

We at Sammy's Place, a small Oregon 501(c)(3), supports HB 2698 in its entirety. Affordable homeownership is important to us on the Oregon Coast, but this bill misses its mark in part because what is truly needed on the Oregon Coast, and arguably throughout the state of Oregon, is affordable **accessible** housing.

Accessible affordable housing combines the building design principles of universal design with some mechanism of affordability. Accessible housing is housing built with the principles of universal design, but accessible housing is not, by definition, affordable. Accessible housing uses principles of universal design to push past limiting ADA requirements to promote a vision of universal accessibility where every person has what they need to fully participate and enjoy a place, product, service, or role independently, including housing.

Accessible affordable housing is a rarity in Oregon, and even more so on the Oregon Coast. There is a growing national crisis for accessible housing, with less than 1% of housing nationally being wheelchair accessible, and wheelchair access is only one indicator of accessibility. We have an aging population nationally, and even more so on the Oregon Coast, meaning that accessibility is a current, and growing concern for our existing and future housing stock. Furthermore, individuals with disabilities, especially individuals with IDD, are disproportionately in low-income households. Accessible affordable housing is an important part of the housing spectrum, especially for low-income families with IDD.

Accessibility in a home means that homes are designed so that people with disabilities have the greatest possible independence in their homes. Homes are simply not built with the needs of people with disabilities in mind. This is unfortunate because 25% of the population has a disability, and 19% of households include peoples with mobility related disabilities, but only 5% of apartment units are required to be physically accessible. Worse yet, less than 1% of all housing units are fully wheelchair accessible. As our communities, especially our communities on the Oregon Coast, age, disability will increase and the need for accessible housing will increase with it.

In addition to an accessibility crisis, the affordability crisis is bearing down on people with disabilities as current state and federal policy make it almost a certainty that people with IDD will remain in the low-income category. The average Social Security Disability Insurance benefit is \$1,350 per month. An individual with IDD receiving SSDI benefits may also, through employment, earn up to an additional \$1,100 a month. So the maximum monthly income for an individual with IDD in Oregon can be \$2,450 a month before risking a loss of SSDI benefits. That is an annual income of \$29,400, or roughly 38% AMI in Tillamook County. If an individual with IDD is unable to find employment, an all too common occurrence on the Oregon Coast which is not yet employment ready, and is relying solely on SSDI benefits, their annual income would be \$16,200, or roughly 21% AMI in Tillamook County. Furthermore, there is an effect a 'marriage penalty' should two people with IDD get married and/or cohabitate where the maximum household SSDI benefit is less than double the amount of an individual SSDI benefit. We appreciate that Oregon and the federal government are reviewing these policies, but as the law currently stands, the results of these policies is that individuals and families with IDD are stuck in a system that forces them to remain low-income, which further limits their housing options. Affordable accessible housing provides opportunities for homeownership for individuals and families with IDD who have been systematically excluded from the homeownership market.

As BIL-POC and other marginalized communities have faced systemic barriers to accessing housing and homeownership, housing is equally precarious for people with disabilities, including intellectual and developmental disabilities. According to the Kuni Foundation, 61% of people with IDD in Oregon live with family or a caregiver, and 27% are living with caregivers that are 60+ years old. This increases housing insecurity as age and physical limitations may prevent many of these caregivers from continuing to fulfill that role and provide stable housing. Without a home of their own, many people with IDD might be out of luck when their caregiver is no longer able to provide housing, making people with IDD at an increased risk of homelessness.

We support this bill but believe that it can be improved with a vision for housing and homeownership for all, including people with disabilities and intellectual and developmental disabilities. We therefore respectfully request and encourage the committee to take the following actions:

- Call out disability specifically by amending lines 13 and 14 of page 1 to read, “Whereas there exist substantial disparities in the rates of homeownership among many communities of color, **people with disabilities including intellectual and developmental disabilities**, other marginalized communities and white communities; and
- Include rates of homeownership for people with disabilities, including people with intellectual and developmental disabilities in the OHCS publicly available dashboard by emending Section 2, Subsection 3, Paragraph C to insert “**Disaggregated by disability, including intellectual and developmental disability**” between lines 32 and 32 of page 2.

We believe that these simple amendments will pave the way to addressing the housing crisis for everyone in Oregon and presents a wholistic view of the housing situation for all Oregonians.