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April 1, 2021

Chair Jama, Vice-Chair Linthicum and Members of the Committee,

My name is Britt Conroy, and I am Public Policy Director at Ecumenical Ministries of Oregon. EMO supports SB 852, which would reform the mortgage interest deduction. SB 852 offers a stark choice: Affordable home ownership and providing housing to children with families and youth who are experiencing homelessness are more important than a mortgage interest tax break for Oregon's most fortunate, highest-income households who are themselves stably housed.

According to one source, no other state has a K-12 homeless rate as high as Oregon.ⁱ

In 2018, when a Portland area student experiencing homelessness asked her school's homelessness liaison for help, she did not receive a housing voucher, and she did not receive a bed at a shelter. The student and her family were handed one of these - a tent.ⁱⁱ

The sheer numbers of this crisis are staggering. Over 22,000 Oregon K-12 students experienced homelessness during the 2018-2019 school year, impacting families in every corner of the state:

- In David Douglas School District, 428 students experienced homelessness;
- Klamath County School District: 446 students;
- Lincoln County School District: 943 students;
- Salem-Keizer School District: 1164 students; and
- Medford School District: 1251 students experienced homelessness.ⁱⁱⁱ

SB 852 would not just help our state support houseless students, it would also enable Oregon to better support women and families in desperate need of housing. A survey conducted by the U.S. Conference of Mayors found that "the most frequently cited reasons for family homelessness are a

lack of affordable housing, poverty, and domestic violence.”^{iv}

We see the link between domestic violence, homelessness and, as we are talking about today, skewed state housing funding priorities play out right here in Oregon. According to Governor Brown’s Housing Agenda, 8300 requests for emergency shelter in 2017 could not be met because Domestic Violence/Sexual Assault shelters were full. A chilling 8300 times. That means that on average, we turn our back on 23 survivors and their children day in and day out in this state.^v

Finally, SB 852 would make investments to address Oregon’s legacy of racial discrimination and racial disparities in home ownership. Investments that are long overdue.

SB 852 would enable Oregon to stand with youth, with families and with BIPOC community members who seek to become homeowners. We urge your support.

Thank you.

ⁱ Achen, Paris. “Oregon Ranks First for Homeless Youth,” *East Oregonian*. August 8, 2018. Available at: https://www.eastoregonian.com/news/local/oregon-ranks-first-for-homeless-youth/article_71a7f120-6139-526c-8c02-8040d6bc0b66.html

ⁱⁱ Information shared by Portland Public Schools McKinney-Vento Homeless Student Services staff, February 22, 2019.

ⁱⁱⁱ Oregon Department of Education, <https://www.oregon.gov/ode/schools-and-districts/grants/ESEA/McKinney-Vento/Documents/K-12%20Totals%20by%20District%20and%20Living%20Situation%2018-19.xlsx>

^{iv} United States Conference of Mayors. (2009). Hunger and Homelessness Survey: A status report on hunger and homelessness in America’s cities. Available at: <http://usmayors.org/HHSurvey2007/hhsurvey07.pdf>

^v “Housing Policy Agenda.” August 30, 2018. Available at <https://www.oregon.gov/gov/policy/documents/housing%20agenda%20final.pdf>