



The League of Women Voters of Oregon is a 99-year-old grassroots nonpartisan political organization that encourages informed and active participation in government. We envision informed Oregonians participating in a fully accessible, responsive, and transparent government to achieve the common good. LWVOR Legislative Action is based on advocacy positions formed through studies and member consensus. The League never supports or opposes any candidate or political party.

March 29, 2021

To: [Joint Committee On Ways and Means Subcommittee On Transportation and Economic Development](#)

Co-Chair Senator Lee Beyer and Co-Chair Representative David Gomberg and members of the Committee

Re: **SB 5011** – Housing Community Services Department Budget – **Support**

The League of Women Voters of Oregon believes that persons who are unable to work, whose earnings are inadequate, or for whom jobs are not available, have the right to an income and/or services to meet their basic needs for food, shelter and access to health care. State and local governments should assist by establishing effective agencies to aid, promote, coordinate and supplement the housing programs of the federal government and the private sector.

Oregon's severe lack of affordable housing is causing housing instability and homelessness in every corner of our state. Although the Housing Community Services Department (HCSD) is increasing investments in affordable housing for very low- and low-income residents, it's not enough to address the overwhelming need, made worse by the unprecedented COVID pandemic and wildfire season.

The League of Women Voters of Oregon supports HCSD's budget request for the 2021-2023 Biennium to prevent and end homelessness, provide affordable rental assistance, low-income energy assistance, low-income weatherization, and homeownership programs. The agency is working hard to acquire and develop affordable multifamily rental housing and preserve existing affordable rental housing. HCSD is responding to housing inequalities and disproportionate impacts of housing instability experienced by people of color, protected classes and underserved communities.

In 2020, 3,290 households received state homeless assistance funding, and 82% of these households retained their permanent housing. Ninety percent of households receiving crisis energy assistance received payments to restore their power and avoid disconnection fees. In affordable housing, 66% of rental units approved for funding will be affordable to households with incomes at or below 50% of the area median income. Twenty-five percent of the homeownership loan program funds were issued to Black, Indigenous, and People of Color (BIPOC) borrowers or co-borrowers.

In addition, the League strongly supports HB 852 to end the state mortgage income deduction (MID) from the top 5% of Oregon households with incomes over \$250,000. By modifying the deduction, resources can be redirected to support families experiencing homelessness, housing instability, and increase affordable homeownership opportunities for low- and moderate-income

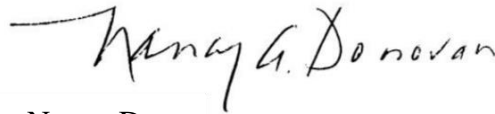
households. Directing the anticipated savings from the reform of the MID to lower income families is an effective way to address our state's housing crisis.

Homelessness and the overwhelming shortage of housing affordable for extremely low-income households are of paramount concern to the League. We encourage the Legislature to continue to fund, and in many cases, increase funding for these critical programs to help individuals and families, gain access to safe, stable, and affordable housing.

Thank you for the opportunity to discuss this legislation.



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LWVOR President



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