

COURTNEY NERON
STATE REPRESENTATIVE
DISTRICT 26



HOUSE OF REPRESENTATIVES

Testimony in Support of SB 2 and HB 3032

March 21, 2023

Chair Meek, Vice-Chair Boquist and members of the Senate Committee on Finance and Revenue,

For the record I am Courtney Neron, State Representative for House District 26. I want to begin by thanking Senate President Wagner, Senate Minority Leader Knopp, and Senator Weber for bringing Home Share to the Senate.

Oregon's intensifying housing and homelessness emergency is a humanitarian crisis. We must work strategically and intentionally to find creative solutions to ensure that every Oregonian has a stable and safe place to call home. For many residents, rent over \$1,000 is too much. And yet, There are an estimated 1.5 million owner occupied homes across the state of Oregon with a vacant bedroom¹ and 1 in 3 Oregon homeowners are mortgage burdened and at risk of losing their homes², many of whom are seniors. A 2018 census study by the Jesse Richardson Foundation shows almost half of Oregon seniors who own a home are mortgage-burdened, meaning they pay more than 30% of their income on mortgages³. While home sharing won't be an option that everyone wants to consider, if even a mere 2% of those homeowners decided to rent a vacant bedroom, we could find stable and affordable housing for 30,000 people.

SB 2 and HB 3032 provides win-win possibilities because it builds financial resilience for at-risk homeowners while expanding access to affordable rental housing. The bill creates a tax incentive for taxpayers who rent one or more rooms long-term, as defined by 3-months, for \$1,000 or less per month. We need a wide variety of solutions to address Oregon's housing crisis and this bill is a creative and sustainable step towards increasing our immediate housing supply.

¹ <https://www.census.gov/quickfacts/fact/table/OR/HSG010221#HSG010221>

² <https://static1.squarespace.com/static/62c360f9d0a89b345c929da8/t/63be0112b5a6e87edb6b41d6/1673396501583/Home+Share+Fact+Sheet+2023.pdf>

³ <https://jfrfoundation.org/wp-content/uploads/2018/11/Older-Oregonians-and-the-Housing-Crisis.pdf>

I am pleased to work with Home Share Oregon and with my colleagues in the House and Senate to make SB 2 and HB 3032 a bipartisan and bicameral priority so that we can expand access to housing and provide homeowners with an incentive to rent vacant rooms. Home Share builds community, maximizes existing housing inventory, prevents foreclosures and provides families, students, and seniors with achievable housing opportunities.

Thank you for your consideration and the opportunity to testify today, I urge your support and passage of SB 2.

Sincerely,

A handwritten signature in black ink that reads "Courtney Neron". The signature is fluid and cursive, with "Courtney" on top and "Neron" below it, both starting with a capital letter.

Representative Courtney Neron
House District 26
Wilsonville, including the Charbonneau district, King City, Sherwood,
Tigard/Bull Mountain, and Parrett Mountain