



HOUSING ALLIANCE

March 2, 2021

House Committee on Revenue
Oregon State Legislature
900 Court Street NE
Salem, OR 97301

Dear Chair Nathanson, Vice Chair Reschke, Vice-Chair Pham, Members of the Committee:

I am writing to you today on behalf of the Oregon Housing Alliance to express our support for HB 2819, which would expand eligibility for the Earned Income Tax Credit, or EITC.

The Oregon Housing Alliance is a coalition of more than ninety organizations from all parts of the state. Our members have come together with the knowledge that housing opportunity is the foundation on which all of our success is built – individual success as students, parents, workers, and community members as well as the success of our communities. We represent a diverse set of voices including affordable housing developers, residents of affordable housing, local jurisdictions, and organizations working to meet basic needs in every corner of our state.

We believe that all Oregonians need a safe, stable, and affordable place to call home.

Prior to the COVID-19 pandemic, we knew that already, too many seniors, families, and people who experience disabilities were paying too much of their income towards rent, and were experiencing other forms of housing instability. In Oregon, three out of four households with extremely low incomes pay over half of their income towards rent. When people pay that much of their income towards rent, they have too few resources left over for food, medicine, or utilities. An emergency of a few hundred dollars may mean they end up experiencing homelessness.

The Earned Income Tax Credit (EITC) puts money into household budgets. Housing Alliance members across our state know that families are struggling to build better futures for themselves, their children, and their grandchildren. Expanding eligibility for the state earned income tax credit will mean more Oregon families who are better able to make ends meet.

HB 2819 would expand who is eligible to receive the EITC to include people who file their taxes using an Individual Taxpayer Identification Number, or ITIN. In the State of Oregon, there are roughly 34,000 families – predominately Latinx and Asian Americans – who file their taxes using an Individual Taxpayer Identification Number (ITIN), yet have no ability to access the EITC.

A filer who is a U.S. citizen, but lives in a mixed-status household finds themselves with the same dilemma in qualifying for the EITC. The federal EITC also requires that every person claimed in a tax return have a Social Security Number, and Oregon uses the same criteria, which is estimated to negatively impact nearly 90,000 Oregonians who are U.S. citizens, including

70,000 citizen children who would stand to benefit from their parent or guardian from accessing the EITC.

The Earned Income Tax Credit has been proven to have benefits that last beyond the immediate income boost. We know that living with low incomes puts strains on children, schools, and families. Children whose families have received the EITC do better in school, and the EITC has even been shown to improve earnings as children become adults.

The EITC is often used by families to help them make one-time significant purchases, for example new car tires that can stand up to a long commute to work. Other households use the EITC to pay down debt, or create an emergency fund. Additional household income used in this way can support housing stability, by helping households become more resilient to the setbacks that Oregonians at every income level face.

We urge your support of HB 2819. Expanding eligibility of the EITC will make lasting impacts on Oregon families and children.

We urge you to support of HB 2819. Thank you very much for your time, and for your service to our state.

Sincerely,

A handwritten signature in black ink that reads "Alison McIntosh". The signature is written in a cursive, flowing style.

Alison McIntosh
On Behalf of the Oregon Housing Alliance

Housing Alliance Members

1000 Friends of Oregon
211info
Aging in the Gorge
Benton Habitat for Humanity
Bienestar
Bradley Angle
BRIDGE Housing
Business for a Better Portland
CASA of Oregon
Central City Concern
Chrisman Development
Church Women United of Lane County
City of Beaverton
City of Eugene
City of Forest Grove
City of Hillsboro
City of Hood River
City of Portland
City of Tigard
Clackamas County
Coalition of Community Health Clinics
Coalition of Housing Advocates
College Housing Northwest
Community Action Partnership of Oregon
Community Action Team
Community Alliance of Tenants
Community Development Partners
Community Housing Fund
Community Partners for Affordable Housing
Community Vision
Cornerstone Community Housing
DevNW
Ecumenical Ministries of Oregon
Enterprise Community Partners
Fair Housing Council of Oregon
Farmworker Housing Development Corp.
FOOD for Lane County
Habitat for Humanity of Oregon
Habitat for Humanity Portland/Metro East
Hacienda CDC
Home Forward
Homes for Good
Housing Authorities of Oregon
Housing Authority of Clackamas County
Housing Development Center
Housing Oregon
Human Solutions
Immigrant & Refugee Community Organization

Impact Northwest
Innovative Housing, Inc.
Interfaith Alliance on Poverty
JOIN
Lane County Health and Human Services
League of Oregon Cities
League of Women Voters of Oregon
Lincoln County
Looking Glass Community Services
Mainstream Housing Inc.
Metro
Mid-Columbia Housing Authority
NAYA Family Center
Neighborhood Partnerships
NeighborImpact
NeighborWorks Umpqua
Network for Oregon Affordable Housing
Northwest Housing Alternatives
Northwest Pilot Project
Oregon AFSCME Council 75
Oregon Coalition of Christian Voices
Oregon Center for Public Policy
Oregon Coalition on Housing & Homelessness
Oregon Council on Developmental Disabilities
Oregon Food Bank
Our Children Oregon
Partners for a Hunger-Free Oregon
Portland Community Reinvestment Initiatives
Portland Homeless Family Solutions
Proud Ground
Raphael House
REACH CDC
Residents Organizing for Change (ROC Oregon)
Rogue Action Center
Rose CDC
St. Francis Shelter
St. Vincent de Paul of Lane County, Inc.
ShelterCare
Sisters Habitat for Humanity
Sponsors, Inc.
SquareOne Villages
Street Roots
Think Real Estate
Transition Projects
Washington County
Welcome Home Coalition