

Dear Chair Smith Warner, Vice Chairs Drazen and Holzey and Members of the Committee,

I am a Realtor serving the Portland Metropolitan area and am here today in support of SB 278. We are at a crossroads of sorts and the path we choose will lead us either into a humanitarian crisis or to a more stable community. We have the funds and the will to stop the tidal wave of evictions but just need to act, and to act quickly.

Oregon has hundreds of millions of dollars for rent assistance but it's not getting out the door fast enough. We are not alone in this. Across the country as new relief has come in, systems and programs are rushing to get money out the door but the eviction moratorium deadline is simply coming too fast.

When the moratorium ends on June 30th, there will be no protections for people who cannot pay rent after July 1. Earlier legislation passed by this Legislature will give tenants time to pay back rent, but there are no grace periods for people who cannot pay rent on or after July 1. But there is money, and that is why we must take steps now with Senate Bill 278 to protect individuals and families who have applied for rent assistance from eviction, while their applications are pending. Evicting people who have applied for help is simply unfair.

The post-COVID recovery has not yet come for too many Oregon families. 17% of Oregon renters and 24% of parents or guardians said they could not pay June rent according to the most recent U.S. Census Pulse Survey. 54% of people behind on rent said they were likely to be evicted. People of color are disproportionately impacted. The Survey continues to show renters are making extreme sacrifices to stay in their homes - putting basic needs on credit cards, spending down savings or selling assets, borrowing money from family or friends, or skipping meals.

Under SB 278, a tenant who provides their landlord with documentation that they have applied for rent assistance may not be evicted for nonpayment for 60 days. This will allow time to help ensure that rent assistance payments reach the landlord. The bill ensures stability for tenants while getting resources into the hands of landlords.

Evicting someone who has done everything right is simply unfair. Renters cannot and should not be the ones who pay the price for the system overload that delays assistance.

SB 278 protects both tenants and landlords. Oregon has significant federal dollars available for rental assistance to cover up to 12 months of back rent and three months of current and future rent.

Local agencies are processing hundreds more applications than they normally receive and it's clear that not everyone will receive payments by July 1. The most recent numbers show 16,500 people have submitted applications for rent assistance. 10,000 are complete and pending approval. 6,500 have outstanding issues that need to be finalized. As of June 7th, according to the OHCS dashboard, 70% requested assistance with July rent. 62% of applicants earn less than 50% of their area median income, meaning that they have few resources at hand to make up rent on their own. The overwhelming demand shows us that there is overwhelming risk for displacement through unfair evictions if Oregon doesn't take swift action.

The Oregon Legislature has taken significant and much appreciated steps during the pandemic and the wildfires to prevent evictions and keep people in their homes. It would be tragic if in these final weeks, people faced an unfair eviction because money didn't get allocated on time. We cannot allow all the good work we've done to keep people in their homes to fall apart now, right as assistance is coming available. Please quickly pass SB 278.