



February 18, 2026

RE: Testimony IN SUPPORT of SB 1523 – Bridging the Digital Divide for Tenants (2026 Regular Session)

Dear Chair Marsh, Vice-Chairs Breese-Iverson and Andersen, and members of the House Committee on Housing and Homelessness:

My name is John Miller and I am writing on behalf of Fair Housing Council of Oregon (FHCO) IN SUPPORT of Senate Bill 1523. The purpose of the bill is to ensure that technology does not become a barrier to housing by ensuring that landlords are able to accept rental materials, including rental applications and repair requests, in paper form; as well as rent payments made by check or cash.

The Problem

It is commonplace for landlords to maintain “tenant portals” through which tenants are required to conduct most of their business, including submitting rental application, making maintenance requests, submitting rent payments, and requesting reasonable accommodations. While these portals provide easy access for many tenants, for many others it presents a persistent barrier. Closing the digital divide is about ensuring that people without smart phones or reliable internet access are still able to have their fundamental needs, like housing, met without being left behind in the constant march of technological progress.

Applying for tenancies through a rental portal requires internet access and a working electronic device like a phone, tablet, or computer. Pew Research shows that 10% of people overall and 25% of people over the age of 65 do not use a smart phone. For many prospective tenants experiencing homelessness or extreme poverty, such connectivity cannot be taken for granted. Public computer terminals are less common, wireless connectivity in rural areas is unreliable, and cellular plans can be expensive and difficult to maintain without a stable address or reliable income. Forcing tenants in these populations to submit applications through a tenant portal puts them at a distinct disadvantage compared to those who can take their electronic connectivity for granted.

In addition to the extremely impoverished, there are numerous disabilities which make the use of electronics more challenging. Individuals in this protected class may have vision or cognitive impairments that make web-based platforms more challenging to use. Requesting disability related accommodations to complete a paper form takes time that many tenants do not have given the high demand in the current housing market.

FHCO, in its capacity as an investigation and advocacy group, has encountered cases where tenants were late on rent because of a portal malfunction and instances where documents submitted by tenants mysteriously vanish. Landlords who use tenant portals to receive documentation often erroneously deny reasonable accommodations for disabled tenants under the misguided belief that the request is not valid if not delivered in the landlord’s preferred format (i.e. the tenant portal). Similarly, under Oregon law a landlord has the duty to address a maintenance issue when it is made known to them, but many landlords will refuse to address a maintenance issue until a request is submitted through an electronic portal.

1221 SW Yamhill Street, Portland, Oregon 97205



The Solution

Fortunately, allowing the use of paper documents and checks or cash is a low-cost, low-barrier solution to the problems posed by tenant portals:

- Guaranteeing tenants the option to pay by paper check or other commercially reasonable method ensures that tenants do not have to contend with a confusing website poorly designed for mobile devices, and do not miss rent payments because the portal failed at a critical moment.
- Digital applications are often difficult to complete, and may be impossible to complete without reliable internet access. Ensuring tenants have the option to submit a paper application ensures they do not forego their fundamental need for housing for lack of internet connectivity or digital know-how.
- Digital, phone-based keys require tenants to have an up-to-date smart phone. Because such a significant portion of the population does not have a smart phone, tenants must be able to use a physical mechanism such as a keypad, key-fob, 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.

By allowing tangible alternatives to digital payments, documentation, and access, landlords will immediately remove unnecessary barriers for some of the most vulnerable tenants in our communities. They will also mitigate the potential disparate impact that tenant portals have on the elderly and tenants with disabilities. Tenants will be more able to keep copies of paper documents and checks submitted to their landlords, and landlords will not make the common error of assuming that they can disregard a valid, legal request for accommodations, maintenance, or services simply because it is not made on their electronic form.

Requiring landlords to accept paper documents and non-electronic payments is a low-cost, low-barrier solution to digital divide experienced by so many of our impoverished, disabled, and/or elderly neighbors. This common-sense solution, if passed, would help demonstrate Oregon's commitment to affirmatively furthering fair housing. . The burden on the landlord is negligible and corrects an imbalance of control afforded by the landlord-provided and managed tenant portals. Thank you for considering this bill. It has our enthusiastic support for the clear benefit it will bring to vulnerable Oregonians in their efforts to seek and maintain housing.

Sincerely,

A handwritten signature in black ink that reads "John Miller". The signature is written in a cursive, flowing style.

John Miller, Executive Director
Fair Housing Council of Oregon