



HOUSING ALLIANCE

June 24, 2020

Speaker Kotek
President Courtney
Joint Committee on the First Special Session
Oregon Legislature
900 Court Street NE
Salem, OR 97301

Dear Co-Chair Courtney, Co-Chair Kotek, Vice-Co-Chair Girod, Vice-Co-Chair Drazan, and Members of the Committee:

I am writing to you on behalf of the Oregon Housing Alliance in support of HB 4213, and to request that you take further action to prevent housing instability and protect people to stay in 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.

We are urging the Legislature to pass HB 4213, and to immediately adopt an extension of the Governor's eviction moratorium, and enact a repayment plan for tenants.

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. We believe that all Oregonians need a safe, stable, and affordable place to call home.

Housing stability is so critical during this pandemic. The eviction moratorium issued by the Governor, Executive Order 20-13¹, has stopped immediate evictions for people who rent their homes. This early action was key to helping keep Oregonians in their homes, and the eviction moratorium must be continued. The current moratorium is set to expire next Tuesday, June 30.

With over 461,000 Oregonians and counting² having filed for unemployment, we know rent payments are a primary concern for many households. Prior to the COVID-19 pandemic, one of every two households with a low income was considered cost burdened, meaning they were paying too much of their income towards rent to leave enough money left over for food, medicine, and other basic needs.

While many Oregonians have been able to pay all or some of their rent payments thanks to the expanded Unemployment Insurance program and the federal stimulus payments. We know, that many Oregonians may remain ineligible for Unemployment Insurance or haven't yet received their benefits, and some have not and will not receive stimulus payments, or that those payments won't meet their basic needs. We

¹ https://www.oregon.gov/gov/admin/Pages/eo_20-13.aspx

² <https://www.oregonlive.com/business/2020/06/oregons-new-employment-department-chief-promises-better-results-clear-communication-even-if-it-takes-calling-in-the-national-guard.html>

hear regular reports of renters making difficult choices to choose 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.

Eviction Moratorium Extension & Repayment Period

People who rent their homes need basic protection from eviction for non-payment of rent or no cause. No one should lose their home due to the pandemic and its economic impacts. As included in HB 4213 and its forthcoming amendments, we would ask that the Legislature immediately adopt a:

- Statutory eviction moratorium until September 30, 2020, that prevents people from being given a notice of eviction for non-payment of rent or without cause (inclusive of all causes in ORS 90.427). This moratorium should include a prohibition on late fees, and a prohibition on landlords reporting late payments to credit bureaus during the moratorium.
- Create a requirement that there be six-month repayment period, after the moratorium ends during which tenants are allowed to pay back rent and may not be evicted for failure to pay their back rent. The current eviction moratorium simply delays the requirement that tenants pay rents due for the period covered by the moratorium, and these bills will still come due. 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.

The Governor's Executive Order 20-13 is set to expire June 30. Other states, who have allowed their eviction moratoriums to expire, have seen a preventable and predictable spike in immediate evictions and homelessness. Wisconsin is currently seeing a 40% increase³ in eviction case filings, and New York State is expecting⁴ a severe spike. These evictions are preventable and predictable, and Oregon should act to prevent evictions due to non-payment of rent and no cause to protect housing stability.

Those most impacted by these evictions will be people of color in our communities. In Portland alone, 3 in 4 Black people rent their homes, and 6 in 10 Latinx people rent their homes. Allowing the eviction moratorium to expire will disproportionately impact communities of color, who have already been disproportionately negatively impacted by the pandemic in so many other ways.

Without a stable home, people will not be safe, nor will they be able to return to work and school. We need to do all we can, as a state, to ensure we do not see a wave of evictions after the moratorium ends, or that people take on crushing loads of rental debt they simply can't afford. We are deeply concerned that economic evictions and foreclosures will begin as soon as the eviction moratorium is lifted, and people will face either crushing past debt or homelessness, which will make this bad situation worse.

Thank you very much for your time, and for your service to our state during these challenging times. We hope you will act urgently to provide relief to all Oregonians struggling as a result of this pandemic.

Sincerely,



Alison McIntosh
On Behalf of the Oregon Housing Alliance

³ <https://www.jsonline.com/story/news/investigations/reports/2020/06/15/evictions-milwaukee-and-wisconsin-jump-over-40/3177897001/>

⁴ <https://www.nytimes.com/2020/06/22/nyregion/nyc-evictions-moratorium-coronavirus.html>

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
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
Our Children Oregon
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