

Dear Esteemed Chairperson and Committee Members,

As both a Portland homeowner and a PSU instructor, I believe it is imperative that we change how we fund housing subsidies in our state and change who receives sustainable housing support. Our current MID is one of our state and country's primary structural reasons why the wealth disparity gets worse every year. Most of the benefit goes to higher end, mainly White, housing-secure homeowners, as opposed to helping lower income Oregonians buy and maintain their first home. As one of those white housing-secure homeowners, I know that this is a way I can afford to give more.

This is not a new idea. I am a part of a small affinity group of homeowners, who rent out rooms or parts of our homes. We all have chosen to share our tax refunds with our renters, because THEY make it possible for us to pay our mortgages, yet we are the only people who benefit through the status quo tax system. This is a growing movement, and it is time to codify these efforts and pass savings onto those who most need it, in an increasingly unstable and eviction-prone rental market.

As an educator of many young adults, I also see how the dream of becoming a homeowner is becoming more and more unattainable for younger generations. Our housing system has to be revamped in deeply systematic ways, so that those starting out are not giving all of their possible savings away to landlords as renters, but can save towards building equity for themselves. And it runs so much deeper than that; at PSU over 15% of all of our students have experienced homelessness in the last year, over half have had trouble meeting their most basic needs. <https://www.pdx.edu/homelessness/homelessness-psu>

SB 852 offers modest, reasonable reforms that would free up \$200 million each budget period to invest in confronting the statewide housing crisis. Such resources could build starter homes, keep struggling homeowners in their own homes, help struggling renters avoid eviction, and house children and students currently without a home.

Vote yes and make sure housing subsidies go to those who need it now!
Respectfully,
Amie