



HOUSING SENIORS | CREATING HOPE | PILOTING CHANGE

March 4, 2021

Members of the Senate Committee on Housing and Development  
Oregon State Legislature  
900 Court Street NE  
Salem, OR 97301

RE: Support for SB 282-1

Chair Jama, Vice-Chair Linthicum, and Members of the Committee:

Thank you for the opportunity to share testimony on behalf of Northwest Pilot Project, in support of SB 282-1.

Northwest Pilot Project is a nonprofit social service agency that serves people aged 55 and older experiencing housing instability and homelessness in Multnomah County.

**We strongly support SB 282-1, which will prevent a catastrophic wave of COVID-19 evictions and displacement by stabilizing vulnerable renters in Oregon, including low-income seniors who need additional time to pay back rent or seek financial assistance.**

We believe that every Oregonian deserves a safe, stable, and affordable place to call home. Right now, this means extending the repayment grace period, extending the temporary 10-day nonpayment termination notice period, and providing additional protections to ensure impacted tenants can be securely housed while our communities recover from the widespread impacts of COVID.

**Vulnerable older adult tenants are making every effort to catch up on back rent, but they have no assurance they can do this by June 30th, when the current eviction moratorium ends.**

Since the early 2010s, service providers across the continuum of care have seen a visible increase in older adults experiencing homelessness. This cohort of older adults has increasingly fallen into homelessness for the first time at age 50 or older, and they are more likely to have a disabling physical or mental health condition.<sup>1</sup>

An analysis by the Harvard Joint Center for Housing Studies of weekly Census Pulse survey data in 2020 showed that “among older adults, the pandemic has had a disparate impact on

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<sup>1</sup> The Emerging Crisis of Aged Homelessness (2019), Dennis Culhane, PhD et al. <https://www.aisp.upenn.edu/wp-content/uploads/2019/01/Emerging-Crisis-of-Aged-Homelessness-1.pdf>

households headed by a person of color and lower-income households.”<sup>2</sup> A higher rate of Black, Latinx/Hispanic, and other households of color reported lower or no confidence in their ability to cover their housing payment compared to white older adults. Further, 24 percent of households headed by a person of color with lower income “had little confidence they could pay their rent or mortgage for the next month.”

According to the Housing Insecurity Survey completed by Portland State University in September 2020, 53 percent of all renters are cutting back on food or medicine during the pandemic to make their rent payments. For low-income seniors, staying safe and housed has meant counting every penny to keep the phone and electricity on and waiting in long lines or calling repeatedly for COVID-19 financial assistance, often to find there is none available right now.

**Every day, we hear the stories of seniors who are doing all they can to make it through the pandemic and avoid eviction after June 30th. This is what they are saying (names changed for privacy):**

- Suzanne, age 74, lives in a mobile home she owns, but paying her space rent takes 91 percent of her monthly Social Security check. In the past she’s been able to make this work and even live comfortably by renting out a room and working part-time, but her last roommate had to leave when he lost his job due to COVID. She is afraid to look for another roommate before the virus is under control, given how vulnerable she is due to her age and underlying health conditions. She is also unable to return to her part time job because the type of work is too risky for her right now. NWPP was able to help Suzanne with several months of rent before our funds ran out and now, like so many others, she awaits another round of rent assistance dollars to be available.
- Alicia, age 56, also has an extremely high rent burden in her housing of over three years, but she was able to manage with part time work providing childcare to supplement her Social Security. Unfortunately, she lost her job when the pandemic began, and subsequently contracted COVID despite doing all she could to stay safe. Since then, she has struggled with unresolved symptoms that seem related to the virus, and though she is eager to find new employment, she now has additional physical challenges, while medical costs are piling up. Without a clear plan for stabilization, Alicia is increasingly afraid she will be evicted on July 1st.

**We can still protect vulnerable Oregonian seniors like Suzanne and Alicia from eviction and the catastrophic effects of heightened exposure to COVID-19. Please support SB 282-1 to extend the repayment grace period and provide additional protections to struggling tenants who are doing all they can to remain safe in their homes.**

Thank you for your time and consideration.

Sincerely,

Marisa Espinoza  
Public Policy Coordinator  
Northwest Pilot Project

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<sup>2</sup> “Making Rent in the Pandemic: How are Older Adult Households Faring?” <https://www.jchs.harvard.edu/blog/older-adult-households-and-the-economic-impacts-of-the-pandemic>