Submitter:	Travis Noddings
On Behalf Of:	Rent Assistance Funding
Committee:	Senate Committee On Housing and Development
Measure:	SB1530

Support for Rent Assistance Investments to Prevent Homelessness

Dear Chair Jama, Vice-Chair Anderson, and members of the Senate Housing and Development Committee:

Last year, one of my best friends came home to a notice of an eviction court date on the door of their studio apartment downtown. They had been late on rent, but had not at any point prior been notified of the intent to evict – illegally bypassing their right to 10 days notice. Before the court date, we got them connected with local rent assistance programs and they were lucky to be approved and received a promissory check for not just the month they were late on, but for a few additional months as well. Although this friend works full time, and lives in an "affordable" apartment (one of the cheapest studios available in the city, where they work), they are severely cost burdened – paying more than half of their income to rent, leaving them without enough money for food and basic necessities each month.

Despite the promissory check, they had to appear in court anyway. I accompanied them to the eviction proceeding. It was one of the most horrifying experiences I've had since moving to Portland. There were nearly 40 defendants facing eviction that single day. None of them had legal representation, save for a singular tenant lawyer from the Common Law Center providing pro-bono help to anyone that was in the waiting room. Most of them were not aware of the resources, like rent assistance, available to them to help them cover the costs of unpaid rent until they spoke with that single tenant lawyer. All were in significant distress. We attempted to negotiate with the landlord's lawyer (who was also the plaintiff lawyer for dozens of other tenant cases, representing numerous distinct landlords on a singular day in eviction court), asking him to drop the case now that my friend had their promissory check for more than the amount owed. That lawyer moved to proceed with the eviction trial anyway. Luckily, a couple days before the trial date, the landlord received the full amount owed and dismissed the case. He also, however, charged my friend an absurd "court fee" for several hundred dollars on their payment portal. As far as I know, predatory fees like that are unregulated in Portland and thus legal.

My friend has been able to stay housed thanks to their rent assistance. And with the additional months covered, they've been able to save up enough money to be able to budget for their rent and living costs for a while longer. Every renter deserves to be helped in the way they were.

Half of all renters in the US are cost-burdened, paying more than 30% of their income to rent. Like my friend, a quarter of all renters pay 50% or more of their income to rent. The minimum wage in Portland is not enough, even working full time, to afford a standard one bedroom in this city. In fact, at the market average of \$1600 for a standard 1-bedroom in Portland, the minimum wage would need to be \$33 to afford rent with 30% of income. This is simply untenable. Oregon has the 2nd highest rate of unsheltered homelessness in the country (65%). When folks are evicted with nowhere else to go, they live on the streets.

The legislature must fully fund the Stable Homes for Oregon package included in Fair Shot's People's Budget which has had a proven track record of keeping working Oregonians safe and stable.

86% of eviction ?lings are for nonpayment, against people who have fallen behind on their rent. There are close to 2000 eviction ?lings a month. The availability of rent assistance for tenants in the critical time of need will help ensure that landlords get paid, evictions are avoided, and most importantly, Oregonians stay housed. It is ten times less expensive to prevent homelessness than it is to respond to it. The People's Budget investments will keep people housed, while we work towards longterm solutions to end our housing and affordability crisis.

Thank you, Travis Noddings