



Chair Jama, Vice-Chair Linthicum, and members of the committee,

Re: Support for SB 282-1, Tenant COVID Protections

For the record, my name is Kim McCarty and I am the Executive Director of the Community Alliance of Tenants. CAT is Oregon's only statewide, grassroots, tenant-controlled, tenant-rights organization. I am here to testify in support of tenant stability. Thank you for taking up SB 282-1. No Oregon renter, regardless of immigration status, should be evicted or burdened with years of debt for rent that they were unable to pay during the pandemic through no fault of their own. The provisions of SB 282-1 are reasonable and necessary but not enough, the real solution is helping tenant pay the unpaid rent.

We urge you match these protections with an extension of the eviction moratorium. This will give tenants and landlords time to access the rent relief that is coming.

Based on the COVID 19 Pulse data an estimated 132,0000 renters have fallen behind on rent. Of those behind in rent, 61% are Black, Indigenous, People of Color; and 51% are households with kids. These are also the communities most likely to have poor healthcare outcomes.

With dim prospects for recovering lost income, renting Oregonians need more time to stabilize their families. As nearly a half a billion dollars of state and federal tenant and landlord assistance are being distributed, we must ensure that people have time to access assistance, and aren't unfairly evicted after the moratorium ends. A temporary setback during COVID shouldn't make it impossible to rent in the future.

You can make SB282-1 stronger by matching the length of the eviction moratorium to the ability of our rent relief agencies to disperse funds. This will ensure that there is time for state and federal rent assistance to reach landlords and resolve back rent debt and future rent. According to the state Office of Economic Analysis, job prospects for low-income Oregonians "remain dim" during the recovery and we won't be back to full employment until 2023. Under the current conditions and federal rent relief timeline this means we need an eviction moratorium and tenant protections until at least March 31, 2022 and a grace period at least as long or longer as proposed in other states.

In addition to the eviction moratorium and grace period. The tenant members of CAT seek the following tenant protections to ensure full recovery.

- Tenants need time to access the resource that will help them pay back rent.
- Tenants need protection regardless of their documentation status.



community alliance of tenants

- Tenants need the removal of no-cause evictions because tenants are in danger of eviction without reasonable causes such as lack of automatic lease renewals, and first year occupancy rules.
- Tenants need a rent freeze during recovery because they are in danger of rent hikes when landlords want to recoup losses.
- Tenants need a reinforcement of source of income protections because they are in danger of landlords rejecting their rent assistance due to historic prejudice about rent assistance.
- Tenants need easy access to rent relief to prevent a landlord from seeking an eviction before seeking rent relief.
- Tenants need protection from fraud, because some owners may be getting federal assistance through paycheck protection or mortgage forbearance without meeting their obligation to prevent displacement of their tenants.
- Tenants and small landlords need access to housing preservation funds to preserve affordable rental housing.
- Tenants need the same amount of time to recover as landowners who are being offered mortgage forbearance or refinance terms.

For our most vulnerable communities we must explore every tool available to us to protect and stabilize communities. Because we can foresee the negative outcomes of this crisis we can also act to prevent it.

Sincerely,

Kim McCarty
Executive Director
Community Alliance of Tenants