

Submitter: Lynelle Wilcox

On Behalf Of: Cottages United

Committee: Joint Committee On Ways and Means Subcommittee On Capital Construction

Measure: HB5202

February 15, 2024

Senator Fred Girod, Co-Chair

Representative Paul Holvey, Co-Chair

Joint Committee on Ways & Means Subcommittee on Capital Construction

I am writing to support funding of the United Way Cottages United Project. The project is aimed at seniors, 55 and up, will bring 25 low-income cottages to the Salem-Keizer area. These cottages will have a maximum monthly rent of \$500.00. The cottages will be ADA accessible, and will revitalize the neighborhood where they are located, and can replicated in our city, county and state.

For seniors, affordable housing is a critical need in Salem/Keizer:

As the Program Manager for SafeSleep United's low barrier women's shelter, we see the critical need for affordable housing every day. Women we serve have become homeless for so many reasons that reflect the lack of affordable housing. And they are not alone - men and young adults also become homeless due to lack of affordable housing.

It's so easy to think people should have worked harder and planned better - so it's their own fault if they can't pay rent. And of course any of us might not work as hard as possible and any of us may not save enough money to cover fiscal emergencies that can happen to any of us. Yet in the current rental market, it is easy for people to work hard, save money, and still not have enough money or a support network to lend money or a sofa when life crises happen to us.

Some people become homeless because rent increases happened annually, until they can no longer afford to pay the full rent amount. Some people move in with a sick relative to offer caregiving support, and when the relative dies, the caregiver doesn't have the means to re-enter the rental market. Some people are able to pay the rent because there are two people in the household working, yet if one dies or becomes too ill to work, it becomes unfeasible to pay the rent on one person's income. Many people are living paycheck to paycheck, and one expensive car repair or medical bill stretches funds too far for the person to pay the bill and to also pay rent.

Some people experience a stroke or other sudden disability that results in their past job no longer being viable. Some people experience a mental health breakdown through no action or fault of their own. What do you do when your earning capacity suddenly declines drastically? One child psychiatrist was earning well over \$100,000/year and a stroke left him needing to learn how to walk and talk again. How many of us could sustain a significant sudden injury that left us unable to do the work we were doing? Unemployment or disability rarely enables ends to meet at the level necessary to pay bills and rent. So even people who receive unemployment or disability income can end up homeless when the they can't make ends meet in their lower income.

Cottages United is a crucial safety net that helps to prevent homelessness by capping rent at \$500, which makes rent affordable, even for people living on a fixed income of \$943/month SSI.

While people might not agree about whether housing should be a basic human right, studies show that it costs three times less to provide housing, than to pay the many costs of homelessness – homeless individuals often experience charges and fines for crimes of existence; they are in jails more often, again – often for crimes of existence. Hospital and parametric costs occur due to the decline in health from living outdoors in survival mode, and from times that the health decline warrants paramedic or ambulance transport to a hospital bed.

Whatever we each may believe about housing as a basic human right, if we come from the perspective of our collective wallets, it costs all of us less when people have an affordable place to live. Cottages United enables affordable rent, and in doing so, it contributes towards preventing homelessness.

I respectfully request that you approve funding for the United Way of the Mid-Willamette Cottages United project.