



TESTIMONY IN SUPPORT OF SB 5701
Relating to State Financial Administration
Before the Capitol Construction Sub-Committee of the Joint Ways and Means Committee
February 15th, 2016
Submitted by: Sybil Hebb

Co-Chair Read, Co-Chair Girod, and Members of the Sub-Committee,

On behalf of the Oregon Law Center, I submit this written testimony in support for including funding for two critical forms of housing assistance provided by the Oregon Housing and Community Services Department (OHCS). I thank you for the opportunity to provide comments.

The Oregon Law Center (OLC) is a non-profit law firm whose mission is to achieve justice for low-income communities of Oregon by providing a full range of the highest quality civil legal services. One of the most important issues in the lives of our clients is the challenge to find safe, stable, affordable housing. Safe and stable housing is a basic human need. Housing is about much more than a roof over one's head; it is about opportunity. Without safe and stable housing, it is difficult or impossible for low-income families to hold down a job, keep children in school, access neighborhood amenities, and stay safe and healthy. The housing assistance programs managed by OHCS play a critical role in the lives of our clients and our communities.

Investments in the Emergency Housing Account (EHA) and State Homelessness Assistance Program (SHAP): These programs are the State's primary support to individuals and families who need emergency housing assistance. EHA and SHAP funds provide critical interventions in communities across the state to prevent or end homelessness. An investment of \$8 million dollars for EHA and \$2 million for SHAP (a total of \$10 million) will help thousands of Oregonians in their efforts to achieve and maintain housing stability.

Oregon is in a housing crisis. In a growing number of communities across the state, rental vacancy rates are lower than 1%. Homelessness is on the rise. Safe, stable, and affordable housing is disproportionately difficult to find and maintain for minority communities, single women with children, victims of domestic violence, seniors, and people with disabilities. The increase in EHA funds will help provide communities with flexible resources designed to meet the individual needs of people experiencing or at risk of homelessness. The increase in SHAP funds will help communities provide greater stability and capacity for local shelter services. This investment will save lives, and help our most vulnerable citizens weather the housing crisis until we can provide stable, safe, and affordable housing for all.

Foreclosure Assistance Program:

In the 2012 and 2013 legislative sessions, the Oregon Legislature implemented significant legal reform providing access to mediation prior to a foreclosure proceeding. In addition, the legislature provided critical funding for legal assistance and foreclosure counseling for Oregonians whose housing stability was at risk because of foreclosure. We support continued funding for this program thru the remainder of the biennium. Access to these services increases the number of homeowners who understand their options, are prepared for a resolution conference or a modification discussion, and have realistic expectations about their outcomes. It is important to all parties to a foreclosure, and to the courts, that homeowners have access to trained counseling and legal services before and during the foreclosure process.

Thank you for work, and for the opportunity to submit testimony.