

Co-Chair Beyer, Co-Chair Fahey, Co-Vice Chair Knopp, Co-Vice Chair Breese-Iverson,  
Members of the Committee:

My name is Tamara Wallace and I rent my home. I strongly urge you to pass the proposals before you to lift the arbitrary deadline of the safe harbor period and ensure that there is enough rent assistance available to help people like me who are still working to get back on our feet after the sudden and massive income losses we suffered through Covid.

After the pandemic hit, I was laid off from my job at a plant nursery in April of 2020. I was able to get by for a while but this spring, I applied for Oregon Emergency Rent Assistance. It took a long time for the payment to come. It finally arrived in November, but a month was missing. And something that people don't talk about but I feel is important, is that landlords are able to charge us late fees while we are waiting for the assistance to come. Mine charged 10%. I have had to reapply to have those fees covered.

The whole process has caused me so much anxiety, especially when the late fees were stacking up and putting me at risk for eviction. I considered borrowing the funds to pay the balance, but that would have set me back quite a bit, just when I was trying to rebuild my savings and create more stability for myself. Also, that would have disqualified me from the Emergency Rent Assistance funding. It has been a very stressful situation for me and if I were to get evicted, a life-changing one.

I'm working full time now. But like a lot of working people, I have lived close to the edge for a long time, and the pandemic brought with it many costs that people in higher income brackets were cushioned from. So many people have been just barely getting by or have been racking up debt. Industries have changed, too. Right now they are adding jobs back, but if there is another shutdown, we are going to be in real trouble with unemployment insurance and other support ending.

If people are evicted from their homes, they will not be able to come up with first and last month's rent and a deposit on a new place. They will be living on couches, in cars, or on the street. And there are thousands of Oregonians in this vulnerable place right now, in the middle of December.

Oregon renters need your help. We need the Legislature to keep its promise that no one will be evicted if they have applied for assistance. And more assistance needs to be available to help people who are still struggling to get back on their feet. Please act quickly, to prevent more damage to our communities and our state.

Thank you.

*Testimony to the Joint Interim Committee on the Second Special Session of 2021*

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