



Chair Prozanski, Vice Chair Thatcher, and Members of the Senate Committee on Judiciary:

Thank you for the opportunity to submit testimony on SB 599. Oregon REALTORS® is neutral on the bill. We appreciate the goals of this legislation and believe that all members of our community should have the opportunity to rent a home should they meet the qualifications established by the housing provider.

We do have concerns that penalties for violations are severe, given that something that may have been a standard practice for a small landlord like requiring a social security number in order to pull a credit report would now be an act subject to up to \$50,000 - \$100,000 fines under ORS 659A.885. In reaching out to members to discuss the bill, we heard from some housing providers who didn't know that a credit check can be done without a social security number. Some of the housing providers we spoke with weren't familiar with all of the various types of identification that would be allowed under Section 2 of the bill.

Clearly some education will be required, and it will take time for landlords, specifically the smaller landlords, to adjust to allowable identification requirements in Section 2 of the bill. We would ask that amendments be considered to phase-in the penalties in a way that would provide time for the transition of business practices and for training to occur for smaller landlords.

We also would like to hear from groups with expertise in credit checks to understand how the allowable identification requirements of Section 2 would impact credit checks.

Thanks again for the opportunity to provide these comments, and thank you for your work to ensure that all Oregon residents have a place to live.