

March 27, 2019

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

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

I am writing to you today on behalf of the Oregon Housing Alliance to express our support for HB 3028, which expands the Earned Income Tax Credit.

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.

The Earned Income Tax Credit (EITC) puts money into household budgets. Housing Alliance members across our state know that families are struggling to build better futures for themselves, their children, and their grandchildren. Renewing and raising the state earned income tax credit, and increasing the state credit above the current 8%, and 11% for families with young children, will mean more Oregon families who are better able to make ends meet.

The Earned Income Tax Credit has been proven to have benefits that last beyond the immediate income boost. We know that living with low incomes puts strains on children, schools, and families. Children whose families have received the EITC do better in school, and the EITC has even been shown to improve earnings as children become adults.

The EITC is often used by families to help them make one-time significant purchases, for example new car tires that can stand up to a long commute to work. Other households use the EITC to pay down debt, or create an emergency fund. Additional household income used in this way can support housing stability, by helping households become more resilient to the setbacks that Oregonians at every income level face.

We urge your support of House Bill 3028 being brought forward by the Renew and Raise Coalition. HB 3028 will renew and raise the EITC to 12% of the federal credit for all families, with additional benefits to families with children under 6 and under 3, by raising the credit to 15% and 18% of the federal credit respectively. Raising the EITC will complement a bold housing development and policy agenda this session, and make lasting impacts on Oregon families and children.

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

Sincerely,

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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 Povertv JOIN

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