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Testimony on SB 608 February 4, 2019

To: Chair Fagan and Members of the Senate Housing Committee

AARP is pleased to endorse SB 608 and urge strong support of the bill to provide critical protection against unjust eviction and displacement for the 40% of Oregon households who rent their homes.

AARP is a nonprofit, nonpartisan social change organization with a nationwide membership of nearly 38 million and 510,000 in Oregon. We work to improve quality of life for all as we age, strengthen our communities, and fight for the issues that matter to Oregon families. An important aspect of our work in Oregon is advocating for livable and age-friendly communities, including expanding housing options and ensuring access to affordable, safe, secure, and accessible homes for Oregonians of all ages and abilities.

AARP research tells us that nearly 90% of people 65 and older want to remain in their homes and communities as they get older. But the reality of safe and affordable homes for many families in our communities is in jeopardy due the unprecedented housing crisis in our state. Older adults and people with disabilities who rent their homes and live on limited incomes are especially vulnerable and have been disproportionately impacted by the housing crisis. Many live in fear of being evicted without just cause and the next rent increase that could render them homeless.

Today, nationally more than 22 percent of all 65+ households rent their homes. As the older adult population is projected to grow, it is estimated that the number of older adult renter households will more than double between now and 2035. In Oregon, over 40% of renters 50yrs and older are cost burdened, meaning they pay more than 30% of their income on housing. More alarmingly, almost 39% of renters over 65yrs and 55% of those over 85 yrs pay more than 50% of their income on housing.

Rent increases can mean cutting down on other necessities like food and medicine. The average social security benefit in Oregon is \$1450/month and it is the sole source of income for 3 out of 10 older Oregonians. This makes finding and keeping an affordable home a tremendous challenge. In addition, when rents are increased, for people with disabilities and older renters living on fixed incomes finding an affordable place to rent that is also accessible and on a short notice can be near impossible.

Real Possibilities

For older adults, loss of a home can mean loss of community ties, displacement, and even premature, unnecessary and costly institutionalization on tax-payer dollars. We must protect the most vulnerable amongst us and implement strong tenant protections that prevent displacement from no-cause evictions and steep and unsustainable rent increases.

AARP believes that SB 608 is a good step in the right direction. Our state's housing crisis is going to require many and more bold solutions. We can start with SB 608 and ensure basic protections for the 40% of our neighbors who rent their homes. On behalf of over half million AARP members ages 50+ statewide, we urge you to support SB 608.

Thank you for your leadership and commitment to make our region an age-friendly and livable place for people of all ages and abilities.

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- <https://assets.aarp.org/rgcenter/ppi/liv-com/ib190.pdf>
 - <http://cdn.bipartisanpolicy.org/wp-content/uploads/2016/05/BPC-Healthy-Aging.pdf>
 - http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/jchs-housing_americas_older_adults_2014.pdf