



December 17, 2020

Joint Interim Committee on the Third Special Session of 2020
Oregon Legislature
900 Court St. NE
Salem, Oregon 97301

Dear Co-Chair Courtney, Co-Chair Kotek, Co-Vice Chair Girod and Co-Vice Chair Drazen:

I write to you on behalf of Home Forward in strong support of LC18 which would extend the eviction moratorium and appropriate \$200 million in rent assistance to support tenants and landlords. Home Forward is a Public Housing Authority (PHA) and the largest provider of affordable housing in the state of Oregon. We serve more than 15,500 Multnomah County households earning low incomes by providing affordable housing, administering rent assistance, and providing supportive services. Our mission is to assure that the people of the community are sheltered.

Households earning low incomes, especially those led by Black, Indigenous, and People of Color, have been disproportionately impacted by COVID-19 and are at a higher risk of homelessness if the moratorium expires. As of December 11, 2020, the households we serve have:

- Experienced average annual wage loss of \$19,294 due to COVID-19, increasing Home Forward's annual subsidy payment by \$2.7 million;
- Not benefited from unemployment insurance. About 75% of households who experienced loss of income have not received unemployment insurance;
- Struggled to afford rent. Households we serve currently owe more than \$2 million in arrears.

The economic impacts of COVID-19 have been devastating for households earning low incomes, especially the 75% of low-income households that don't have access to affordable housing. People and families cannot thrive without a place to call home. It is no surprise that COVID cases and deaths have increased in States that failed to renew their eviction moratoria. Oregon can prevent homelessness and unnecessary deaths by extending the eviction moratorium. In addition to the extension, we urge you to include a reasonable repayment period for tenants after the moratorium expires to truly prevent evictions for all impacted households.

We strongly support the proposed \$200 million for rent assistance and the creation of a landlord compensation fund to efficiently administer assistance to landlords and tenants in need. As a housing provider, we know that landlords need to collect rent to cover their operating expenses and make loan payments. We also know that without sufficient financial assistance, it is unreasonable to expect tenants to pay all of their arrears by June 30, 2021. The landlord compensation fund can efficiently provide financial support to landlords and prevent evictions by

alleviating tenants of unaffordable debt at the same time. Home Forward is ready and eager to help the State administer these funds as quickly as possible.

Thank you for the opportunity to provide support for the passage of LC18 and appropriation of \$200 million in rent assistance as soon as possible. Please contact Taylor Smiley Wolfe, Director of Policy and Planning, Home Forward at 503-957-8760 or taylor.smileywolfe@homeforward.org regarding these comments.

Sincerely,

Taylor Smiley Wolfe
Director of Policy and Planning
Home Forward