



February 9, 2021

To Chair Jama, Vice-Chair Linthcum, Members of the Committee:

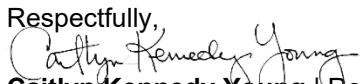
My name is Caitlyn Kennedy Young, and I oversee the tenant education program, Rent Well, which is owned by Transition Projects. I am asking for your support of Senate Bill 278. SB278 would amend 2017's HB2724 Rent Guarantee Program bill. I am asking for this support because I know that with Oregon's housing crisis, the COVID pandemic, and the devastation of the wildfires, we need innovative and diverse solutions to increase rental opportunities for individuals with housing barriers.

As I said before, I oversee the Rent Well tenant education program. This program teaches tenants about their rights and responsibilities as renters. These are skills that are all too infrequently taught and yet constantly needed. Many tenants do the best they can with the rental knowledge they have; however, many still have rental barriers on their background that prevent them from being accepted into future housing opportunities. Rent Well helps students learn what those barriers are, how to talk with landlords about what happened in the past, and how they have learned to be responsible tenants moving forward.

2017's HB2724 established the Rent Guarantee Program that is paired with educational programming like Rent Well. It allows graduates of Rent Well to go to potential landlords and proudly say that because they are a graduate of Rent Well, their future landlord may be eligible to register for the Rent Guarantee. Meaning that if the tenant leaves the unit in the first year and there is any past owed debt from rent, damages, or legal fees, the landlord can receive up to \$5,000 beyond the security deposit. This incentivizes a landlord to take a chance in renting to this graduate that they initially may not have.

When the 2017 bill was written, there was concern about the guarantee's overutilizing, and thus a lifetime limit of \$5,000 per landlord was set. A landlord could use this all on one tenant if needed or spread it out if needed. However, after three years, of the over 2,200 graduates of the program, only six landlords have requested a payout of the guarantee. All the requests have been thoroughly reviewed by the providers of this guarantee, deemed reasonable, and paid out. With numbers like this, it is easy to say this fund has not been overutilized. But what this \$5,000 lifetime limit has done is make the landlords who would usually accept our graduates regularly limit their support our graduates to one at a time to keep their risk low.

SB278 amendments would rewrite the \$5,000 lifetime limit from pre landlord to per eligible tenant. Thus, allowing our landlord partners to feel comfortable accepting multiple graduates and ensuring that all our graduates can confidently know that they can rent the place they want to be while still being protected with this fund. All while the fund requests would still be closely monitored and reviewed for any misuses. The Housing Alliance endorses the changes to the Rent Guarantee Program, and your support is also paramount to pass SB278, thus ensuring that we can continue supporting Oregon tenants to improve their housing situations. Thank you so much for your time and consideration on this matter.

Respectfully,

Caitlyn Kennedy Young | Rent Well Program Administrator
Transition Projects

from homelessness to housing