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**Senate Committee on Housing and Development  
Testimony in Support of SB 1523  
February 3<sup>rd</sup>, 2026**

Chair Pham, Vice-Chair Anderson, and members of the Committee,

On behalf of the Oregon Law Center, thank you for the opportunity to testify in strong support of Senate Bill 1523, which is designed to bridge the digital divide for tenants and remove barriers to housing.

OLC's mission is to achieve justice for low-income communities of Oregon by providing a full range of the highest quality civil legal services. Helping families maintain safe, stable housing is a critical part of our work. SB 1523 will help remove barriers to housing stability and promote fairness, accessibility, and equity in housing for all Oregonians.

Currently in Oregon, there are no prohibitions on requiring tenants to use electronic portals or smartphone apps to make rent payments, submit housing applications, or access facilities like common spaces or laundry areas. Increasingly, many landlords are opting to use these digital tools. For many tenants, this may be a welcome convenience, but for others, digital access tools are a significant burden. SB 1523 would not ban use of these tools, but would ensure that tenants continue to have non-digital alternative options.

Pew Research [indicates](#) that one in ten people does not have a smartphone, and the gap is much wider for seniors—one in four people over age 65 lacks a smartphone. Systems that are digital-only disproportionately harm:

- Seniors
- People with disabilities
- Low-income renters

We know that these are also the renters at highest risk of housing instability and homelessness. SB 1523 is a budget-neutral and effective way to ease access for vulnerable tenants, without burdening landlords.

**SB 1523 does 4 simple things:**

- Provides that a tenant may request a printable application, and that landlords will process paper applications the same way they would other applications;
- Provides that tenants can communicate with landlords about repairs or essential tenancy communications without having to go through an electronic portal;
- Provides that tenants cannot be required to make payments through a digital portal and can make payments by check or other commercially reasonable means.
  - *Note that nothing in the bill requires landlords to accept checks in all circumstances, only that they allow reasonable, non-electronic means for tenants to pay. Checks would be a common example, as well as money orders, certified checks, or other alternatives.*

- Ensures that tenants can access facilities to which they are entitled under the rental agreement - like common spaces, laundry rooms and machines, parking garages, and storage or garbage and recycling areas - without having to use a smartphone app.
  - *Note that this is a simple extension of protection passed last year via the bi-partisan [HB 3378](#). That bill ensured the option of a non-digital method of accessing a unit or building's front door; SB 1523 simply extends that concept to ensure access to other important facilities.*

**SB 1523 protects tenants from unintended penalties.** Under current law, tenants required to use digital payment systems routinely incur processing fees they must pay every month, and can face late fees or even risk eviction due to technical errors, connectivity issues, or lack of access to technology.

- Last month, I spoke with a woman whose management company switched to a portal requirement. She got repeatedly kicked out of the portal system in trying to make her rent payment online, and tried to pay instead via money order. This form of payment was rejected. She was assessed fees and she ended up in eviction court. Luckily, due to her meticulous record keeping and ability to take time from work to attend to the case, she was able to unwind the eviction and maintain her housing, but this should never have happened.
- OLC's Eviction Defense Project, as recently as last week, helped a client struggling to navigate the ongoing confusion and glitches of using the required online tenant portal. This client, a disabled single father, was simply trying to make a rent payment, but the portal repeatedly denied his payments because he was on a voucher and the system did not know how to handle the tenant portion payment from him separate from the housing authority payment. As a result, the portal then assessed him late fees, which the property manager told him he would have to manually remove each month upon separate request from the tenant. Our office helped him resolve his eviction case, but these scenarios are all too common.

SB 1523 prohibits requiring tenants to pay through an electronic portal and blocks landlords from terminating tenancies for non-electronic payment. This prevents unfair penalties tied to technology access rather than tenant compliance.

**SB 1523 advances housing justice and reduces inequities.** Housing stability is a cornerstone of economic and personal well-being. Barriers to basic functions — like paying rent, applying for housing, or accessing facilities— should not disproportionately affect people based on income, age, or disability. SB 1523 helps level the playing field by ensuring tenants with limited or no access to digital tools have equal ability to exercise their rights and fulfill their responsibilities.

**SB 1523 is about access to housing, not opposition to technology.** Housing stability should not depend on owning a smartphone, having broadband access, or navigating complex online portals. The bill does not ban portals or digital tools, but rather simply ensures that basic housing functions remain accessible to people who cannot reliably use digital systems. The bill is a simple solution that strengthens housing stability, equity, and fairness for tenants across the state.

For all of these reasons, we respectfully urge support of SB 1523. Thank you for your consideration.