

My name is Thuy Phan. I am working with mostly immigrant and refugees renters as a tenant protection team coordinator at Community Alliance of Tenants. During covid time, I've helped many families with rental issues and many struggles in financial, mental health and many more. I am really concerned when December 31st comes closer and closer. What will happen to my clients by Jan 1st 2021? What can I do to support them? Here I am writing to you about the bill LC 18.

Thank you for taking up bill LC 18. We strongly support this bill is essential for the health and well being of the people we serve and for our community to avoid a wave of displacement and homelessness in our state that we have no ability to deal with and that would have a devastating impact on families and individuals.

- While the vaccines arriving in Oregon bring us all hope, we know that COVID-19 isn't ending on December 31. Protections for people like me shouldn't either and until every single person in Oregon can get vaccinated, we must continue to provide protections for families and individuals that have suffered economic harm during this very difficult year, many of whom are the frontline workers whether in hospitals or grocery stores, who are making it possible for us to get through this.
- The eviction moratorium should be extended through June of 2021 to help families get through the school year.
- We strongly support the \$200 million package in this bill. There should be a landlord compensation fund that helps smaller landlords with back rent so they won't have to evict if they are financial straits, and also a rental assistance fund to help those tenants who will need assistance moving forward or whose landlords don't apply for the fund.
- Here is what's at stake. The [most recent data shows](#) that in Oregon between 27,700 households face risk of eviction if the moratorium isn't extended with an estimated rent shortfall of between \$155 to 274 million. The \$150 landlord compensation fund and the \$50 million tenant assistance package will go a long way to ensuring that families can stay safe in their home during the COVID pandemic until we have more vaccines for everyone.
- Our Black and Brown neighbors are at the greatest risk of lifelong harm from the COVID evictions. Discriminatory housing policies have made homeownership difficult and inaccessible, leaving people of color at higher risk of rental evictions even as higher rates of COVID exposure are leaving people ill and economically stressed.
  - For example, according to the U.S. Census Pulse Survey, 30% of Black renters are at risk of eviction because of concerns they can't pay next month's rent.
- Under the current law, people could start losing their homes as soon as January 11th and at that point under current projections, we won't have enough vaccines for everyone and we will still be in a suppressed economy. The Oregon Department of Justice earlier this month testified that January will bring an immediate filing of 14,000 non-payment cases. These tenants will lose unless the eviction moratorium is extended.
- Families with children are also at high risk. 22% say they may not be able to pay next month's rent. If they lose their homes through eviction, not only will they have a permanent record, but families who are hanging on by a thread through remote learning will have that thread cut.

- The legislature did the right thing in bringing this bill forward because the longer the pandemic goes on, the more people are falling behind. While the majority of renters are keeping up with the rent according to both Multifamily NW and other surveys, as the pandemic rages on it has become increasingly difficult, through no fault of their own. The winter surge of COVID cases brought reduced economic activity and new layoffs and hours reduction. Even before that happened, according to September research by PSU and Community Alliance of Tenants, 47% of Oregonians were using credit cards or borrowing money to meet their basic needs and 53% have cut back on paying for food or medicine to pay rent.
- Lifting eviction moratoriums increases COVID illness and death. Until there are vaccines for everyone, the best prevention during the pandemic is a safe place to stay, which is why eviction moratoriums were put in place. Incidences of COVID-19 have risen in states that lifted moratoriums at 2.1 times the rate of states that maintained them. Deaths increased by 5.4 times.
- The safest place for people to be in a pandemic is safe at home. Families and individuals will be at higher risk of COVID if they lose their homes and our communities will have increased spread of this terrible disease.
- Families need stability to provide for their children's education. More than one in five families with children who rent their homes say they may not be able to pay next month's rent. Oregon already has one of the highest rates of student homelessness in the country. We cannot force families whose children have been learning remotely to lose stability, internet connection and the ability to keep their education going in the pandemic.
- This issue crosses party and geographic lines. Republicans and Democrats alike, rural and urban alike, will face eviction through no fault of their own because of COVID lost income. And rural Oregon has the highest rates of student homelessness in the state.
- Oregon's renting families have hung on this long. We cannot take away their lifeline now. We promised Oregon renters that they wouldn't lose their homes during the pandemic. We need to keep that promise.

Best regards and happy holiday!

Thuy Phan



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