



February 18, 2025

Senator Khanh Pham  
Chair, Senate Committee on Housing and Development  
900 Court St NE, S-407  
Salem, OR 97301

RE: Opposition to Senate Bill 158

Dear Chair Pham, Vice-Chair Anderson and Members of the Committee,

The Oregon Housing Alliance urges you to oppose SB 158. This bill allows landlords to separate out one of their business expenses – insurance – and charge it to tenants in addition to the regular rent. This very concept, combined with a lack of consumer protections that have accompanied similar proposals in other states, led the Housing Alliance to oppose similar bills in 2021, 2022 and 2023. The concerns we raised in past sessions still stand. They include:

- Landlords are not required to use this fee to pay for insurance, or to stop charging the tenant if the landlord stops paying the premium;
- There is nothing preventing additional fees from being added on top of what an insurance product might cost, or capping the total amount of fees charged;
- A landlord could charge this fee and still charge a tenant to cover damages;
- There's no clear way for tenants to contest damages that are incorrectly charged to them; and
- There is nothing in this bill that protects tenants from an insurance claim against them.

While this bill might sound like a way to lower move-in costs, it can financially harm tenants in the long run. If the legislature is serious about reducing the move-in cost barriers tenants face, it should consider options that don't end up costing the tenant more over time: deposit installment plans, rental assistance programs, or stronger deposit protections.

Without safeguards against discriminatory practices, we are concerned that low-income tenants and tenants of color could be charged higher fees simply because of where they live or their perceived risk profile. We call on the committee to join us in opposing this bill.

Sincerely,

A handwritten signature in black ink that reads "Cameron Herrington".

Cameron Herrington  
Oregon Housing Alliance  
[cherrington@neighborhoodpartnerships.org](mailto:cherrington@neighborhoodpartnerships.org)