

**Testimony Submitted by
Chris Coughlin, Policy Director
Oregon Consumer Justice
To the Joint Committee on Ways and Means
Subcommittee on Transportation and Economic Development**

March 2, 2023

Regarding: Support for \$100 million in Emergency Rent Assistance Homelessness Prevention funds

Co-Chairs Wood and Gomberg, and Members of the Committee,

I appreciate the opportunity to provide testify on behalf of Oregon Consumer Justice today in support of SB 5511 to provide critical funding in the Oregon Housing and Community Services budget in order to:

- Prevent homelessness;
- Rehouse people experiencing homelessness; and
- Build and preserve more affordable housing units statewide

Specifically, I submit this testimony in support of an investment of \$100 million in POP #90 for homelessness prevention funding.

Oregon Consumer Justice (OCJ) organizes, advocates, and supports litigation to advance a justice movement that puts people first, ensuring all have the freedom to thrive and equitably share in our abundance of resources. For too long, flawed systems and economic policies that favor profits over people have stood in the way of this reality, with communities of color most often experiencing the most significant harm. Strengthened through responsive and reciprocal community relationships, OCJ is building a future where financial and business transactions can be relied upon as safe and where all Oregonians know and have recourse to exercise their consumer rights.

We are extremely grateful to Governor Kotek, legislative leadership, and this committee for recognizing the importance of moving swiftly with an urgent homelessness package to begin to address immediate needs.

\$100 million in funding for emergency rent assistance and eviction prevention to community action agencies and culturally specific programs across the state is an essential element of homelessness prevention. These funds are necessary because of our high rate of homelessness, low availability and high cost of rental housing, chronic disparities in homeownership, and the economic uncertainty that Oregon renters continue to live under. We are facing an extreme housing crisis in our state, with unprecedented levels of need in urban and rural areas across the state.

Oregon is 4th in the nation of people per capita experiencing homelessness, according to the most recent national study¹, which is not surprising as we also have the 4th lowest rental vacancy rate in the country² and renters pay the ninth highest rent in the country based on data from the U.S. Bureau of Economic Analysis and the U.S. Department of Housing & Urban Development³. Four in 10 Oregonians rent their homes. According to the state economist, more than 50% of Oregon renters do not have enough money left over for food, medicine, and basic necessities. That means too many Oregon families are living on the edge and are one missed paycheck, high health care or car repair bill, or other setback away from losing their housing. That plays out in Oregon eviction court rooms every day, where more than 86% of all court evictions are due to a missed rent payment. The situation is more serious for Black Oregonians, who are 30% less likely to be homeowners and more likely to be renters due to the legacy of historic policies that blocked Black people from purchasing and owning property in our state.⁴

Rental assistance keeps people housed, keeps families stable, keeps children in the classroom, and prevents homelessness. This is a smart investment today that will avoid higher human, financial, and societal costs later.

We strongly urge passage of \$100 million in emergency rental assistance and eviction prevention resources.

Thank you for your consideration and your service to Oregon's communities.

¹<https://www.opb.org/article/2021/03/19/federal-analysis-shows-oregons-homeless-population-in-decline-prior-to-pandemic/>

² <https://ipropertymanagement.com/research/rental-vacancy-rate#oregons-rental-vacancy-rate>

³<https://www.kgw.com/article/news/local/oregon-rent-among-highest-in-country-according-to-new-report/283-ec40e58c-049f-4001-9cb5-eb2dd25ddbba>

⁴ <https://www.koin.com/news/oregon/the-black-homeownership-gap-in-oregon/>