



Date: February, 27th, 2023
To: Senate Committee on Housing and Development
From: Jennifer Parrish Taylor, Director of Advocacy and Public Policy for the Urban League of Portland
Re: Support for People's Housing Assistance Fund, SB 603

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

Thank you for the opportunity to provide testimony in support of Senate Bill 603. My name is Jennifer Parrish Taylor, and I am submitting this testimony on behalf of the Urban League of Portland. The Urban League of Portland is one of Oregon's oldest civil rights and social service organizations, empowering African Americans and others to achieve equality in education, employment, health, economic security, and quality of life across Oregon and SW Washington.

Rents across Oregon are rising faster than wages, and rental assistance is not widely available. Today, only one out of every four Oregonians with low incomes receives help paying the rent from federal programs such as Section 8. The rent increase reports from across Oregon show the great need for SB 602. Studies show that just a \$100 increase in median rents in a community is tied to a 9% increase in homelessness in that community. According to the "Recommendations of the Task Force on Homelessness and Racial Disparities in Oregon" report to the Oregon State Legislature, a task force I currently chair, the data shows that in Oregon, "people who identify as Black or African American are 2% of the total population, 4% of those in poverty, and 6% of those experiencing homelessness. In other words, the percentage of Black people experiencing homelessness is 3 times their share of the total state population.¹" At a time when Oregon is experiencing some of the highest rates of homelessness in the nation, we cannot afford to let Oregon's renters potentially slip into homelessness.

In a most recent report from Forbes Home, which took data from the U.S. Bureau of Economic Analysis and the U.S. department of Housing and Urban Development, Oregon ranks ninth highest in the country when it comes to rental prices. For example, rent for a Portland one-bedroom apartment has risen by 34% since last year and taking into "account the average yearly income for Oregon residents, which was just over \$60,000 dollars in 2021, renters are putting 25% of their paychecks toward rent for their apartment or house."² Rent for a Portland one-bedroom apartment has risen by 34% since last year. BIPOC Oregonians are more likely to be renters because of systemic barriers to housing and employment. We know that evictions and rent hikes create disproportionate harm to BIPOC communities and Black women in Oregon are twice as likely to face eviction; on average, landlords filed evictions against Black women renters at double the rate of or higher than their white renters in Oregon and in 16 other states, according to the ACLU's Women's Rights Project and Data Analytics team.

¹ "Findings and Recommendations of the Task Force on Homelessness and Racial Disparities in Oregon", January 2022, Pg. 15.

² "Oregon Rent Prices Among the Highest in the Country, Report Finds," Joe Raineri (KGW), January 23, 2023.



The People's Housing Assistance Fund (PHAF) establishes a demonstrative program for qualifying Oregonians to boost their discretionary incomes to meet their needs. It would be administered by DHS and provide participants with monthly payments of \$1,000 for 12 months. For comparison, we know that when it came to direct cash supports from the federal government, credits such as the Child Tax Credit (CTC) of \$2,000, child poverty nationwide dropped faster than at any point in history and when it was temporarily expanded, nearly 9 in every 10 low-income Oregon families receiving the CTC spent those dollars on basic needs such as food, clothing, shelter, or utilities. The People's Housing Assistance Fund would similarly help these families afford these fundamental needs. But if we doing nothing to support those most at risk for eviction and homelessness through direct financial assistance, the state will see a cascading effect of those currently housed, finding themselves one life event from being homeless. In a state where we are in desperately need of sheltering and housing those who are currently houseless and seriously considering warehousing members of our community in camps, we cannot afford for this to happen. We urge you to support Senate Bill 603.

Respectfully,

A handwritten signature in black ink that reads "Jennifer Parrish Taylor". The signature is fluid and cursive, with "Jennifer" and "Parrish" on the first line and "Taylor" on the second line.

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