

Co-Chair Courtney, Co-Chair Kotek, and members of the Joint Interim Committee on the Third Special Session,

The eviction moratorium has saved lives and it is about to expire too soon. The overwhelming majority of Oregon renters have been paying all or part of their rent. Even in the face of astonishing job losses we've done a good job in Oregon preventing a new wave of homeless children, families, and individuals. We cannot let that protection expire. Please pass LC 18 before the end of the year to help Oregon families and prevent homelessness.

The Community Alliance of Tenants (CAT) has been working with tenants to address their concerns since the pandemic began and the stories we are hearing are more than concerning. Tenants are facing pressure, threats, harassment and even unsafe living conditions as some landlords neglect safety concerns from tenants who have used legal means to notify them they will be unable to pay rent. Many prioritize rent over other necessities and we fear that many people who paid rent did so with credit.

Housing is the cost effective solution to our COVID-19 public health crisis. Come January, tenants outside Multnomah County could owe up to four months rent immediately and will face imminent eviction. Let's be realistic, even the most optimistic view of COVID -19 vaccinations puts the timeline for community safety well past March. Evictions and ensuing homelessness in winter, during the exponential spread, and before public health measures are in place makes the situation much worse.

Legislators need to act now to extend the eviction moratorium, provide protections for renters, and rent assistance to help pay back rent. This action protects renters, protects public health, prevents homelessness, and helps landlords continue their necessary services. LC 18 is a critical step needed to stabilize housing in Oregon during this crisis and more work will be needed in the regular session.

Here is some information about the urgent state of Oregonian housing instability due to COVID-19 to inform your decisions.

The following data pulled by our partners from the Census Pulse survey –(a special COVID-19 times weekly survey) gives you an Oregon snapshot, dated Nov. 29th:

- 132,000 Oregon renter households are behind in rent. That is 14% of all renter households in the state. Of those behind in rent, 61% are Black, Indigenous, People of Color; and 51% are households with kids. These are also the communities most likely to have poor healthcare outcomes.
- About 88,000 Oregon renter households said they had "no confidence" they could pay rent for Dec. 49% of those are Black, Indigenous, People of Color; 44% have kids.
- About 136,000 Oregon renter households said that they had "slight confidence" they could pay rent for Dec. 39% of those are Black, Indigenous, People of Color; and 53% had kids.
- All together "no" and "slight" confidence in paying Dec rent is 23% of all Oregon renter households. 43% of whom are Black, Indigenous, People of Color.

**What do tenants say they are facing?** VIEW THE [PSU Survey Results](#)  
A Portland State University survey sponsored by the Community Alliance of Tenants: [https://www.oregoncat.org/s/Renters\\_Covid-Report-ver.pdf](https://www.oregoncat.org/s/Renters_Covid-Report-ver.pdf)

**What do tenants say that they need for stable, healthy communities?**  
VIEW THE FULL CAT POLICY PACKAGE called "Cancel the Rent."  
<https://www.oregoncat.org/s/SHORT-July-Session-Cancel-Rent-Leg-Draft-1.pdf>

In addition to enacting LC18, CAT seeks long term solutions to protect renters and public health and rebuild our communities. CAT urges the following policy directions:

1. Suspending rent and mortgages for the duration of the pandemic, and additional 12 months after the emergency ends, to enable community stability during the economic recovery period.

This applies to those who are undocumented, don't have a bank account or permanent address, or if you're informally employed. ●

Applies to all types of rental housing, including space-rent for mobile/manufactured homes. • No late fees, back rent, or any debt that is related to failure to pay rent because of the pandemic. • An end to all evictions during the period of the pandemic. • A rent freeze for the economic recovery period after the pandemic ends. • A right to lease renewal during the pandemic. • Ensure enforcement and protect tenants against retaliation. Establish oversight, enforcement mechanisms, and financial penalties on landlords who violate rent cancellation, try to harass tenants into leaving, or neglect habitability problems to force tenants out. Remedies for tenants must be accessible and not risk COVID exposure.

2. Prioritize public spending toward reclaiming homes as public or social housing placed under democratic community control.

**Let's say more about the economic and health impacts.**

### **Economic Impact of Pandemic is Forcing Renters to Make Impossible Choices**

- The downturn has hit communities hard, and particularly lower-wage workers that are more likely to be renters and more likely to spend a larger share of their income on housing.
- Our survey found that tenants were being forced to make unacceptable choices. A majority (52%) reported cutting back on paying for food and medication to cover rent. Half of them have had to dip into their savings.
- All of this is going on with an eviction moratorium in place. Without that safety net, that number will go up and more tenants will be faced with a choice between essential needs like medical care, and houselessness

### **As the Pandemic Has Continued, The Cumulative Impact on Renters Has Gotten Worse**

- It should surprise no one that things have gotten harder over time. With people less able to work, they are getting farther and farther in a financial hole.
- We saw this in our survey data even during the first stage of the pandemic this spring and summer. Early on (March) 90% of tenants reported being able to pay the full rent that month. By July (the last month of the survey) that number had dropped to 67%.

- As we head further into the winter months, every indication is that the pandemic will worsen, causing further shutdowns.

### **As the Housing Crisis Worsens, So Does the Pandemic**

- The pandemic increases housing insecurity, which only worsens the pandemic.
- Research just released by the Journal of Urban Health highlights how eviction increases the spread of COVID-19 as more people seek resources in communal shelters and risk contracting and spreading the virus.
- This risk is shown to be increased disproportionately among Black and Latinx people & women.
- Eviction moratoriums are proven to reduce this risk. States that lifted moratoriums this summer 2020 had 5.4x higher mortality & 10,700 excess COVID19 deaths.

### **Beyond the Eviction Moratorium: Repayment and Rental Assistance**

- Importantly, even if the eviction moratorium is extended, under the current proposal there is no extension of a repayment period. Meaning that come January 1<sup>st</sup>, tenants in debt could be facing 3-4 months worth of rent all due at once.

The moratorium must remain until all Oregonians are safe, and resources must be shared to make sure we prevent widespread houselessness from rent arrears. Please pass LC 18 now and make Oregon renters a priority during the 2021 Legislative Session.

Kim McCarty  
Executive Director  
Community Alliance of Tenants