



February 9, 2024

Senator Kayse Jama
Chair, Senate Committee on Housing and Development
900 Court St NE, S-409
Salem, OR 97301

Re: Support for Senate Bill 1530

Dear Chair Jama, Vice-Chair Anderson, and Members of the Committee:

I write on behalf of Home Forward in strong support of Senate Bill 1530. Amongst other investments, SB 1530 provides critical resources for housing stability including:

- \$45 million in rent assistance through community action agencies and community-based organizations;
- \$6.5 million to the Urban League of Oregon for culturally specific housing stability services;
- \$6 million to the Home Fund at Oregon Worker Relief for housing stability services for immigrant Oregonians; and
- \$2 million for outreach services for residents of expiring affordable housing units.

Home Forward is a Public Housing Authority (PHA) and the largest provider of affordable housing in the state of Oregon. We serve more than 15,500 low-income households in Multnomah County by providing affordable housing, administering rent assistance, and providing supportive services. We also provide households with services ranging from youth supports to health and wellness. Our mission is to create a better community by providing housing stability through affordable housing development, housing choice expansion, services that support quality of life, and advocacy to improve local and national housing systems.

At a time when we are working to adequately respond to our housing and homelessness crisis, we must prioritize investments in homelessness prevention through emergency rent assistance and eviction prevention. Evictions exacerbate poverty by making it more difficult for families to find new homes. We know that there are disparities in evictions that impact Black and brown households, women, transgender individuals, people with disabilities, and youth at higher rates than the general population. If we want to prevent further marginalization, we need to fund robust rent assistance and eviction prevention programs.

We know that maintaining housing stability is a struggle, even for tenants within affordable housing. Based on a quantitative review of Home Forward's pre-pandemic eviction filing, we learned that approximately 67% of evictions within Home Forward's affordable housing portfolio were for nonpayment of rent or other money due. As a result, Home Forward implemented significant internal policy reform to reduce the number of evictions filed and households displaced from our housing for nonpayment of rent. Some of these reforms include:

- Waiting until a certain threshold amount is due before serving a notice of lease termination;
- Offering reasonable repayment agreements at all points in the lease enforcement process up through an eviction judgment; and

- Dismissing a filed eviction case as soon as a repayment agreement is signed in order to reduce further instability for the households we serve.

However, despite these reforms, the households we serve still struggle to pay their rent even when it is considered “affordable.” Now imagine the struggles faced by families renting within the private market without both affordable rents and enhanced lease enforcement protections around nonpayment of rent. As increases in public benefits and wages are dramatically outpaced by increases in rent, tenants simply cannot keep up. We can prevent homelessness by investing in rent assistance and eviction prevention. Prevention is a humanitarian and cost-effective response to our homeless crisis.

For these reasons, I urge you to support SB 1530. Thank you for the opportunity to testify. Please contact Christina Dirks, Director of Policy and Planning, Home Forward at christina.dirks@homeforward.org or (503) 348-1196 regarding these comments.

Sincerely,

A handwritten signature in black ink, appearing to read 'Christina Dirks', with a long horizontal flourish extending to the right.

Christina Dirks
Director of Policy and Planning
Home Forward