have been better than anticipated – which we think is a reflection of the sacrifices people are making behind the scenes. Latest Census Household Pulse Survey data reports that 26% of respondents reported using credit cards, loans, their savings or selling personal belongings to meet basic needs. It also reported that 16% of renters are not fully caught up on rent.² Families of color have been particularly hard hit by COVID – both the impacts of job loss and the virus – due to systemic racism which has kept many in precarious or low wage jobs. Recent research by Portland State University³ also reflects that people of color are more likely to owe back rent.

National data from Stout Research shows that renters who owe back rent owe an average of \$2,700 – which could be solved through rent assistance, but for someone who has lost their job, this may feel insurmountable. As Covid cases rise and as more Oregonians opt to stay home rather than go out, or lose work again for those in service sector jobs, it is not unreasonable to predict that more Oregonians will begin to fall behind. With federal unemployment benefits expiring for many at the end of December, and more than 95,000 Oregonians still waiting for their initial unemployment benefits, we urge you to act to provide basic stability to our neighbors across Oregon who are making these tough choices between paying rent and putting food on the table.⁴

¹ <https://www.oregon.gov/oha/erd/pages/covid-19-news.aspx>

² <https://www.census.gov/data/tables/2020/demo/hhp/hhp18.html>

³ <https://www.pdx.edu/homelessness/housing-insecurity-report>

⁴ <https://www.opb.org/article/2020/10/30/lawsuit-oregon-employment-department-publicly-downplayed-unemployment-backlog/>

As you have previously heard from testimony from the Housing Alliance, the state eviction moratorium simply delays the requirement to pay. These rent bills still come due as the moratorium ends. We have been grateful for the opportunity to offer our opinions to several members of this committee on ways to deliver robust protections and relief to impacted Oregonians, and we look forward to continuing these discussions. While these discussions continue, however, the basic protection of keeping people in their homes is so critical to preventing a houselessness crisis of enormous proportion, and a further spread of COVID.

An eviction moratorium has many implications. Families will have a roof over their heads as the weather gets colder. Children will be able to do homework at home, not in a parking lot. And the Legislature can limit their crises instead of creating an even larger houselessness crisis. As the State Legislature considers other measures to curb the growth of COVID in Oregon and to deliver much-needed housing assistance to Oregonians, we cannot emulate other states who have decided to lift their eviction moratoriums and suffer unfortunate, predictable, and preventable results. We would note that as you heard in September during Legislative Days, the CDC eviction moratorium continues to allow people to fall through the cracks and face eviction despite economic hardship due to COVID.

Like many of you, we had hoped to see a federal aid package in June, and again, in August, and again, this fall. We still are hoping for federal action, however, until that package arrives, we urge the Legislature to consider spending general fund dollars to help provide rental assistance, paired with an extension of the eviction moratorium. Assistance will support both landlords and tenants and will help solve the problems many of our neighbors are facing as they continue to struggle with lost jobs and income, heightened risk due to COVID, and concern over whether they'll be able to stay in their home.

The Oregon Housing Alliance firmly believes that no Oregonian should lose their home in the midst of a global pandemic, and we look forward to finding ways to deliver rent assistance to the people of Oregon. Thank you very much for your time, and for your service to our state during these challenging times.

Loren Naldoza
On behalf of the Oregon Housing Alliance