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## **Testimony on HB4213 and LC45 June 24, 2020**

President Courtney, Speaker Kotek and Members of the Joint Committee,

My name is Gwen Burkard. I am a resident of Eugene, Oregon and an AARP Oregon Executive Council Volunteer. On behalf of AARP Oregon and as a renter living in Lane County, I am writing to urge you to support extending the moratorium on residential evictions.

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.

We appreciate the Governor's executive order to place a temporary moratorium on evictions for non-payment of rent and for mortgage protections. However, the pandemic is not over and neither is the economic crisis many of us in Oregon face. Oregon already faced a housing emergency before Covid-19 hit. Now more than ever, it's urgent to extend housing protections including the eviction moratorium, achievable repayment periods, and foreclosure protection measures to ensure more of our friends, family, and neighbors don't become homeless. The current housing protections have gone a long way to help reduce the impacts of a public health crisis that disproportionately impacts people with low incomes or lost income.

A significant proportion of Oregonians all are still waiting for Stimulus Package relief. Small businesses are struggling to stay afloat and maintain payroll. Many will accumulate or have accumulated substantial rent arrears during the current crisis, they might have pre-existing debt or are facing medical, utility or other bills that cannot be paid. This can also leave desperate people vulnerable to victimization through debt and income-related fraud. This is unsustainable - for individuals and for the health of our communities.

AARP research tells us that nearly 90% of people age 65 and older want to remain in their homes and communities as they get older. As a renter residing in Lane county, where even before the Covid-19 pandemic, the housing crisis meant finding affordable rentals was near impossible, I know how important it is for renters to be able to stay in our homes. As was noted in AARP's April 3, 2020 letter to the Governor and legislature, AARP policy supports keeping people in their homes, particularly during this public health crisis, and we support a 12-month repayment period to give

Real Possibilities

people a chance to find or return to work and afford to pay off their debts without falling back into poverty.

At the heart of age-friendly and livable communities is how we treat our most vulnerable, no matter age or ability. We urge you to extend the residential eviction moratorium, to enact an achievable repayment period, and to extend the foreclosure protection measures and time period.

Thank you for your commitment to making Oregon an age-friendly state where people of all ages, abilities, incomes, family sizes, races, and backgrounds can thrive.

Kind regards,

Gwen Burkard  
AARP OR Executive Council  
Eugene, OR

CC; Ruby Haughton-Pitts, Andrea Meyer,