

March 4, 2021

Subject: Yes on SB 282-1

Chair Jama, Co-Chair Linthicum, members of the Committee,

There are 89 thousand Oregon renters that could lose their home because of COVID-19. I am one of them.

Prior to COVID, I had been hospitalized four times for lung-related illnesses. I'm high risk and cannot do my work as a autism therapist technician for children and teens during this pandemic. Initially, I kept paying rent with savings and started cutting down on other expenses but healthcare, insurances, it all just added up. I started feeling desperate. Worried and anxious about rent, I've sold my belongings, everything I could. I'm 51 and I've been a renter my whole life and this situation is unprecedented.

The rental assistance I've been able to receive has been an absolute blessing but there is such demand, it can be hard to get through and access it. An estimated 11-16% of renters have fallen behind. Renters like myself need more time to pay back rent and access the additional federal aid. I'm really worried about what will happen to me and so many others when the moratorium is lifted. People are going to be living in tents and it's going to get worse and worse. We need lawmakers to invest in keeping our communities housed and give people more time to get back on their feet.

Portland has a history of displacing Black and working-class people of color. The COVID pandemic is already impacting low-income and communities of color at greater rates than the rest of the population and if we don't act now, this disparity will grow enormously.

I know how important credit is. I lived abroad for decades. When I returned to the states, I struggled to find an apartment despite my clean rental history. I had never been evicted, never been charged a late fee, never had any kind of complaint and it was still impossible to find a place because I lacked credit history. I spent a year building my credit and to think I'd have to start over because of a COVID-related stain is unimaginable. SB-282-1 offers us the protections and the time we need.

Thank you for everything that has been done so far to help renters get through these difficult times. I urge you to continue to support all Oregon renters and vote yes on SB 282-1.

Jena Ruhyyih Bagley
Aloha, Oregon