



April 15, 2019

Chair Nathanson, Vice-Chair Findley, Vice-Chair Marsh, and Members of the Committee,

Re: Support for HB 3349 - Homeownership and Housing Opportunity Bill

Children First for Oregon **supports HB 3349, the Homeownership and Housing Opportunity** bill, to invest current dollars more wisely and fairly in response to Oregon's current statewide housing crisis. Children First represents the interests of Oregon's nearly 875,000 children and believes that together, with communities and leaders across the state, we can build a state where all children thrive.

Equitably reforming Oregon's biggest housing subsidy, the mortgage interest deduction, so state funds can better serve Oregonians facing housing instability and help address structural racism, is on the 2019 Children's Agenda and supported by numerous Children's Agenda partners.

Across Oregon, families with children, youth who are aging out of the foster care system, and unaccompanied youth are experiencing homelessness and housing instability. There were over 21,000 homeless students in Oregon's K-12 schools last school year, and we also know that children often enter foster care for multiple reasons. One factor tracked by the Department of Human Services is inadequate housing and the stress that puts on families. The number of removals including housing instability has been growing over the last three years from 13.1% in 2015 to 17.2% in 2017.

All children deserve an opportunity to succeed in school and life, and investments we could make to help support families with children access housing stability include:

- Invest in long term rental assistance vouchers, including case management to help stabilize families with children who are struggling with housing stability.
- Invest in long term services or supports for permanent supportive housing for families to end homelessness and help address other barriers to stability.
- Provide funding for mobile housing team pilot programs, serving households with rent assistance and rapid rehousing, as well as supports.
- Build additional affordable housing for youth aging out of the foster care system. Fund services to youth aging out of the foster care system as well as unaccompanied youth to provide safety and stability.
- Provide funding to help families seeking safety from violence with rent assistance, case management, and flexible funds.
- Support family reunification after involvement of child welfare by providing short term rental assistance and case management.

In both urban and rural areas, rapidly rising home prices keep the dream of homeownership out of the reach for too many families. This bill could help Oregonians build starter homes,



keep struggling homeowners in their own homes, and help struggling homeowners conduct critical home repairs. Additional investments in supporting homeownership can help address historic barriers for communities of color to achieve the goal of owning a home.

Oregon's housing crises is going to require dozens of solutions, but this common-sense reform of the mortgage interest deduction will allow us to invest our housing subsidy dollars where they are needed most. These changes with the accompanying investments will help us build communities where all families can afford a home, and all children can have housing stability.

Thank you for your service, and for providing this opportunity to share our support.

Sincerely,

Chris Coughlin  
Legislative Director