



March 9, 2021

Re: Support for SB 282-1

Chair Jama, Vice-Chair Linthicum, and members of the Senate Committee on Housing and Development:

Thank you for the opportunity to submit testimony in strong support of SB 282-1. My name is Jenny Lee, and I am the Deputy Director at the Coalition of Communities of Color, an alliance of culturally specific community-based organizations working to take collective action for racial justice.

Housing is a top priority for our coalition's members. It is the foundation for the wellbeing of Black, Indigenous, and people of color (BIPOC) Oregonians. We know that housing instability disproportionately impacts renters of color, building on centuries of systemic inequities. Oregonians of color are already disproportionately affected by homelessness, housing cost burdens, and housing discrimination, and they face economic disparities that give them little to fall back on in times of crisis. In this moment, the pandemic's economic impact has been wildly unequal, with low-wage workers most affected. BIPOC Oregonians constitute a disproportionate amount of essential workers, and we cannot leave them even more vulnerable.

Fallout from the pandemic will not be over by July 1st. The future remains unpredictable, and no one is experiencing that strain more than low-income Oregonians, especially those facing intersecting issues of systemic racism. Housing stability is one of the greatest challenges facing Oregonians. We believe that no one should lose their home due to the pandemic, and that ultimately we should extend the eviction moratorium to provide the greatest protection against plunging thousands of Oregon families into homelessness. We also strongly support the important provisions in SB 282-1 to increase stability, with the major provisions of particular importance for BIPOC renters:

Making back rent payments manageable: Renters—many of whom just getting by before the pandemic—are under more financial strain than ever. Even during the eviction moratorium, folks are striving to pay rent, cutting back on other areas of their budgets and spending down their savings. It's undeniable that Oregon had a housing crisis prior to the pandemic, and that it fell disproportionately on BIPOC renters. Now that we are one year into the pandemic, renters can't stretch any further, and economic prospects remain uncertain for Oregonians who were earning low wages before the pandemic. We cannot recover as a state if households have no time to make up their rent. It is unrealistic to anticipate a full public health and economic recovery by June 30th, the date back rent is currently due, and equally unrealistic to expect struggling renters will have the thousands of dollars needed to pay this debt.

Protecting BIPOC renters from retaliation from credit and rental records: It has long been clear that BIPOC folks have faced barriers to stable housing due to credit and rental records. It's a matter of basic fairness and care as a community that we do not penalize those who are most hurt by this





pandemic, many of whom are the same Oregonians that already struggle with barriers created by rental and credit histories. BIPOC folks are already disproportionately harmed by [racist credit score calculations](#), as well as discrimination and economic inequities that cause [higher rates of evictions](#). We cannot let a global pandemic compound these inequities.

Treating BIPOC renters with fairness and dignity: BIPOC renters are already vulnerable to bias and discrimination, and we must be vigilant against allowing unscrupulous landlords that retaliate against people for having used the eviction moratorium or extended repayment period. Service providers have seen an uptick in for-cause notices, suggesting that renters using COVID-related tenant protections are being unfairly targeted. Whether intentional or unintentional, racial bias appears to factor into this trend, and this protection can mitigate it.

Keeping families and communities together:

People of color tend to live in larger households, with children, elders, and extended family members. For many of these families, letting a loved one or another family member become homeless is unfathomable. That means one eviction can have a cascading effect, where one family loses their home, and another takes them in, doubles up, and then faces losing their own home due to an overly restrictive provision in their lease. This will have a disproportionate impact that harms BIPOC, immigrant, and refugee Oregonians. SB 282-1 establishes a critical racial equity protection by preventing folks from losing their homes when they have simply sought to prevent their friends and family from becoming homeless.

We cannot miss this opportunity to give tenants a fair shot at weathering this crisis. If we do not pass these sensible protections for renters, we will face a wave of evictions that may strain our service systems to the breaking point. This will be a risk to the basic health and safety of renters, and the flood of eviction proceedings will have far reaching intergenerational impacts. And looking back further, we know from the Great Recession that people of color take longer to recover from economic downturns and become economically stable.

Bluntly, these protections are what will determine whether tens of thousands of Oregonians have a home, or nowhere to go. And we know that the impact will fall most heavily on Black, Indigenous, and other Oregonians of color. This is one of many important strategies to create housing stability, but we need to act with continued urgency by passing policies that provide greater protections for Oregonians who rent their homes.

On behalf of the Coalition of Communities of Color, I respectfully urge you to **support SB 282-1** as a matter of basic equity and sound public policy to prevent devastating impacts on Oregonians, including the BIPOC Oregonians who have been left the most vulnerable by our choices during and long before the pandemic.

Thank you,



Jenny Lee
Deputy Director