

Office of Representative Ricki Ruiz HB2991 - Tax Infrastructure Grant

Chair Hartman, Vice-Chairs Scharf and Nguyen, and Members of the House Committee On Early Childhood and Human Services,

For the record, my name is Ricki Ruiz, and I have the honor of representing the hard-working families and residents of House District 50, also known as Toddler City, which encompasses Gresham and a tiny portion of Outer East Portland.

I am here today in strong support of House Bill 2991 because this investment will help working families navigate the complex tax system and ensure they receive the refunds and tax credits they are owed.

In 2022, the Legislature created the Tax Infrastructure Grant (TIG) program to provide free tax assistance to low-income Oregonians. Since then, this program has helped thousands of people file their taxes, often securing critical refunds that allow families to catch up on rent, fix their cars, and cover basic needs. Last year, the average income of individuals receiving support through TIG was just \$28,000, and their refunds averaged nearly \$2,700—a lifeline for many struggling to keep up with the rising cost of living.

This program is especially crucial for the community I represent. In East Multnomah County, thousands of families qualify for tax credits like the Earned Income Tax Credit (EITC) and Oregon Kids' Credit but do not claim them—often due to barriers like language access, lack of technology, or complex tax situations. The TIG program has already made a significant impact by funding organizations like the Immigrant and Refugee Community Organization (IRCO), which has helped hundreds of families in our area. However, demand far outpaces available resources, and many families are still being left behind.

Statewide, Oregonians leave nearly \$100 million in federal EITC dollars unclaimed every year. That's money that should be going directly to working families, but instead, it is left on the table. HB 2991 proposes an increased investment to the TIG program to help more Oregonians—especially in communities like East County—access these critical funds.

Expanding this program would:

Help working families make ends meet by ensuring they receive their full tax refunds and credits.

Boost our local economy by putting millions of additional federal dollars back into small businesses and communities. **Expand** access in under-resourced areas like East Multnomah County, where culturally specific tax assistance is needed most.

Save families money by reducing costly tax preparation fees—ODHS estimates TIG has already saved Oregonians \$25 million in fees.

Strengthen Oregon's workforce by training and certifying more tax preparers, including through partnerships with high schools and universities.

I have heard countless stories of how tax assistance has made a difference in people's lives—from parents who finally caught up on bills, to individuals who used their refunds to secure stable housing. These resources aren't just financial assistance; they are a bridge to economic stability.

I urge you to support HB 2991 and help ensure that all Oregonians—regardless of income, language, or location—have access to the tax benefits they are eligible for.

Thank you for your time and consideration.