



Rachael Duke, Chair -
Community Partners
for Affordable Housing

Kymberly Horner, Vice
Chair - Portland
Community
Reinvestment
Initiatives

Kristy Willard,
Treasurer - Housing
Authority of Malheur &
Harney Counties

Shannon Vilhauer,
Secretary - Habitat for
Humanity Oregon

Trell Anderson -
Northwest Housing
Alternatives

Jessica Blakely -
Salem Housing
Authority

Julie Delgado, The
Urban League of
Portland

Aubre Dickson -
Community Housing
Fund

Rita Grady - Polk CDC

Maria Elena Guerra -
Farmworker Housing
Development Corp

Jackie Keogh -
RootedHomes

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Erica Mills -
NeighborWorks
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Margaret Salazar -
Reach CDC

Sheila Stiley - NW
Coastal Housing

Feb 19, 2025

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

Housing Oregon urges you to oppose Senate Bill 158. While this bill aims to address security deposits—an acknowledged barrier to accessing housing—it introduces several unintended consequences that would ultimately harm tenants rather than help them.

Our key concerns:

1. Lack of Accountability for Landlords

- SB 158 does not require landlords to use the tenant-paid fee for actual insurance coverage. A landlord could charge the fee but never purchase insurance or discontinue payments, leaving tenants unprotected while still collecting additional fees.
- The bill does not prevent landlords from layering additional fees on top of the insurance product or capping the total fees charged.

2. No Cost Controls or Tenant Protections

- Landlords have no incentive to select a reasonably priced option, as the bill lacks any cost-balancing mechanism.
- Even if insurance is purchased, landlords could still charge tenants for damages—creating a double-payment scenario.
- There is no clear process for tenants to contest improper damage claims.

3. Risks of Forcing Tenants into the Unstable Insurance Market

- The current insurance market is volatile, with rising premiums across property and liability insurance sectors.
- If landlords push tenants into this speculative insurance market, they could face rapidly increasing costs due to external market forces, like reinsurance rates, that have nothing to do with tenant behavior.

- Tenants could also face insurance claims against them, potentially impacting their ability to secure future housing.

At Housing Oregon, we are committed to removing barriers to housing, but this bill creates more risks than solutions. We urge you to oppose SB 158.

Thank you for your time and consideration.

Sincerely,
Kevin Cronin
Director of Policy & Advocacy
Housing Oregon