

March 4, 2021

Yes on SB 282-1

Chair Jama, Co-Chair Linthicum, members of the Committee,

I'm a homeowner in Portland. I'm testifying in support of SB 282-1, which would extend repayment grace period, protect tenants ability to rent in the future, protect the right to share resources in a crisis and protect against landlord retaliation and manufactured for cause notices.

Up until November 2019 my home had been open to international student hosting programs for 3 years. I did this work to support the students, encourage diversity among my children and to provide an income. Once Covid-19 happened, all of the programs closed down (they still have no return date) and I was no longer able to program or receive the benefits of this program. I no longer had the supplemental income that I previously had to support my mortgage payments.

Initially, I didn't attempt to work with my mortgage company in fear that I didn't have a plan or the income to support my payments. Once the extensions happened I was able to prove my ability to pay as well as enter into a modification and remain housed with my family. Without the moratorium in place, I would have lost my home and foreclosure process would have negatively impacted my credit score which would have prevented me from renting and could have led to my family being houseless.

While I'm a homeowner, not a renter, I want to offer my support for SB 282-1 because I know first hand how just a little bit of help and protection can make a world of difference. An estimated 11-16% of renters have fallen behind on rent and the job market for low-income Oregonians isn't recovering any time soon. As nearly a half a billion dollars of state and federal tenant and landlord assistance are being distributed, we must ensure that people have time to access assistance, they aren't unfairly evicted after the moratorium ends, and that a temporary setback during COVID doesn't make it impossible for them to rent in the future.

We need to make sure that Oregon's recovery doesn't leave anyone out. Working mothers, BIPOC Oregonians and blue-collar workers have borne the economic brunt of the pandemic because they are most likely to have lost income, are more likely to rent their homes or are more likely to have contracted COVID. I am grateful to still have my home. SB-282 1 will support my neighbors and help them keep their homes in the way I was able to. I urge you to pass SB 282-1.

Thank you.

Dana Spears-Talbert
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