## United Way of the Columbia-Willamette

619 SW 11th Avenue Portland, OR 97205 503.228.9131 Fax: 503.226.9385





## www.unitedway-pdx.org

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Chair Fahey, Vice-Chairs Breese-Iverson and Kropf, Members of the Committee,

My name is Linda King, I am the Director of Housing Stability at the United Way of the Columbia Willamette. We believe that everyone deserves a safe and stable place to call home. We are committed to housing justice and ensuring that all members of our community have access to safe, stable, and affordable housing.

Housing stability is the key to reducing intergenerational poverty and increasing economic mobility. This is why we are in support of SB 611B.

With recent inflation, our current laws are asking Oregonians to shoulder a 14.6% increase in their housing costs. Last year, more than 6 out of 10 renters who were behind on payments were individuals who live in communities of color. Studies show that just a \$100 increase in median rents in a community is tied to a 9% increase in homelessness in that community, and we cannot afford to have one more household fall into homelessness, especially when we have the means to prevent that from occurring by passing Senate Bill 611B.

Meanwhile, United Way of the Columbia Willamette has invested in preventing evictions by partnering with others to provide free legal defense, and financial assistance for Oregonians facing eviction. Since February 2021, the Free Legal Defense Program has prevented over 500 individuals from falling into eviction. All the households served are low, and extremely low income at 60% or below of the area median income. The largest demographic are female head of households, many with children. The second largest demographic are individuals with disabilities. The households served by the Free Legal Defense program are but some of the most vulnerable households in our community. If not for this program, many would have lost their housing, and would have fallen into homelessness. Likely unable to reestablish housing without immediate, and expensive assistance. These households and thousands more like them cannot afford the drastic rent increases. Many lack the means and ability to increase their income, and obviously do not earn a living wage that would afford skyrocketing rents.

This work is important, but it's addressing the symptom, not the problem. In Portland, people who sought new living spaces paid an average of 40% more than they did in March 2021, according to Redfin. That's the highest increase in the nation. Please consider the potential outcome of the 500 households that were able to benefit from this program, and also consider the 5,000 more that did not, and where in the continuum of homelessness they have landed because of their inability to afford rent that ended in an eviction.

We are therefore supportive of SB 611B which reduces rent increases to a maximum of 10% annually. We are grateful this work takes into account the impact to small landlords, by exempting them from tenant relocation requirements and allows for a rent reset between tenants.

Thank you for the opportunity to testify, we urge your support of SB 611B.

Sincerely, Linda King Housing Stability Director United Way of the Columbia Willamette