

TO: House Committee on Housing
FROM: Matt Newell-Ching, Public Policy Manager, Oregon Food Bank
RE: Support for HB 4125 to create fairer rules for rental applications
DATE: February 2, 2022



Chair Fahey and Members of the Committee,

At Oregon Food Bank, we know that hunger is a symptom of harmful policies and systems that create barriers for people to thrive, and that we can only end hunger for good by tackling its root causes. Housing, both its accessibility and cost, is one of the most common reasons cited for needing to access food assistance through the 1,400 partner agencies in Oregon Food Bank's network.

Oregonians who are renters are more than six times more likely than homeowners to experience hunger. In 2020, a staggering 53% of renters cut back on food and medications to pay rent. We also know that historic injustices including redlining and Black exclusion play a significant role in racial disparities in homeownership. There is a direct line between these disparities and higher rates of food insecurity for Black and Brown Oregonians.

Renters move for many reasons: to be closer to family or support systems, to leave unhealthy environments, or simply to get a fresh start. The process of moving and finding a new place to live is time consuming, expensive, and inaccessible for many.

Paying multiple rental application fees is one of the many ways it expensive to be poor.

Renters are often the people who can least afford to pay rental application fees, yet the cost of multiple \$50 rental applications add up quickly. It can add insult to injury when applicants never hear back about their application or whether a background check was conducted. Many applicants are often unaware of their right to have the fee returned if the application was never processed. The additional cost and burden of finding housing, covering the fees and costs associated with moving can all contribute to the likelihood someone will have to skip meals or cut back on food.

Oregon Food Bank urges support for HB 4125. Every time we break down barriers and increase access to housing, it means fewer Oregonians struggle to afford food.

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