

# SquareOne Villages

Housing reimagined.



Home starts here.

**SquareOne Villages**  
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## Our Mission

Creating democratic communities with homes that are permanently affordable and environmentally sustainable.

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[www.squareonevillages.org](http://www.squareonevillages.org)

April 7, 2023

Senate Committee on Finance and Reform

Chair Meek, Vice-Chair Boquist, and Members of the Committee,

According to recent data released by the National Low Income Housing Coalition, Oregon ranks 48<sup>th</sup> in the country in affordable housing at just 23 units available per every 100 households with extremely low income. That means 47 other states are doing a better job than Oregon when it comes to the most vulnerable people at risk of losing their housing. And yet we wonder why we have so many unhoused people in our state? Clearly we need to dedicate more resources to this crisis.

As an ordained minister who has spent much of his career working for housing justice for the most vulnerable in our midst, I find it morally unconscionable that we provide tax benefits to the wealthy for a 2<sup>nd</sup> home while so many low-income Oregonians struggle to find or keep any home. Especially disturbing is that the top 1% of tax payers receive more benefit from the mortgage interest deduction (MID) than the bottom 40% combined. Most Oregonians are not aware that MID is the single largest housing subsidy provided by the state of Oregon. As public policy, it makes no sense to give this subsidy to those who need it the least while so many others go without.

MID is often justified by the notion that it promotes home ownership. For first home buyers and moderate income Oregonians this at least makes some sense, though studies have shown that the actual benefit is not as great as generally believed. If MID were targeted to such households only, it would be logical. Instead, as currently configured, MID systematically benefits those with the highest income, biggest homes and largest mortgages. That is not just bad public policy, it is horrible public policy, giving away money to those who have the most and need it the least.

At SquareOne Villages, we are working diligently to create more affordable housing for low-income Oregonians. Organizations like ours could do so much more if there were adequate funding to expand and accelerate our efforts. SB 976 would do much toward that end by using the income captured from eliminating MID for 2<sup>nd</sup> homes and for high-income households which clearly do not need the deduction in order to afford their homes. Meanwhile SB 976 keeps the deduction for those for whom it might make a difference.

We urge you to support SB 976 to correct some of the historic imbalance well-housed and those under-housed or even unhoused. Only then can we expect to begin to end the housing crisis that is crippling our state.

Sincerely,

Dan Bryant, Executive Director  
SquareOne Villages