

hope. access. potential.

June 23, 2020

Joint Interim Committee on the First Special Session of 2020 Oregon State Legislature 900 Court Street NE Salem, OR 97301

Dear Co-Chair Kotek, Co-Chair Courtney, and Members of the Committee:

I write to you on behalf of Home Forward, a Public Housing Authority (PHA) and the largest provider of affordable housing in the state of Oregon. Home Forward serves more than 15,500 people earning low-incomes in Multnomah County by providing affordable housing, administrating rent assistance, and providing various supportive services to Home Forward residents and participants. Our mission is to assure that the people of the community are sheltered. Due to insufficient public investment in affordable housing, we are far from achieving our mission. In the absence of bold leadership from the State to prevent a wave evictions during this time of crisis, we will be even further.

We urge you to take the bold action that is required to ensure that no family becomes homeless due to this Public Health Emergency. The legislature must extend the Governor's Eviction Moratorium, include a repayment period, and provide additional rent assistance to households who will not be able to afford to pay back rent they missed. It is crucial to remember that prior to COVID-19, more than 150,000 Oregon households were paying more than 50% of their income towards rent. Amidst this time of great economic uncertainty, it is unreasonable to expect that households earning low-incomes can resume paying rent they already couldn't afford plus rent arrears.

The impacts of our structural failure to realize housing as a basic human right for people earning low incomes and Black, Indigenous, and People of Color has been accentuated by this crisis. Prior to COVID-19, affordable housing providers were only able to serve one out of every four households that were eligible for housing assistance. These disparities will grow if the legislature fails to take bold action.

We would like to share some data about the economic impacts of COVID-19 on the households we currently serve to illustrate how dire the impacts are for all people earning low-incomes, and especially the vast majority of those without access to subsidized housing:

- The average yearly wage loss of households who have experienced a loss of income due to COVID-19 is \$19,870.
- Approximately 74% of households who have experienced loss of income due to COVID have not received unemployment insurance.
- Home Forward is increasing our annual subsidy payments by \$1.7 million to cover the impact of wage loss on subsidized households.
- Black, Indigenous, and People of Color (BIPOC) are disproportionately impacted. Approximately 49% of the subsidized households we serve are BIPOC, but 67% of households who have experienced a loss of income due to COVID are BIPOC.

• Households with children have been disproportionately impacted. Approximately 31% of the subsidized households we serve have children but 60% of the households who have experienced a loss of income due to COVID have children.

Please take action to prevent the eviction and homelessness of people who have experienced a loss of income due to this unprecedented public health emergency by extending and strengthening the Governor's Eviction Moratorium.

Thank you for the opportunity to provide support for a stronger eviction moratorium today. Please contact Taylor Smiley Wolfe, Director of Policy and Planning, Home Forward at 503-957-8760 or taylor.smileywolfe@homeforward.org regarding these comments.

Sincerely,

Taylor Smiley Wolfe Director of Policy and Planning Home Forward