



HOUSING ALLIANCE

March 11, 2019

House Committee on Human Services and Housing
Oregon State Legislature
900 Court Street NE
Salem, OR 97301

Dear Chair Keny-Guyer, Vice Chair Noble, Vice-Chair Sanchez, and members of the Committee:

I am writing to you today on behalf of the Oregon Housing Alliance to express our support for HB 2812, which will fix a minor error made in 2018 in HB 4007.

The Oregon Housing Alliance is a coalition of ninety organizations from all parts of the state. Our members have come together with the knowledge that housing opportunity is the foundation on which all of our success is built – individual success as students, parents, workers, and community members as well as the success of our communities. We represent a diverse set of voices including non-profit housing developers, residents of affordable housing, local jurisdictions, and organizations working to meet basic needs in every corner of our state.

We believe that all Oregonians need a safe, stable, and affordable place to call home.

Today, we simply don't have enough affordable and available homes for people who need them. Vacancy rates are extremely low in communities across Oregon. People – our neighbors and members of our community – are struggling with homelessness, housing instability, rent burdens, and to make ends meet and put food on the table. During the last school year, over 21,750 of our school children in grades K – 12 experienced homelessness at some point during the year.

For background, in 2009, the Legislature passed a bill which created a dedicated, ongoing revenue source for affordable housing through a document recording fee. Since that time, the document recording fee has been a critical tool to provide housing opportunity to Oregonians with low incomes.

The fee, which was increased to \$60 in 2018 through HB 4007, is divided by statute into three purposes:

- 10% of resources go to the Emergency Housing Account, which funds emergency rent assistance in all thirty-six counties across our state through a network of Community Action Agencies. These funds help to prevent and end homelessness.
- 14% of resources go to the Home Ownership Assistance Program, which helps Oregonians access affordable homeownership. The funds are used to support a statewide network of homeownership centers, which provide education and counseling, as well as support access to down payment assistance.
- 76% of resources go to the General Housing Account Program, which funds the development and preservation of safe, stable, and affordable rental housing across Oregon.

In 2013, the Legislature passed HB 2417, which requires 25% of the funds from the document recording fee to serve veterans.

In 2018, when the Legislature increased the document recording fee to \$60, the bill also made a modification to the Home Ownership Assistance Program. Initially, all programs funded through the document recording fee

were limited to Oregonians earning 80% of the area median income in the county or less. In 2018, there was a recognition that for people seeking to access homeownership, home prices had increased significantly, and people earning 100% of the area median income were also struggling to access affordable homeownership. As a result, in HB 4007, the Legislature included a change to eligibility specifically for the Home Ownership Assistance Program, the portion of the document recording fee which funds homeownership.

However, HB 4007 contained an error – the change to the eligibility was not made throughout the section of statute specifically related to the Home Ownership Assistance Program. As you will see throughout HB 2812, the bill revises the language “low and very low income” to “households with below area median income”. The terms “very low income” and “low income” are defined in statute as at or below fifty percent of the area median income, and at or below eighty percent of the median income, respectively.

This critical change will ensure homeowners whose incomes are at or below the area median income will have access to resources provided through the Home Ownership Assistance Program.


In addition to this critical change, HB 2812 also makes several changes to rearrange and clarify language. None of these changes are substantive.

We know what home, and what stable housing, means to all of us. When people have safe and stable housing, it has important and significant benefits, and allows people to build for their futures. Kids are able to focus on the things that matter – being kids, doing their homework – instead of worrying about where their families will sleep at night. Parents are able to focus on work, on family, and on community. Safe and stable housing that people can afford is key to accessing opportunity.

We urge you to support HB 2812.

Thank you very much for your time, and for your service to our state.

Sincerely,



Alison McIntosh
On Behalf of the Oregon Housing Alliance

Housing Alliance Members

1000 Friends of Oregon
211info
Aging in the Gorge
Benton Habitat for Humanity
Bienestar
Bradley Angle
BRIDGE Housing
CASA of Oregon
Central City Concern
Chrisman Development
Church Women United of Lane County
City of Beaverton
City of Creswell
City of Eugene
City of Forest Grove
City of Hillsboro
City of Hood River
City of Portland
City of Tigard
Coalition of Community Health Clinics
Coalition of Housing Advocates
Common Ground OR-WA
Community Action Partnership of Oregon
Community Action Team
Community Alliance of Tenants
Community Housing Fund
Community Partners for Affordable Housing
Community Vision
Cornerstone Community Housing
Ecumenical Ministries of Oregon
Enhabit
Enterprise Community Partners
Fair Housing Council of Oregon
FOOD for Lane County
Habitat for Humanity of Oregon
Habitat for Humanity Portland/Metro East
Hacienda CDC
Housing Authority of Clackamas County
Housing Development Center
Housing Oregon
Human Solutions
Immigrant & Refugee Community Organization
Impact Northwest
Innovative Housing, Inc.
Interfaith Alliance on Poverty
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Lane County Health and Human Services
League of Women Voters of Oregon
Lincoln County
Looking Glass Community Services
Mainstream Housing, Inc
Metro
Mid Columbia Housing Authority
Native American Youth and Family Center
(NAYA)
Neighborhood Economic Development Corp.
(NEDCO)
Neighborhood Partnerships
NeighborImpact
NeighborWorks Umpqua
Network for Oregon Affordable Housing
Northwest Housing Alternatives
Northwest Pilot Project
Oregon AFSCME Council 75
Oregon Center for Christian Voices
Oregon Center for Public Policy
Oregon Coalition on Housing & Homelessness
Oregon Council on Developmental Disabilities
Oregon Food Bank
Oregon Housing Authorities
Oregon Law Center
Partners for a Hunger-Free Oregon
Portland Community Reinvestment Initiatives
Portland Homeless Family Solutions
Portland Housing Center
Proud Ground
Raphael House
REACH CDC
Rogue Action Center
St. Vincent de Paul of Lane County, Inc.
ShelterCare
Sisters Habitat for Humanity
Sponsors, Inc.
SquareOne Villages
Street Roots
Transition Projects
Turning Point
Washington County
Welcome Home Coalition
Willamette Neighborhood Housing Services