

TO: Senate Committee on Housing and Development
RE: Support for SB 1530 –3
DATE: February 13, 2024



Chair Jama, Vice-Chair Anderson, and members of the committee,

Thank you for the opportunity to support and comment on various provisions of SB 1530 and its –3 amendment.

Oregon Food Bank's mission is "*to eliminate hunger and its root causes... because no one should be hungry.*" We pursue this goal in two key ways: we foster community connections to help people access nutritious food today, and we advocate to change policies that drive hunger and poverty.

Driven by the ongoing economic fallout of COVID-19, sunsetting of pandemic safety nets and the rising cost of food and housing, we are in an ongoing hunger crisis. Last year, we saw 1.9 million visits to food assistance sites through the Oregon Food Bank Network — a 14% increase from the previous year. **We are currently seeing peak-pandemic levels of demand for assistance.** Oregon's Legislature is in a strong position to take action so that Oregonians can be free from hunger and our communities can thrive.

The Legislature must continue to support renters in need and shelters providing life-saving services.

Today in Oregon, there simply aren't enough safe, stable, and affordable places to call home. Rents have continued to be untenantably high, making Oregon one of the most unaffordable states for renters in the country.¹ Similarly, Oregon has seen a sharp increase in rates of unsheltered homelessness, with the statewide shelter bed gap growing by 2,133 beds in 2023.² SB 1530 works to make meaningful investments to support renters who are in need of rental assistance and to support shelters providing services to individuals experiencing homelessness, particularly in periods of inclement weather, such as this year's ice storm and potential heat waves to come this summer.

¹ JOINT CENTER FOR HOUSING STUDIES OF HARVARD UNIVERSITY, *America's Rental Housing 2024*, at 17, Jan. 2024,

https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_Americas_Rental_Housing_2024.pdf.

² Jacen Greene, Franklin Holcomb Spurbeck, and Marisa Zapata, *2023 Oregon Statewide Homelessness Estimates*, Jan. 2024.

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The Legislature should make meaningful investments in developing (and *preserving*) affordable housing in Oregon.

As the State continues its goal of developing new housing, OHCS has found that \$200 million is required each biennium to maintain the state's existing stock of affordable housing. The Legislature only allocated \$50 million in 2023. Without more robust investments in the preservation of affordable housing, we will see Oregon lose more and more of its affordable housing stock. Between now and 2030, more than 4,000 apartments will lose affordable rent restrictions, effectively undoing decades of work to create affordable housing that Oregon still needs.³

Especially because preservation of existing affordable housing is typically cheaper than the construction of new, affordable housing,⁴ the Legislature should proactively make the investments to save Oregon's current affordable housing stock before it disappears.

The Legislature should invest \$10 million to fully fund the Individual Development Account (IDA) program.

Since 1999, the IDA matched-savings program has empowered over 17,000 Oregonians to save for self-defined financial goals – including homeownership, home repair, post-secondary education, small businesses, vehicles and emergency savings. More than 2,600 people are currently saving through an IDA, including 419 constituents represented by members of this committee. However, due to a lack of funding the program is at risk of shrinking to serve fewer people than at any point in the past 12 years. A \$10 million investment is needed to maintain the program's current service level by enrolling approximately 2,200 savers during this biennium.

The Legislature should keep Oregonians housed and healthy in the face of worsening climate disasters by funding the Healthy Homes Program.

Rising costs of living coupled with increasingly damaging and expensive disasters create a recipe for cyclical poverty and increased rates of hunger across Oregon. Communities on the frontline of climate disasters are facing the brunt of it – from loss of entire food storages and

³ See, e.g., Jayati Ramakrishnan, *Wave of Oregon affordable housing nears an expiration date; bill would give tenants more time*, OREGONLIVE, Mar. 21, 2023, <https://www.oregonlive.com/washingtoncounty/2023/03/wave-of-oregon-affordable-housing-nears-an-expiration-date-bill-would-give-tenants-more-time.html>.

⁴ OREGON HOUSING & COMMUNITY SERVICES, *Affordable Housing Preservation Strategy Framework*, Aug. 2023, https://oregon.gov/ohcs/development/Documents/Preservation%20Report_2023.pdf.

skyrocketing utility bills due to extreme heat or cold, to chronic health conditions and home evacuations due to wildfire smoke.

The Healthy Homes Program is meant to help mitigate these impacts by providing financial assistance for low-income households (homeowners and renters) to repair and rehabilitate their homes. While there are larger federal programs to help, Healthy Homes is critical to filling in the funding gaps and for covering things that other programs do not cover (such as air filtration and mold abatement).

The Healthy Homes Program was set up by the bipartisan HB 2842 in 2021, and has since helped Oregonians live in more disaster-resilient homes, have refuge from wildfire smoke, decrease their heating and cooling utility bills by maximizing energy efficiency, extend the usable life of their homes, and experience fewer sick days and emergency room visits. It also helps seniors, low-income folks, and frontline communities to stay in their homes.

While initial funding for the program in 2021 was a good start, funds will run out before the next budget cycle because there is so much need from across the state. We need the legislature to invest funding to keep this critical program going. We urge you to support the Healthy Homes Program.