

April 1st, 2021

To Chair Fahey, Vice-Chairs Campos and Morgan and Members of the Committee:

My name is Angela Rae Huddleston, I am the Landlord Liaison for Transition Projects, a Portland-based agency that assists over 10,000 people experiencing homelessness and places over 1,000 people into affordable housing every year. I am asking for your support to amend House Bill 3306, allowing landlords to charge monthly fees in lieu of uncapped lump sum rental deposits.

As the Landlord Liaison, I develop partnerships with landlords to overcome challenges that prevent low-income households from obtaining permanent housing. I am extremely familiar with both the barriers low-income tenants face and the burdens sometimes imposed upon landlords by clumsy legislation. Giving tenants the option to choose either the traditional cash deposit or an affordable monthly charge would remove a major barrier to safe housing for thousands of Oregonians without cash on hand to pay a security deposit.

However, the current draft of the bill has some shortcomings that you have the opportunity to address. As it is currently written, these monthly charges may unduly benefit third-party insurers. Without any oversight of payment structures, low-income tenants may be vulnerable to a third-party for-profit agencies who could subject high barrier tenants with limited options to higher rates, in effect creating another barrier to long term housing stability. It is imperative that legislation designed to give the most vulnerable Oregonians a path to permanent housing does not become another housing barrier.

Given Oregon's housing crisis we need to think outside the box to increase rental opportunities for individuals in need of housing. There are already too many barriers involved in housing our community members. A version of this bill could partially overcome a fundamental financial barrier that keeps the poorest among us in unsafe, unsheltered conditions without a path to permanent housing.

I encourage you to support an amended version of House Bill 3306. Having alternatives to uncapped lump sum rental deposits will help ensure agencies like mine place more individuals into housing and provide Oregonians of all backgrounds an accessible alternative to cash deposits.

Thank you so much for your time and consideration on this matter.

Respectfully,

**Angela Rae Huddleston** | Landlord Liaison Transition Projects **from homelessness to housing**