



We build strength, stability, self-reliance and shelter.

February 5, 2026

To: House Committee on Housing and Homelessness

Re: Support for HB 4123 - Legislation to Protect Tenant Privacy

Dear Chair Marsh, Vice-Chair Breese-Iverson, Vice-Chair Andersen and Members of the Committee,

My name is Shannon Tennant and I am the Executive Director of Habitat for Humanity of Oregon. On behalf of our organization and the 23 local Habitat for Humanity affiliates we serve, we urge your strong support for House Bill 4123, legislation to protect tenant privacy.

You may be wondering why affordable homeownership providers aren't seeking similar privacy protection at this time. As mortgage lenders and down payment assistance providers, we are required to adhere to stricter requirements by federal law. Title 5 of the Gramm-Leach Bliley Act passed in 1999 requires the Federal Trade Commission, along with the Federal banking agencies and other regulators, to issue regulations ensuring that financial institutions protect the privacy of consumers' personal financial information. When the Dodd-Frank Act went into effect in 2013, all Habitat for Humanity affiliates, nonprofit homeownership providers, counseling agencies and administrators of IDA's for down payment assistance all became federally required to meet these privacy protection requirements. The Homebuyers Protection Act signed into law by President Trump in 2025 further extended these protections—ensuring greater consumer protection on the third-party mortgage purchase market.

In our nation, ensuring strong consumer protections has been a strong bipartisan priority. In our organization's experience over the past 13 years, privacy standards of this nature have been reasonable to implement and we invite our colleagues who provide important rental services to adhere to comparable standards. **In fact, it's a bit stunning to understand that there is no parallel requirement at the federal level today to protect renters.**

Privacy protections are urgently needed in housing, where we all want and deserve to feel safe at home. Tenants need to know their private information is secure. And landlords will benefit from having a bright line in the statute that will provide legal clarity, consistency and certainty.

For all of these reasons, we urge your strong support for HB 4123. Thank you for the opportunity to submit testimony and for your service to Oregon communities.

In partnership,

A handwritten signature in blue ink that reads "Shannon M. Tennant".

Shannon M. Tennant (FKA: Shannon M. Vilhauer), Executive Director