



HOUSING ALLIANCE

March 4, 2021

Senate Committee on Housing and Development
Oregon State Legislature
900 Court Street NE
Salem, OR 97301

Dear Chair Jama, Vice-Chair Linthicum, Members of the Committee:

COVID-19 continues to negatively impact our communities, particularly for people with low incomes who may have lost work or income due to the virus. We are here today to speak in strong support of SB 282, and providing basic assistance to the hundreds of thousands of Oregonians who rent their home, and those who may be at risk of eviction on July 1.

The Oregon Housing Alliance is a coalition of ninety organizations from all parts of the state, including affordable housing developers, residents of affordable housing, local jurisdictions, and organizations working to meet basic needs in every corner of our state.

We believe that a safe and stable home is a basic human need.

In December, 2020, the Legislature came together to maintain a strong eviction moratorium for non-payment of rent, through June 30, 2020¹. This critical action has helped people maintain housing stability, and has likely saved people's lives. We are asking you today to take further action to prevent many Oregonians from grappling with mounting debt and homelessness on July 1, as our moratorium ends.

The pandemic has lifted up countless stories of people who are making extreme sacrifices to pay rent and remain in their homes. The latest Census Household Pulse Survey² data reports that:

- Ten percent (10%) of renters are not caught up on rent, and of those, more than half (51%) are worried about being evicted within the next two months;
- Nearly one in four (24%) reported either no or slight confidence in their ability to pay next month's rent;
- 24% of respondents reported using credit cards to meet basic needs.
- 23% of respondents reported borrowing money from family or friends to meet basic needs.
- 32% of respondents reported selling belongings or spending down savings to meet basic needs.

Stories in the news media over the last few months have shared incredibly difficult stories of families selling cars, skipping meals, and making other sacrifices in order to pay their rent. This is not uncommon and it is critical that we make public policy decisions to protect people in their homes.

¹ <https://olis.oregonlegislature.gov/liz/2020S3/Measures/Overview/HB4401>

² <https://www.census.gov/data/tables/2021/demo/hhp/hhp24.html>

Families of color have been particularly hard hit by COVID – both the impacts of job loss and the virus – due to systemic racism which has kept many in low wage jobs, or a legacy of environmental impacts which negatively affect their health. Recent research³ by Portland State University reflects that people of color are more likely to owe back rent.

National data from Moody's Analytics⁴ shows that renters who owe back rent owe an average of \$5400 – which could be solved through rent assistance, but for someone who has lost their job, this may feel insurmountable.

The Stout Research data⁵ from the end of November estimated that the current rent shortfall for Oregon renters is between \$126 million and \$222 million, with an estimated 79,000-160,000 renter households at risk of potential eviction at that time. Previous to the COVID relief package passed in December, this data was being updated regularly, and has a complex methodology that pulls in data from a variety of sources. It is the best data we have seen which estimates current rent arrears.

Recent research by public health experts⁶ also shows how evictions can and will negatively impact our COVID cases in Oregon. First, the threat of eviction can increase stress, anxiety, and depression, thereby weakening people's immune systems. Families spend down savings and assets and put rent on credit cards in order to avoid eviction. When this becomes unsustainable or people run out of any assets, they may next turn to move in with family or friends. With COVID, this creates an overcrowded housing situation, and circumstances which can worsen the spread of the virus. Homelessness and housing instability exacerbate the spread of COVID. Again, these evictions will disproportionately impact communities of color, who rent in higher percentages than their white counterparts due to historic housing discrimination and other factors.

Our eviction moratorium has had many positive implications. Families will have a roof over their heads as the weather gets colder. Children will be able to do homework at home, not in a parking lot. And the Legislature can limit their crises instead of creating an even larger homelessness crisis. The basic protection of keeping people in their homes is so critical to preventing a homelessness crisis of enormous proportion, and further spread of COVID.

As you have previously heard from testimony from the Housing Alliance, the state eviction moratorium simply delays the requirement to pay. These rent bills still come due as the moratorium ends. We were thrilled to see a commitment of \$200 million by the Legislature which will offer significant relief to impacted Oregonians. This resource, combined with the \$280 million⁷ coming to Oregon from the COVID Relief package passed by Congress in December, and potentially future resources⁸ for emergency rental assistance being considered currently in Congress, will provide significant relief to Oregonians.

Oregon Housing and Community Services, community action agencies, public housing authorities, and non-profit organizations across Oregon are working incredibly hard – as they have been since the pandemic began – to get rent assistance resources out the door and into the hands of landlords and tenants, and to provide basic assistance to prevent evictions. In recent

³ <https://www.pdx.edu/homelessness/housing-insecurity-report>

⁴ https://nlihc.org/sites/default/files/COVID-19_National_Call_020121.pdf

⁵ <https://www.ncsha.org/resource/stout-rental-and-eviction-live-data/>

⁶ https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3736457

⁷ <https://home.treasury.gov/policy-issues/cares/emergency-rental-assistance-program>

⁸ https://nlihc.org/sites/default/files/COVID-Relief-Budget_Reconciliation.pdf

weeks, the Landlord Compensation Fund⁹ has opened, to incredible demand. The federal resources will take additional time to get out the door as our state will need to navigate new federal rules and program requirements, and distribute resources.

SB 282 and the -1 amendments is a critical next step in maintaining housing stability for people who rent their homes. People who have lost work or income due to the virus – particularly low wage workers – will need time to see their jobs return. We must provide more time and protections for people who rent their homes in order to prevent evictions and homelessness.

SB 282 and the -1 amendments provide many critical protections. The amendments:

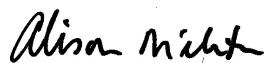
- Create a grace period for tenants to pay any rent from the emergency period, through February 2022;
- Continue critical protections to allow tenants more time to access rent assistance if they're unable to pay their rent, and continues important provisions to prevent long term damage to tenants credit scores if they have not been able to pay rent on time;
- Continue important provisions to protect tenants against retaliation;
- Allow tenants to share housing without fear of eviction; and
- Prevent landlords from denying housing to someone because they have an eviction due to lost income because of COVID.

These protections are fundamental to ensuring people who rent their home do not immediately face eviction and housing instability on July 1.

It is important to remember that evictions have devastating consequences for individuals, families, and children – but the impact of evictions does not stop there. Evictions impact entire communities – classrooms in schools, places of employment, and our families and communities.

In closing, we reiterate that households are making tough choices to continue paying rent. No one should be evicted because of a pandemic, and we must both continue to protect households through preventing evictions as well as providing rental assistance.

Sincerely,



Alison McIntosh
On Behalf of the Oregon Housing Alliance

⁹ <https://www.oregon.gov/ohcs/housing-assistance/Pages/landlord-compensation-fund.aspx>

Contacts: Alison McIntosh, amcintosh@neighborhoodpartnerships.org; (503) 226-3001 x110
www.oregonhousingalliance.org

Housing Alliance Members

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Home Forward
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Housing Authority of Clackamas County
Housing Development Center
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Innovative Housing, Inc.
Interfaith Alliance on Poverty
JOIN
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Looking Glass Community Services
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NAYA Family Center
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Neighborhood Impact
NeighborWorks Umpqua
Network for Oregon Affordable Housing
Northwest Housing Alternatives
Northwest Pilot Project
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Oregon Center for Public Policy
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Rogue Action Center
Rose CDC
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