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March 2, 2017

Testimony in Support of HB 2004: Stable Housing
Submitted by Kate Newhall, Family Forward Oregon

Thank you for the opportunity to provide testimony in support of HB 2004. We support this legislation to provide a measure of security to families who face an uncertain future in Oregon's rental market. At Family Forward, believe this legislation is an important first step in addressing the affordable housing crisis in Oregon and places appropriate limits on no-cause evictions statewide. We support that it will also allow local jurisdictions to set their own rent stabilization policies and decide for themselves what housing policies best suit the needs of their individual communities.

Family Forward Oregon is committed to advancing policies that support families and help them succeed, both in the workplace and at home. Our mission is to create a family-friendly Oregon where all families can be economically secure and have the time they need to take care of each other. We believe having a safe and stable home is critical component of every family's success – it impacts a family's safety and security, their children's educational outcomes, and contributes to economic stability for the entire family.

Many renters in Oregon are low-income families living paycheck-to-paycheck and struggling to make ends meet. For these families, a large rent increases or a no-cause eviction can be devastating; a sudden move can create a significant economic burden when a family has to suddenly come up with thousands of dollars to move and put down as a deposit on a new rental property. Women in Oregon make up 38% of the houseless population and that number continues to grow.¹ Being houseless or having to move farther away from work or childcare can uproot often already precarious care arrangements, destroy communities and prevent a family from advancing economically.

Rental policies that don't take into account the housing needs of low-income women and women of color, especially those with caregiving responsibilities, are directly linked to the disproportionate number of women in Oregon who live in poverty. No cause evictions and a lack of rent stabilization compound the wage gap for women, who are less likely to be able to afford higher rent and to save for deposits, let alone get on the housing ownership ladder. This is especially true for women of color, who face large gender and race wage and wealth gaps, compounding inequities over generations.

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¹ 2013 American Community Survey. Washington, DC: U.S. Department of Commerce, Census Bureau, 2014. Data calculated by CFED using Public Use Microdata Sample files; Point in Time Count Summary, 2015.

Additionally, Oregon women have the second highest rate of asset poverty in the nation, meaning they don't have sufficient savings for unexpected expenses, impacting their ability to maintain or find housing when facing no cause evictions.² Stabilizing housing in Oregon will allow women to maintain childcare arrangements that are critical to staying in the workforce, saving money for critical needs like retirement and future housing and support their families to thrive.

Every Oregon family needs affordable and stable housing. HB 2004 is a measured approach to protecting Oregon renters who currently lack even the most basic protections. It creates a just-cause eviction standard that will require a legitimate reason for lease termination, such as a tenant violating a rental or lease agreement or due to a landlord's business or family necessity. This is a standard currently being used in tens of thousands of units in Oregon and should be the standard for the state. HB 2004 also repeals the state prohibition on local jurisdictions ability to enact rent stabilization policies, like ordinances to slow the rate and speed of rent increases. Each community faces different housing issues and should be able to enact the solutions that work best for their own community.

We believe that every family in Oregon should have a stable and secure home and urge your support for HB 2004.

² Women's Foundation of Oregon, *'Count Her In'*, 2016.