



Senate Committee on Housing & Development

Testimony in Support of SB 1523

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AARP is pleased to support SB 1523. AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering Americans 50+ to choose how they live as they age. AARP Oregon advocates on issues important to our 500,000 Oregon members with a focus on health security, financial resilience and livable communities. **This bill advances key AARP principles on consumer protection, housing security, and digital equity.**

In considering this legislation, it's worth recognizing the sweeping demographic shift here in Oregon and the implications for older Oregonians. 25 years ago, for every 100 children under the age of 19, there were just 50 older Oregonians age 60+. But in the last 25 years, there has been a profound change. Now older Oregonians *outnumber* children and 27% of our population is over the age of 60. And the strongest growing contingent are those 85 years and older.¹

At the same time, in recent years, there has been a significant shift towards using digital technology for various aspects of daily life, including accessing forms and applications, on-line payment portals and even our homes. While this technological advancement offers convenience for many, it also poses substantial challenges for those who may not be as tech-savvy or who do not own the necessary electronic devices. This can include older Oregonians, those with cognitive or physical disabilities, those living in rural areas with unreliable broadband service and lower-income Oregonians and those who are transitioning out of homelessness who may not be able to afford the type of phone equipment that can download the required software to work.

We strongly support the changes proposed in SB 1523. Section 2 ensures that tenants cannot be forced to use digital tenant portals for essential housing functions such as submitting applications, paying rent, signing documents, or requesting repairs. Instead, it requires landlords to provide equivalent nonelectronic alternatives, including paper applications and check or non-electronic payment options. **This is *not*, as the opponents testified, create a two-tiered system. After all fair housing law requires reasonable accommodation. This simply makes it accessible to anyone who cannot access a portal system.**

This provision does not limit landlords from using digital tools or offering them to tenants who prefer them. Instead, it ensures that modernization does not create barriers to housing access. The policy balances innovation with inclusivity by offering tenants a choice. Section 2 promotes

¹ <https://www.oregon.gov/das/oea/Documents/OEA-Forecast-1225.pdf>

fair access, reduces unintended risks, and supports clear communication between landlords and tenants. It ensures that essential housing functions remain available to everyone, regardless of their technological capacity.

We support Section 3 that prohibits landlords from requiring payment through electronic means. This addresses what we have discussed above, the importance of digital equity, recognizing that not everyone is comfortable using electronic payment systems. It also takes into account additional concerns, not everyone may have a credit or debit card or other means to make electronic payment, not everyone has the means or the willingness to pay the extra fees often associated with electronic payment and not everyone is comfortable storing sensitive financial information in online systems.

This provision also prohibits landlords from issuing late fees or threatening termination when a tenant offers payment by check or other reasonable non-electronic methods. Renters, including older Oregonians, should never face housing insecurity simply because they choose the safest, most familiar payment method available to them.

Finally, section 6 builds on work that AARP did with Rep. Gomberg last session. AARP supported HB 3378 which now provides that any tenant must be provided the option to use an alternative means to access an apartment building or apartment unit, whether it's using an electronic access code, fob, key card or an old fashion key. We appreciate the update to include all common areas or common facilities that the tenant has access to.

The principle remains the same. While modern electronic entry systems offer many advantages, it is essential to balance these benefits with the need for inclusivity, reliability, and tenant peace of mind. Mandating a secondary, non-digital access method does not undermine the benefits of modern security technology; rather, it complements them by ensuring that all tenants regardless of their technological proficiency or device ownership, should be able to access their homes without difficulty.

In sum, SB 1523 protects older Oregonians from digital exclusion, ensures equal access to housing services, prevents penalties tied to non-digital communication and promotes fairness and safety to all Oregonians so they can safely age in place.

For these reasons, we urge passage of SB 1523.