

March 11, 2019

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



Chair Keny-Guyer, Members of the Committee:

On behalf of Ecumenical Ministries of Oregon, I submit this testimony in support of HB 3349, The Homeownership and Housing Opportunity Bill. Ecumenical Ministries of Oregon is a coalition of Christian congregations, denominations, ecumenical organizations and interfaith partners from around the state to provide services for, and advocacy alongside, Oregon's most vulnerable and marginalized populations.

We are enthusiastically support HB 3349 because Oregon needs to address the housing crisis and the moral issue of homelessness across the state. This bill would not only strengthen homeownership in Oregon, but would create support for our brothers, sisters, and neighbors that are experiencing homelessness.

The \$150 Million that this bill would redirect for the Homeownership Assistance Account and Emergency Housing Account would have a significant impact in the lives of Oregonians. With this, Oregonians who are struggling to maintain possession of, and maintain their homes would receive relief from the anxiety of uncertainty of if they are able to live in an adequate home. The Emergency Housing Account would provide support for Oregonians experiencing homelessness, and significantly youth experiencing homelessness. Whether living with their family, or living unaccompanied, Oregon's unhoused youth need increased supports that benefits their long term health and educational outcomes, and the Homeownership and Housing Opportunity Bill does just that.

Budgets are moral documents, where revenue is generated from and where funds are allocated show what are priorities in Oregon and what are not. Our current Mortgage interest deduction communicates that Oregon values the richest fifth of Oregonians that benefit from 60% percent of this housing subsidy, over the nearly 3500 unaccompanied homeless youth in our public schools, the 14,476 homeless Oregonians, and the 8,925 of those Oregonians who are living unsheltered that struggle every day with underfunded support services and little housing options. If we want to show that we value the marginalized and the most in need, then Oregon needs to reform our Mortgage Interest Deduction.

By making this investment in Oregon's families and unhoused neighbors, Oregon has an opportunity to help those who need it most, but also, we have the opportunity to show what we value and who we value as a state. The time is now to address Oregon's housing and homelessness crisis.

Please support HB 3349.

Thank you for your time, and your service to Oregonians.

Sincerely,

Ethan Livermore
[Ecumenical Ministries of Oregon](#)