



March 26, 2025

Senate Committee on Housing & Development  
Oregon State Legislature  
900 Court Street NE  
Salem, Oregon 97301

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

On behalf of the Community Action Partnership of Oregon (CAPO), we encourage you to support for SB 829. CAPO represents 18 local community action agencies—nonprofit organizations that are committed to addressing the diverse needs of low-income families and helping them overcome barriers related to poverty. While each community we serve is unique, the essential services provided by our agencies include housing assistance, emergency food programs, job training, energy bill support, and childcare services, all of which are critical to lifting families out of poverty.

With amendments, SB 829 is a vital piece of legislation aimed at addressing the escalating insurance costs that have become a significant barrier for affordable housing providers, shelters, and transitional housing programs. This bill proposes investing in immediate subsidies to assist these providers with their insurance expenses, and invests in a study to identify long-term solutions for reducing insurance costs.

One of the primary challenges faced by local community action agencies across Oregon is the increasing cost of insurance for shelters and affordable housing providers. For many, the cost of coverage is prohibitive, which limits their ability to expand services or, in some cases, even operate. SB 829 presents a two-fold solution: it provides short-term relief through subsidies to help mitigate the immediate financial strain, and it commissions a study to explore long-term solutions, including the feasibility of creating a reinsurance program or exploring surplus lines of coverage to make insurance more affordable.

Oregon has made significant strides in expanding shelter infrastructure and services for vulnerable populations, but high insurance costs continue to pose a significant barrier to meeting the increasing demand for emergency housing. By addressing these costs, SB 829 will help reduce one of the key obstacles to expanding shelter capacity across the state, ultimately ensuring that more Oregonians—especially those facing homelessness—have access to the support they need.

Thank you for your attention to this critical issue. CAPO strongly urges the passage of SB 829 and commends the legislature for taking a proactive approach to addressing this pressing issue facing shelter providers throughout Oregon.