

Emergency Rental Assistance Program

Presentation to Senate Interim Committee on Housing and Development

January 10th, 2024

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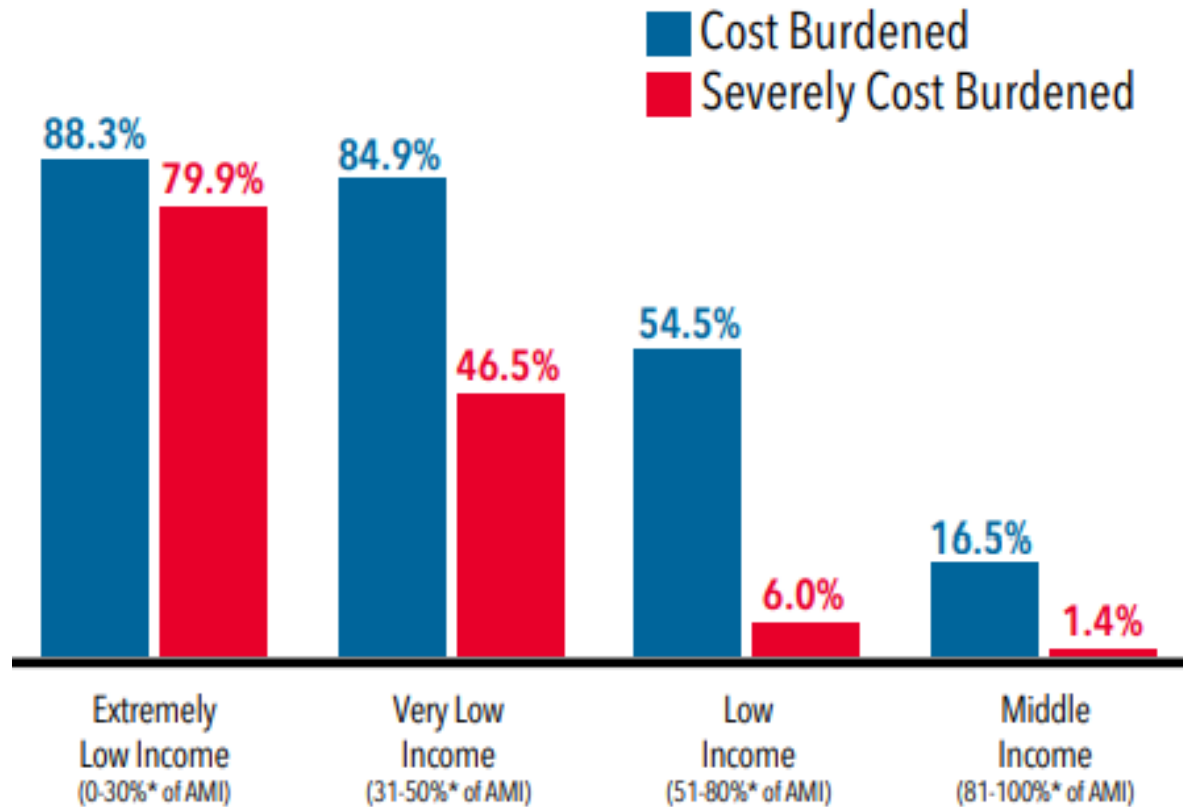
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2023 Investments in Rent Assistance Programs

HB 5019 and SB 5511 – Statewide Homelessness Prevention Rent Assistance Investments

- **HB 5019** – April 2023 Early Investment Package, \$33.6 million for rent assistance immediate use until January 2024
- **SB 5511** - \$55 million (70%/\$38.5m for rent assistance, and 30%/\$16.5m set-aside for culturally-specific assistance and prevention programs) intended for use January 2024 thru July 2025

HOUSING COST BURDEN BY INCOME GROUP



Note: Renter households spending more than 30% of their income on housing costs and utilities are cost burdened; those spending more than half of their income are severely cost burdened.
Source: 2021 ACS PUMS.

Oregon housing cost burdens are extreme, and the rent burden gets worse the poorer you are. Households of color are disproportionately burdened.

Any unexpected illness, cost, or loss of income puts cost burdened renters at risk of eviction and homelessness. Households of color are most at risk.

In today's housing affordability crisis, even middle-income renter households are at risk.

[2023 Oregon Data from National Low Income Housing Coalition](#)

Rent Assistance Prevents Homelessness



Common scenarios:

- Job loss, or work reduction
- Death of a partner or family member
- Divorce or separation
- Domestic violence
- Illness or medical costs (often paired with work reduction)
- Unexpected sudden expense (car repair, need for daycare after separation, etc.)
- Often, our clients are caring for and responsible for many other family members:
 - Single parents caring for children
 - Family member with a disability
 - Seniors caring for an elderly spouse

Rent Assistance Prevents Homelessness

- Myriad state experiences [indicate](#) that rent assistance during times of economic uncertainty keeps families housed. These programs save money as well as lives by avoiding shelters, hospitals and other costly interventions.
 - For one example, the [Economist](#) reports that after a 20% increase in homelessness between 2022 and early 2023, New Jersey officials tweaked existing programmes and spent more on rental assistance for those at risk. In November of 2023, their Office of Homelessness Prevention figures showed unsheltered homelessness falling across the state by 23% year on year.

High Level Data Regarding Court-Filed Eviction Cases

Filings seem to have stabilized at well above pre-pandemic levels, indicative of significant economic instability for renters

Source: Oregon Law Center analysis of Oregon Judicial Department publicly available eviction court data

	Pre-Pandemic 2019	October 2023	November 2023	December 2023	Last 3 month Average
	Monthly Average	Monthly	Monthly	Monthly	Average
Total Filings	1,556	2067	1952	1973	1997
% of Filings for Nonpayment	Unsure	86%	86%	87%	86% (1717)

**Note that eviction filing numbers are the tip of the iceberg in measuring displacement. [Studies](#) indicate that approximately 2-5x the # of people who face formal eviction filings are displaced through informal evictions.*

Eviction Prevention is Smart Investment



Prevent increased homelessness while saving money.

No one should lose their home because they are temporarily short on their rent. And prevention of homelessness costs 10x less than responding to homelessness.



Help children stay stable in school. Oregon already has the highest rate of families living outside. We must keep every family who has a home in their home.



Prevent more housing disparities. Because of historic disparities in access to jobs and housing Black, Indigenous and Latinx Oregonians are more likely to be renters, more likely to experience financial hardship, and more likely to face eviction and homelessness. |



Thank you!

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