



February 5, 2026

**RE: In SUPPORT of SB 1523 - Bridging the Digital Divide for Tenants**

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

My name is Jeffrey Albanese, and I am writing on behalf of SquareOne Villages **IN SUPPORT of Senate Bill 1523**.

SquareOne is a shelter provider and affordable housing developer in Lane County. For over a decade, SquareOne has operated Opportunity Village, a shelter for adults experiencing homelessness in Eugene. Approximately 65% of the individuals served at Opportunity Village are seniors and/or persons with disabilities. Having reliable access to a smartphone, tablet, or computer with consistent internet service is the exception among our clients, not the rule. Requirements to pay rent and/or conduct most business with a housing provider through an online portal or a smartphone would represent a major barrier to obtaining and maintaining housing for the vast majority of our clients.

But SB 1523 is about more than simply a lack of internet access or ownership of a smartphone. In addition, the measures in the bill also address issues related to a lack of familiarity with smartphones, difficulty navigating online portals, and a lack of reliable technical support. Of particular importance to our current and former clients is ensuring that tenants have the option to pay rent by check or money order. For one thing, online portals typically charge fees for processing online payments. For low-income households, those fees are significant. In addition, many of our current and former clients do not have a debit card or access to a traditional checking account. They rely on money orders to pay for things like rent. Even when individuals receive regular Social Security or disability income paid onto a "Direct Express" card, they continue to use money orders. That's because the fees online portals charge to pay with such cards are far higher than they charge for an electronic fund transfer payment directly from a traditional checking account.

For these reasons, we strongly urge you to support SB 1523.

Sincerely,

**Jeffrey Albanese**

Program Director

SquareOne Villages