



HOUSING SENIORS | CREATING HOPE | PILOTING CHANGE

December 11, 2021

Joint Interim Committee On The Second Special Session of 2021
Oregon State Legislature
900 Court Street NE
Salem, OR 97301

RE: Special Session Housing Safe Harbor Bill (LC 9)

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

Thank you for the opportunity to share testimony on behalf of Northwest Pilot Project, in support of the Special Session Housing Safe Harbor Bill (LC 9), which would provide statutory changes to ensure that individuals and families are not evicted while they wait for state and federal rent assistance to arrive to landlords, and to keep the promise of relief that was made to thousands of vulnerable Oregonian households in the 2021 session.

Northwest Pilot Project is a nonprofit social service agency that serves hundreds of low income seniors in Multnomah County each year with eviction prevention, case management, and housing placement and retention services.

We believe that every Oregonian deserves a safe, stable, and affordable place to call home, and we appreciate the critical action the Legislature has already taken to extend protections and invest in urgently needed rent assistance for tenants at risk for nonpayment eviction during the pandemic. However, we know that the need across the state continues and that it is critical that the Legislature increase funds available to help more households at risk of eviction.

We urge the Legislature to modify the current safe harbor protections for tenants who have applied for rent assistance and ensure adequate resources to enable ongoing applications for the winter, and guarantee landlord compensation for nonpayment in the event that a tenant's application is denied.

According to the most recent US Census Household Pulse Survey,¹ 42% of older renter households (with at least one household member aged 55 or older) reported that they are "very" or "somewhat likely" to face eviction in the next two months. And as reported by the US Consumer Financial Protection Bureau,² among older adults struggling to cover rent during the

¹ Week 39 Household Pulse Survey (September 29 – October 11 2021), US Census Bureau. <https://www.census.gov/data/tables/2021/demo/hhp/hhp39.html>

² Data Spotlight: Older renters struggling to make their rent payments during the pandemic (August 2021), US Consumer Financial Protection Bureau. https://files.consumerfinance.gov/f/documents/cfpb_older-renters-struggling-rent-payments-during-pandemic_data-highlight_2021-08.pdf

pandemic, low income older renters of color are more likely to have accumulated rent debt than their white counterparts. We already know that the rates of housing instability in Oregon are deeply tied to racial inequality, and allowing tenants to be evicted due to the expiration of safe harbor protection periods would not only cause a catastrophic wave of evictions, but also likely increase racial disparities in homelessness.

For low-income seniors, staying safe and housed during the pandemic has been incredibly challenging and many are still at risk of eviction for nonpayment. Thankfully, we know what works to prevent more households from losing their homes: prioritizing investment in emergency rental assistance funds and extending tenant protections.

Our team at NWPP has seen firsthand how quickly and effectively emergency rent assistance can protect vulnerable older adults and people with disabilities from entering homelessness during the COVID-19 pandemic (names changed for privacy):

- Jenna, age 60, has lived in her apartment for over 4 years but was laid off from her job in April 2020. Though she was able to access unemployment benefits for a short period, she was then diagnosed with cancer and needed extra time to recover from aggressive treatment before returning to work. Because of local emergency rent assistance funds, she was able to stay in her housing and is now preparing to return to work without worrying about her risk of exposure to COVID-19 while severely immunocompromised.
- Mariela, age 58, contracted COVID-19 in November of 2020 while working in janitorial services, and is now experiencing long haul COVID symptoms. She is eager to go back to her job, but her health is severely compromised and she may need intensive treatment to improve her lung function. Though she struggled to navigate resources as a limited English speaker, NWPP has now been able to provide linguistically and culturally responsive services and use emergency rent assistance funds to keep her rent current while we develop a long term plan for housing stability.
- Pauline, 61, lost both her husband and daughter after her entire household contracted COVID-19. Throughout her eleven years in her current home, she relied on their income to pay rent as she provided unpaid care for her surviving son, who has a severe disability. Because of the emergency rent assistance funds that NWPP has provided, Pauline and her son have remained stably housed during a time of incredible loss and profound uncertainty.

We can protect more vulnerable Oregonians like Jenna, Mariela, and Pauline from nonpayment evictions by making additional investments in emergency rental assistance and extending tenant protections during the Special Session.

We urge you to support the Special Session Housing Safe Harbor Bill (LC 9) to provide new funding for continuing access to rent assistance for low income tenants, and modification of the safe harbor period in SB 278 to protect tenants who have applied for assistance.

Thank you for your time and consideration.

Sincerely,

Marisa Espinoza
Policy and Systems Advocate
Northwest Pilot Project