



DEVELOPING THRIVING COMMUNITIES

March 4, 2021

Senate Committee on Housing and Development
900 Court Street NE
Salem, Oregon 97301

RE: Support for SB 282-1

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

My name is Karen Saxe and I work at DevNW, an affordable housing development and counseling agency serving Lane, Linn, Benton, Lincoln, Marion and Clackamas counties.

DevNW provides financial, rental and homeownership education and counseling throughout our four offices to low and moderate income individuals and families. Our clients have been severely impacted throughout the COVID-19 pandemic. Many are employed in industries that felt waves of unemployment and many more are feeling the economic fallout of the public health crisis. This is especially true for BIPOC and other historically marginalized communities, who are facing deeper, more immediate impacts.

Renters throughout our communities are making difficult financial decisions, between paying rent or putting food on the table. With little support, families are navigating school, child care and parenting all within the same home. More than one in five families with children who rent their homes say they may not be able to pay next month's rent. Oregon already has one of the highest rates of student homelessness in the county. As unemployment support ends, and the financial trade-offs are even greater, homelessness must not be the next thing facing these families.

It is imperative that the Legislature acts to build on protections for struggling renters throughout Oregon by extending the grace period and notice requirement for back-rent through February 2022, permanently prohibiting derogatory credit reporting for rent debt protected by the moratorium and grace period, and many other critical protections as outlined in SB 282-1. This action makes sense. It allows for renters and landlords who are doing their part to protect tenants from homelessness the time to secure

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federal rent assistance, keeping renters housed and making landlords whole. As an affordable housing and service provider we know that a wave of evictions in July, in the middle of an ongoing pandemic, will be disastrous for all communities in Oregon. In addition, the credit protections in the bill are essential to ensuring Oregonians are able to get on solid financial footing as they come out of this crisis.

We thank you for all that you've done to support Oregonians throughout the COVID-19 pandemic, for stepping up and showing state leadership. We urge your support of SB 282-1 to help Oregon families maintain their housing and financial stability.

Sincerely,

A handwritten signature in black ink, appearing to read "KS", written over a faint, illegible background.

Karen Saxe
Director of Financial Wellbeing

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