



March 9, 2021

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

My name is Caitlyn Kennedy Young, and I am asking for your support of SB282-1, the bill to extend the grace period of covid eviction moratorium-related payments. The bill also set standards for screening policies of future tenants based on their actions or inactions during the moratorium period. I am asking for this support because I know that with a housing crisis that pre-dated COVID, we still need innovative solutions to keep individuals safe and secure in their housing, and this bill would drastically help those in need.

I oversee the tenant education program, Rent Well, which is owned by Transition Projects. This program teaches tenants about their rights and responsibilities as renters. Regardless of all the skills, tools, and resources that this class can offer, there is currently no tool greater than an extension of the repayment period for COVID-related evictions and clear guidelines for how future landlords can screen potential tenants.

I know that this bill is messy, and the topic is heated. There are so many individuals hurting that are both tenants and owners during this. This bill is not going to be able to solve all of those problems and allow for healing. However, this bill gives individuals who are renting their homes and may not have additional saving to support themselves time to repay their landlord, which is desperately needed. Nationwide, pre-pandemic, if an individual experienced an emergency that would cost them \$500 or more, six out of 10 individuals would go into debt to try to resolve that situation. Though I believe that many Oregon renters who could keep up on rent have, I can imagine that any back rent that is owed, unfortunately, would be much more than \$500. We cannot leave nearly half of our Oregon residents with the fear of an eviction come July 1st.

I do not feel like this is the only solution to solve this crisis. Property managers and landlord partners, especially the smaller businesses, are also struggling to stay afloat. I do not envy the position that you are in. This is indeed one tool in a much-needed larger toolkit to combat this pandemic and the fractured infrastructure that it has left us.

The second portion of this bill regards screening criteria. I have been grateful that previous iterations of the eviction moratorium have limited property managers' ability to report to credit bureaus regarding missing rent. However, most individuals don't have their rent directly reported to credit bureaus and instead have credit cards and loans. Which, more than likely, they have taken out to

attempt to pay their rent and other necessities during this time. So, I have been vastly concerned about what it may look like when an individual moves out of a rental property and attempts to find new housing.

Without having additional protections when it comes to screening tenants regarding what their rental payment history was like during the moratorium, this could severely limit somebody's ability to maintain their housing. I am slightly concerned about a landlord's inability to potentially discern between a guest and an occupant for screening reasons. I'm worried about the safety of the property and other tenants if individuals aren't able to be screened prior to living there. However, I am grateful to see that the bill calls out a reminder that whether the individual is an occupant or guest that an eviction may still move forward if the individual's behavior warranted it regardless of guest, occupant, or tenant status.

I encourage your support to pass SB282-1 and continue to look for opportunities to alleviate the pressure that this causes on our landlord providers. Thank you so much for your time and consideration on this matter.

Respectfully,

A handwritten signature in black ink that reads "Caitlyn Kennedy Young". The signature is written in a cursive, flowing style.

Caitlyn Kennedy Young | Rent Well Program Administrator
Transition Projects
from homelessness to housing