



# HOUSING ALLIANCE

January 25, 2021

House Committee on Housing  
Oregon State Legislature  
900 Court Street NE  
Salem, OR 97301

Dear Chair Fahey, Vice-Chair Morgan, Vice-Chair Campos, Members of the Committee:

I am writing to you today on behalf of the Oregon Housing Alliance to express our support for Section 4 of HB 2101, as well as the -1 amendments, which will make a change to the Rent Guarantee Fund and help more tenants access rental housing.

The Oregon Housing Alliance is a coalition of more than ninety organizations from all parts of the state. Our members have come together with the knowledge that housing opportunity is the foundation on which all of our success is built – individual success as students, parents, workers, and community members as well as the success of our communities. We represent a diverse set of voices including non-profit housing developers, residents of affordable housing, local jurisdictions, and organizations working to meet basic needs in every corner of our state.

All Oregonians deserve a safe, stable, and affordable place to call home. Today, we simply don't have enough affordable homes for people who need them, and vacancy rates have dropped precipitously towards zero in communities across Oregon over the past decade. People – our neighbors and members of our community – are struggling with homelessness, housing instability, rent burdens, and to make ends meet and put food on the table, particularly during this pandemic.

We know that for tenants who have barriers to renting – such as an eviction on their record, debt to a past landlord, a criminal record, or other barriers – it can be exceptionally difficult to find a landlord willing to rent an apartment to them.

One solution that addresses these barriers are renter education programs. Renter education programs are offered in counties throughout Oregon, both rural and urban. These programs equip participants with the knowledge they need to be successful renters by educating on their rights and responsibilities, as well as skills such as communicating with their landlord. By building their renters' skills and knowledge, these programs build stronger, more successful relationships between landlords and tenants. And for tenants with barriers to renting, such as a poor credit or rental history, the completion of a renter education helps give them a second chance.

In 2017, the Oregon Legislature passed HB 2724, in order to help address those barriers. That bill created a Guarantee Fund to amplify the power of tenant education classes. The guarantee fund is available to tenants who have completed a tenant education course, like Rent Well, and:

- Have an income at or below 60% of the area median income;
- Currently are facing housing stability or homelessness, and
- Can document a barrier to renting an apartment.

Once someone completes the Rent Well class, and identifies a landlord that is willing to rent to them, the Landlord registers for the guarantee. If, at any time during the first year of tenancy, the renter is either evicted for cause and has debt or damages the rental unit, or leaves with unpaid debt, the landlord may make a claim on the fund. In Oregon's extremely competitive rental markets, this fund can increase rental opportunities for tenants with barriers to housing.

The fund is carefully managed by both Rent Well programs as well as Oregon Housing and Community Services. The landlord must submit verification, including documentation, receipts, potentially photos, and other proof of the cost.

Since the creation of the fund by the Legislature in 2017, nearly 2,000 tenants have become eligible for the fund, and there have been six paid claims.

In the original legislation, the bill outlined that there is a \$5,000 lifetime limit for each landlord to make against the fund. We intended that this would guard against mis-use of the fund, and ensure the fund is available to tenants for the long term. Unfortunately, this has meant that landlords are hesitant to rent to more than one Rent Well graduate at a time, which is not our preferred outcome.

The change before you today in HB 2101, Section 4, and the -1 amendments would allow a \$5,000 per residential tenant limit. This would help encourage landlords to rent to more than one Rent Well graduate at a time, and we are confident that the other oversight and checks and balances that were created will continue to ensure there is no misuse of the fund.

We encourage your support for Section 4 of HB 2101 as well as the -1 amendments. Thank you very much for your time, and for your service to our state.

Sincerely,



Alison McIntosh  
On Behalf of the Oregon Housing Alliance

## Housing Alliance Members

1000 Friends of Oregon  
211info  
Aging in the Gorge  
Benton Habitat for Humanity  
Bienestar  
Bradley Angle  
BRIDGE Housing  
Business for a Better Portland  
CASA of Oregon  
Central City Concern  
Chrisman Development  
Church Women United of Lane County  
City of Beaverton  
City of Eugene  
City of Forest Grove  
City of Hillsboro  
City of Hood River  
City of Portland  
City of Tigard  
Clackamas County  
Coalition of Community Health Clinics  
Coalition of Housing Advocates  
College Housing Northwest  
Community Action Partnership of Oregon  
Community Action Team  
Community Alliance of Tenants  
Community Development Partners  
Community Housing Fund  
Community Partners for Affordable Housing  
Community Vision  
Cornerstone Community Housing  
DevNW  
Ecumenical Ministries of Oregon  
Enterprise Community Partners  
Fair Housing Council of Oregon  
Farmworker Housing Development Corp.  
FOOD for Lane County  
Habitat for Humanity of Oregon  
Habitat for Humanity Portland/Metro East  
Hacienda CDC  
Home Forward  
Homes for Good  
Housing Authorities of Oregon  
Housing Authority of Clackamas County  
Housing Development Center  
Housing Oregon  
Human Solutions  
Immigrant & Refugee Community Organization  
Impact Northwest  
Innovative Housing, Inc.  
Interfaith Alliance on Poverty  
JOIN  
Lane County Health and Human Services  
League of Oregon Cities  
League of Women Voters of Oregon  
Lincoln County  
Looking Glass Community Services  
Mainstream Housing Inc.  
Metro  
Mid-Columbia Housing Authority  
NAYA Family Center  
Neighborhood Partnerships  
NeighborImpact  
NeighborWorks Umpqua  
Network for Oregon Affordable Housing  
Northwest Housing Alternatives  
Northwest Pilot Project  
Oregon AFSCME Council 75  
Oregon Coalition of Christian Voices  
Oregon Center for Public Policy  
Oregon Coalition on Housing & Homelessness  
Oregon Council on Developmental Disabilities  
Oregon Food Bank  
Our Children Oregon  
Partners for a Hunger-Free Oregon  
Portland Community Reinvestment Initiatives  
Portland Homeless Family Solutions  
Proud Ground  
Raphael House  
REACH CDC  
Rogue Action Center  
Rose CDC  
St. Francis Shelter  
St. Vincent de Paul of Lane County, Inc.  
ShelterCare  
Sisters Habitat for Humanity  
Sponsors, Inc.  
SquareOne Villages  
Street Roots  
Think Real Estate  
Transition Projects  
Washington County  
Welcome Home Coalition