



Joint Interim Committee on the Second Special Session of 2021
Testimony in Support of Emergency Rental Assistance Policy – LC 9
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AARP is pleased to support LC 9 to extend COVID related tenant and landlord protections. This is critical legislation and we urge its passage.

AARP is a nonprofit, nonpartisan social change organization with a nationwide membership of nearly 38 million and 507,000 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. That includes advocating for expansion of housing options that are affordable, safe, secure, and accessible homes for Oregonians of all ages and abilities. Today we find ourselves in a crisis and call on the legislature to take steps to *protect* our current housing options.

Critical Need in Oregon: Even before the pandemic, Oregon communities lacked affordable, accessible, and varied housing options. The pandemic, wildfires and floods have affected families across Oregon and disproportionately impacted older adults, people of color, and low-income individuals.

In Oregon, 55% of older renters indicate they are housing cost burdened, paying 1/3 or *more* of their monthly income for housing. And we cannot lose sight of the racial disparity at play. In Oregon larger shares of older BIPOC households are low-income renters. We see that reflected in data showing 31% of White households over age 65 are cost burdened, while that percentage for Asian households is 38%, Hispanic 44% and Black 46%.¹ If we do not protect current low-income renters, we will only expand our houseless crisis. This has a devastating effect on adults 50 and older, who are the fastest growing age group of people who are houseless. Older adults who are houseless experience acute health conditions 20 years earlier than their housed counterparts, leading to premature death as a result of lost housing.²

The Oregon legislature recognized the need to provide tenant protections and funding for landlords but none of us anticipated the delays or the ongoing need for new to allocate new funding. The reality is we must act today to ensure that Oregon continues to protect the most vulnerable among us.

¹ <https://ifrfoundation.org/wp-content/uploads/2018/11/Older-Oregonians-and-the-Housing-Crisis.pdf>

² <https://generations.asaging.org/homelessness-older-adults-poverty-health>

Solution: We need to revamp the deadline and sunset process to match the current real-world realities, providing a safe harbor for tenants and guarantee landlord compensation. In addition we need to provide additional funding to protect low-income renters.

AARP Oregon supports LC 9. A few critical highlights:

- **Provide Safe Harbor during pendency of application.** Oregonians who have applied for assistance should be protected during the pendency of the application, not the current 60 day limitation.
- **Expand the landlord guarantee time period.** If a landlord delays eviction and a tenant is ultimately denied assistance, the law should protect the landlord by removing an unnecessary risk.
- **Expand the initiation time to June 30, 2022.** In light of our current realities, this extension is an important *next* step. But the truth is that we need long-term structures in place to prevent eviction for nonpayment when rent assistance is available, and short term measures are ultimately inadequate. *The reality is this crisis is ongoing and we support expanding this even longer.*

We appreciate the opportunity to share our thoughts and on behalf of over half million AARP members ages 50+ statewide, we urge you to pass LC 9.