

HOUSING SENIORS I CREATING HOPE I PILOTING CHANGE

December 17, 2020

Members of the Joint Interim Committee on the Third Special Session of 2020 Oregon State Legislature 900 Court Street NE Salem. OR 97301

RE: Yes on LC 18

Co-Chairs President Courtney & Speaker Kotek, Co-Vice Chairs Sen. Girod and Rep. Drazen, and members of the committee,

Thank you for your continued leadership and action to help vulnerable Oregonians in this year of unprecedented hardship and uncertainty.

Northwest Pilot Project is a nonprofit agency that serves people aged 55 and older in Multnomah County who are experiencing homelessness and housing instability. We urge that the Legislature act to support struggling renters in Oregon by extending the eviction moratorium and providing rental assistance to the most impacted housing providers as outlined in LC 18.

At Northwest Pilot Project, we focus on both preventing and ending homelessness for extremely low income and very low-income older adults. Since the early 2010s, service providers across the continuum of care have seen a visible increase in older adults experiencing homelessness. This cohort of older adults has increasingly fallen into homelessness for the first time at age 50 or older, and they are more likely to have a disabling physical or mental health condition.

Today, more older adults are living on the edge than we would have imagined one year ago: 1 out of 4 senior couple households and half of elders living alone do not have enough income to cover basic living expenses. Because of systemic racism, the challenge is even greater for seniors of color: 2 out of 3 Black retirees, and 3 out of 4 Latinx retirees cannot cover basic expenses.

According to the Housing Insecurity Survey completed by Portland State University in September, 53% of all renters are cutting back on food or medicine during the pandemic to make their rent payments. For low-income seniors, staying safe and housed in the pandemic also means counting every penny to keep the phone and electricity on. It means waiting in long lines and calling repeatedly for COVID financial assistance, often to find there is none left.

Many of the older adults we serve are living in fear of being evicted in January or February, despite their efforts to obtain rent assistance in recent months. Once evicted,

these seniors will be at higher risk of catching and spreading COVID-19, as supported by research published last month by the Journal of Urban Health.

When vulnerable older adults lose their homes, if they manage to avoid unsheltered homelessness in the middle of winter, they move to crowded shelters or double up with friends or family where following COVID safety protocols is more than challenging.

Northwest Pilot Project believes that every Oregonian deserves a safe, stable, and affordable place to call home. Right now, this means extending the eviction moratorium and providing rent assistance to prevent a disastrous wave of households entering homelessness in the middle of a pandemic.

Our recommendation is based on what we hear from the vulnerable older adults we speak with and provide emergency assistance to every day. Here are just a few examples (names changed for privacy):

- Sandy, a 55 year old in East Portland, who is currently awaiting a heart transplant. She is also awaiting approval from Social Security for disability income, and has scraped by in the meantime through the generous donations of others. Now, this support has dried up and she is unable to leave her home to earn income due to being at very high risk for COVID-19 complications. She is on a waitlist for additional COVID rent assistance.
- Beto, a 58 year old in North Portland, who worked for a manufacturing company before COVID left him out of work. He began relying on the income of his partner, Susana, but then she contracted COVID and thus became unemployed as well. They are both now making earnest efforts, but struggling, to secure new jobs in the midst of yet another surge of COVID cases, so that they no longer have to rely on the help of social service agencies to pay rent.
- Regina, 55 years old, who lives with her 40 year old son in Gresham. Regina's son has been
 working odd jobs and struggling to find enough work in recent months, while she has been
 calling agencies around Multnomah County to secure rent assistance. She has found it
 especially challenging to get her landlord to respond to requests for documentation needed
 for her rental assistance enrollment, and because she is unemployed due to a work related
 disability, she is terrified of losing her housing when the eviction moratorium ends.

Right now, we have the ability to protect vulnerable older Oregonian renters like Sandy, Beto, and Regina from eviction and the catastrophic effects of heightened exposure to the virus by extending the eviction moratorium and providing financial support to renters and most-impacted housing providers.

This is an opportunity to show state leadership in a crisis where federal action has been insufficient. It is incumbent on our legislators to do what is needed to avoid an unnecessary and dangerous wave of COVID-19 evictions in January.

I sincerely thank the Co-Chairs and members of the committee for your time and attention today.

Sincerely,

Marisa Espinoza Public Policy Coordinator Northwest Pilot Project