

February 13, 2024

Senator Kathleen Taylor, Chair Senate Committee on Labor and Business 900 Court St NE, S-205 Salem, OR 97301

**Re: Support for Senate Bill 1595** 

Dear Chair Taylor and Members of the Committee:

The Oregon Housing Alliance urges you to support Senate Bill 1595. This bill protects Oregon's families from financial ruin – including the potential loss of their housing – when they face hardships that result in debt.

SB 1595 ensures that families can maintain their housing and put food on the table even as they face debt collections, by protecting a portion of wages and savings from seizure. Common-sense provisions in the bill protect Oregonians from predatory, dishonest debt collection practices, and provide legal recourse when bad actors attempt to take advantage of our neighbors. In sum, SB 1595 helps Oregonians maintain their housing while paying off their debts.

The Housing Alliance is a coalition of over 100 member organizations, including city and county governments, tenant organizations, community action agencies, homeless service providers, and affordable housing developers from across the state. From these various positions within Oregon's affordable housing landscape, our members have overwhelmingly voted to endorse SB 1595. We call on the committee to join us in supporting this important legislation.

Sincerely,

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