

**Testimony Submitted by
Angela Donley, State Policy Director
Oregon Consumer Justice
To the House Committee on Housing and Homelessness**

February 19, 2026

Regarding: Support for SB 1523 A

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

For the record, my name is Angela Donley. I appreciate the opportunity to provide testimony on behalf of Oregon Consumer Justice in support of SB 1523 A.

Oregon Consumer Justice (OCJ) envisions a vibrant future where all Oregonians live with dignity and abundance and experience health, joy, and economic opportunity. We work collaboratively across policy and advocacy, community engagement, and the law, to realize a more just and equitable Oregon where people come first. For too long, flawed systems and policies have stood in the way of this reality, with communities of color most often experiencing significant harm. Informed by consumer insights, OCJ works to make financial and business transactions reliably safe and supports Oregonians in knowing and exercising their consumer rights.

At OCJ, we believe access to housing should not depend on owning a smartphone, navigating complex digital portals, or paying extra fees solely to comply with new technologies.

More housing providers are shifting essential housing functions, such as rent payment, applications, and building access, to digital-only systems. For many tenants, especially older adults, people with disabilities, and renters with low incomes, these systems create real and sometimes insurmountable barriers, widening the digital divide.

The digital divide is not just about internet access; it is about ensuring that people can meet their most basic needs, including housing, regardless of their access to or familiarity with technology. According to Pew Research, 1 in 10 people do not own a

smartphone, and the gap is even wider among older adults, with 1 in 4 adults over 65 lacking one¹. When housing systems are digital-only, these tenants are effectively locked out. As systems increasingly move online, we have a responsibility to ensure that technological progress expands opportunity rather than creating new barriers. Electronic rent portals can be confusing, difficult to use on mobile devices, and prone to breaking down. Many of these systems impose additional fees, and even minor errors, such as a typo or missed prompt, can have serious consequences for housing stability. Similarly, digital-only rental applications are often inaccessible to people without consistent internet access or those relying on a smartphone. Digital entry systems present another challenge, requiring tenants to have an up-to-date smartphone or specific phone application simply to enter their home or access essential facilities like laundry, parking, or trash and recycling.

SB 1523 A offers a practical solution by preserving basic, low-cost alternatives that many housing providers already use including providing paper options when requested, processing both digital and paper applications equally, and allows consumers multiple options to pay for housing.

These protections do not prohibit the use of technology; they simply ensure that digital systems are not the only option. By passing SB 1523 A, you will help prevent unnecessary barriers to housing and reduce the risk of displacement, ensuring that housing remains accessible, inclusive, and fair.

We urge your support for this legislation and thank you for your commitment to protecting tenants and strengthening housing stability across our state.

¹<https://www.pewresearch.org/internet/2024/01/31/americans-use-of-mobile-technology-and-home-broadband-complexity/>

