



HOUSING ALLIANCE

December 11, 2021

Joint Interim Committee on the Second Special Session of 2021

Oregon State Legislature

900 Court Street NE

Salem, OR 97301

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

I am writing to you today on behalf of the Oregon Housing Alliance to express our support for LC 9, which will extend critical protections for people who rent their homes who need access to rent assistance. We also express our strong support for the financial resources for rent assistance and eviction prevention.

The Oregon Housing Alliance is a coalition of more than ninety organizations from all parts of the state. Our members have come together with the knowledge that housing opportunity is the foundation on which all of our success is built – individual success as students, parents, workers, and community members as well as the success of our communities. We represent a diverse set of voices including non-profit housing developers, residents of affordable housing, local jurisdictions, and organizations working to meet basic needs in every corner of our state.

All Oregonians deserve a safe, stable, and affordable place to call home. Today, we simply don't have enough affordable homes for people who need them, and vacancy rates have dropped precipitously towards zero in communities across Oregon over the past decade. People – our neighbors and members of our community – are struggling with homelessness, housing instability, rent burdens, and to make ends meet and put food on the table, particularly during this pandemic.

Today, 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. These households are at immediate risk of eviction, and more than 24,000 other households are also in the queue, getting closer to their expiration dates every day.

Since the start of the safe harbor protections in SB 278, nearly 2,300 nonpayment evictions have been filed in Oregon courts. These evictions increase the risk of homelessness and cause generational harm to families and individuals, 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.

People of color disproportionately experience homelessness and housing instability due to historic and systemic discrimination in housing and employment, and many other factors. In the current COVID

crisis, people of color have been more likely to experience the loss of their job or income¹, as well as disproportionately likely to become sick².

We know that the federal rental assistance that has been available is designed to pay a significant amount of back rental debt that was accrued during the pandemic. The Emergency Rental Assistance (ERA) program which Oregon has been administering is designed to pay up to 15 months of back rent debt owed, and up to three months of forward rent. Under action taken by the Legislature in 2021 through SB 282³, tenants have until the end of February 2022 to pay back rent debt accrued during the moratorium, and it is critical that we help families with low incomes get back on their feet and erase this back rent debt before that period ends.

Today, U.S. Census Household PULSE data indicates that more than 67,000 Oregon households are experiencing housing instability due to inability to pay rent. Even before the pandemic, 1 in 4 Oregonians paid 50% or more of income for rent. Oregon's rental market is increasingly unaffordable, and we must continue the Legislature's efforts to build more affordable housing in the coming years. The Legislature has made incredible and critical investments, and we commend those efforts.

In the 2021 session, SB 278 passed with broad bipartisan support so that individuals and families wouldn't be evicted while they waited for state and federal rent assistance to get to the landlord. Due to overwhelming demand, statutory changes are necessary to implement that goal. The government has promised relief to thousands of households, and we need to ensure that promise is kept.

We urge passage of the following:

- Provide new funding for continuing 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 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.

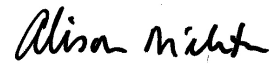
¹ <https://www.urban.org/urban-wire/covid-19-crisis-continues-have-uneven-economic-impact-race-and-ethnicity>

² <https://www.kff.org/racial-equity-and-health-policy/issue-brief/racial-disparities-covid-19-key-findings-available-data-analysis/>

³ <https://olis.oregonlegislature.gov/liz/2021R1/Measures/Overview/SB282>

We encourage your support for LC 9. Thank you very much for your time, and for your service to our state.

Sincerely,

A handwritten signature in black ink that reads "Alison McIntosh". The signature is written in a cursive, flowing style.

Alison McIntosh
On Behalf of the Oregon Housing Alliance