Oregon State Legislature

Senate Committee on Housing and Development

Re: Support for SB1523 (Bridging the Digital Divide)

Dear Senator Pham, Senator Anderson and Members of the Senate Committee on Housing and Development:

I work directly with older adults who are trying to survive while housed on the margins— and many have disabilities, are exiting homelessness; have cognitive impairments, trauma histories, or simply no access to stable technology. Over and over again, I've watched one quiet barrier derail housing stability and that is **the assumption that everyone can and should use online platforms for basic daily tasks.**

For many of the seniors I support, an online apartment application isn't a convenience—it's an exclusionary gate. I've sat with elders who don't own smartphones, or who share one prepaid phone that runs out of minutes halfway through a form. I've worked with older adult clients who are functionally illiterate, dyslexic, or whose first language is not English, staring at a screen filled with legal and financial language they don't understand and are too ashamed to admit they can't navigate. These systems don't ask *if* you need help; they *assume* you don't.

One client lost a housing opportunity simply because the application portal timed out. Another was denied laundry access in their own building because the only option was a smartphone app tied to a bank account they don't have. I've watched people ration clean clothes because the machine wouldn't accept quarters anymore—only digital credits. When we talk about "digital transformation," we rarely talk about the human cost of removing analog options.

Online rent payment systems create similar harm. When payment portals glitch, accounts get locked, or emails go unanswered, but late fees still accrue. I've seen tenants receive nonpayment notices not because they didn't try to pay, but because the platform failed and there was no non-digital alternative. When everything is automated, the result is a **loss of accountability** -and the tenant ends up bearing the consequences.

What's most troubling is that these systems quietly redefine what it means to be "capable." If you can't navigate a platform, you're treated as irresponsible rather than excluded. The burden shifts from institutions to individuals who already carry the least margin for error. Digital-only systems don't just streamline processes; they **select who gets to participate**.

This is not an argument against technology. Online options can be incredibly helpful for many people. But **choice matters**. A society that truly values accessibility must recognize that equal access sometimes requires parallel systems, not one-size-fits-all solutions.

Making it law that people have the option to complete housing applications, pay rent, or access basic services without an online platform is not about resisting progress. It's about protecting dignity. It's about acknowledging that housing stability should not depend on a password, a smartphone, or an app update.

When we remove non-digital options, we aren't just modernizing—we're quietly locking people out. And the people most affected are the ones least likely to be heard.

Nicholas Lee Templer