

Submitter: Kim McCarty

On Behalf Of:

Committee: Senate Committee On Housing and Development

Measure, Appointment or Topic: SB1523

SUPPORT SB 1523 - Bridging the Digital Divide for Tenants

Chair Pham, Vice-Chair Anderson, and Members of the Committee:

My name is Kim McCarty and I am writing on behalf of tenants in support of SB 1523, which is designed to bridge the digital divide for tenants and remove electronic barriers to housing. When I worked for the Community Alliance of Tenants it was common for tenants to tell us how the electronic payment systems were harming them because they did not have the technology, could not afford the technology, may have barriers to using the technology. Many prefer or need to be able to pay by check or cash. One of the outcome of this barrier could be increased fees that a tenant that a tenant cannot afford. Unpaid fees that lead to eviction notices. Digital applications can be a barrier. Tenants need options because one strategy will not work for everyone and can disadvantage some people.

The digital divide isn't just about internet access—it's about making sure that people who lack access to or familiarity with technology like smartphones and electronic portals can still meet their fundamental needs, including housing. We have a responsibility to make sure that technological progress does not leave anyone behind.

Basic housing protections for a digital age include the option to pay by check or other commercially reasonable method, the option to apply for housing on paper, and the option to a non-digital key to access facilities. These are low-cost, existing tools that landlords can simply continue to offer to ensure equal access to housing. SB 1523 codifies three requirements to ease barriers to housing stability:

Keep the option to pay by check or other commercially reasonable method: Tenants should not be required to pay rent through an electronic portal. Electronic portals are confusing, hard to access on a mobile device, and may fail at critical moments. They may also charge extra fees. And, a typo or simple mistake in a portal could have a serious impact on someone's housing stability.

Keep the option of a paper application: Digital applications can be exceedingly difficult to complete on a mobile device or without consistent internet access. Preserving the option of a paper application is an easy way to ensure everyone has an opportunity to apply for housing.

Keep the option of a non-digital key to access essential facilities: Digital app-based entry systems require that someone have an up-to-date smartphone, which is not the case for ten percent of Oregonians. Tenants must be able to use a physical mechanism such as a keypad, keyfob, or key to access any essential facilities such as laundry, parking, trash and recycling. This legislature has already acted to codify this principle for accessing the front door of a housing unit; the same protections should apply to other facilities the tenant has access to under the rental agreement.

According to Pew Research, one out of ten people does not have a smartphone, and the number is even higher for seniors, with one out of 4 people over 65 lacking a smartphone.

Implementing these new requirements will particularly benefit seniors, renters with disabilities, and low-income renters, offering concrete support to those who face a greater risk of homelessness. These budget-neutral solutions simply preserve common systems already used by landlords and property managers.

For all of these reasons, we urge your strong support of this bill. Thank you for the opportunity to submit testimony and for your service to Oregon communities.

Sincerely,

Kim McCarty