

Testimony Submitted by
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Oregon Consumer Justice

To the Joint Interim Committee on the Second Special Session of 2021

December 11, 2021

Regarding: Support for LC 9 – Rental Assistance Policy

Co-Chair Beyer, Co-Chair Fahey, Co-Vice Chair Knopp, Co-Vice Chair Wallan,
and Members of the Committee,

I appreciate the opportunity to testify today and am pleased to submit this testimony on behalf of Oregon Consumer Justice. Launched in 2020, [Oregon Consumer Justice](#) (OCJ) is a nonprofit organization committed to ensuring that all people in Oregon experience a safe and fair marketplace, free from predatory and exploitative practices. We are especially focused on those communities that have been historically and systematically excluded or harmed by unfair practices.

Our priorities are guided by community voices, and we strategically focus on opportunities to:

- balance and re-imagine systems by advocating for laws that protect consumers and systems to ensure those laws are effective,
- communicate to shift the narrative about consumer justice and achieve equitable outcomes, and
- build and strengthen consumer access to justice.

Renters are consumers in the housing marketplace, and they need and deserve protections as we continue to manage through the pandemic. However, it is important to acknowledge that low income Oregonians were facing systemic barriers to housing stability prior to the pandemic. More than half of Oregon jobs paid less than survival wages for a parent and child before the pandemic and wage increases since then are offset by inflation.¹ Many low-income households have had to borrow

¹ Poor Quality Jobs Predominate in Strong Economy, Oregon Center for Public Policy, Sept. 1, 2021

or use credit cards just to stay afloat during the pandemic, even if they are working,² leaving deep debt loads to pay off with low wages. Many families have explored all options available to them to stay housed, including applying for rental assistance.

Our neighbors have acted appropriately as consumers in the housing marketplace during a pandemic – figuring out how to navigate the various programs available for assistance, and notifying their landlords as requested. Yet, more than 7,900 low-income households who have applied for assistance to maintain their housing stability and pay off rent debt that accrued during the financial crisis of the pandemic have been waiting so long, their safe harbor period has expired and they have no legal protection from eviction.³ And Oregon’s Black, Indigenous, and communities of color have been disproportionately impacted by the COVID pandemic, and have needed to seek rent assistance at higher rates, and are at greater risk of eviction.⁴

The government has promised relief to thousands of households, and we need to ensure that promise is kept.

We urge passage of LC 9 to avoid evictions and ensure that both renters and landlords are treated fairly while they wait for state and federal rental assistance dollars to get to landlords. And we are concerned about the arbitrary sunsets that have once again been included in the LC. The rental assistance program allows landlords to be made whole for rent during the pandemic, and we think that consumers who apply for rental assistance programs at any time should receive protection from eviction while their application is processed.

We urge passage of the following:

- Provide \$215 million in additional funds to provide access to rent assistance for tenants with low-income through the winter months until new federal resources are available, and for the landlord guarantee fund.
- Modify SB 278’s safe harbor period to cover the entire application period, and extend the sunset on protections. Tenants who have applied for assistance should be protected until their application has been considered, and either granted or denied, no matter when they apply.
- Extend the sunset on the current 10-day (as opposed to 72 hour) notice period for nonpayment evictions, coupled with updated notice to tenants about eviction process and where to find rent assistance. This is a common-sense provision that works to facilitate access to available resources designed to prevent displacement.
- Expand and extend the current 60-day landlord guarantee fund to cover any period of time (not just 60 days) if a landlord delays eviction and a tenant is

² US Census Pulse Surveys

³ OHCS News Release 12/8/21

⁴ [OHA Covid-19 Weekly Report](#), Dec. 1, 2021, OHCS Dashboard

ultimately denied assistance or receives less than is owed when the case is closed. This removes risk for the landlord in ensuring tenant stability and access to assistance.

No one should be evicted for non-payment while rent assistance is on the way. We must ensure continued access to rent assistance in the coming months, and we must act to prevent the generational harm caused by displacement while payments are being made.

We urge your support and passage of the rental assistance policies and allocation of the proposed \$215 million for additional funding for rent assistance and the landlord guarantee fund.

Thank you for your consideration, and for your service to Oregon communities.