



March 12, 2025

Chair Pham, Vice-Chair Anderson, and Members of the Committee,

Thank you for the opportunity to provide testimony in **support of SB 684**.

My name is Alberto Gallegos and I am providing testimony on behalf of the Service Employees International Union (SEIU), Oregon. SEIU Oregon is composed of SEIU Local 503 and SEIU Local 49, which together represent over 87,000 people. Local 49 represents private sector janitors, property service workers, light manufacturing, and healthcare workers; while Local 503 represents homecare workers, private nonprofit workers, in-home childcare providers, nursing home workers, and state and local government employees.

We believe that every Oregonian should be able to afford rent and have access to a place they call home without having to put in jeopardy their ability to pay for food, child care, transportation, health care, taxes, and other necessities. Unfortunately, Oregon faces a severe housing crisis, with a shortfall of 360,000 homes over the next decade. The rising cost of rent and homeownership is pushing too many working people into financial insecurity. When workers cannot afford to live in the communities they serve, the entire state suffers.

SB 684 provides a smart and sustainable solution by establishing a Construction Loan Revolving Fund, offering below-market-rate loans to support mixed-income housing development with permanently affordable units. This means more homes for the essential workers who keep our schools running, our hospitals staffed, and our public services strong.

By prioritizing affordability and leveraging public-private partnerships, SB 684 will help stabilize the housing market and provide relief to working families, particularly those earning 50-80% of the Area Median Income. When workers can afford housing, communities thrive—reducing turnover, strengthening our workforce, and ensuring essential public services remain uninterrupted.

SEIU Oregon urges the Committee to support SB 684 to ensure a future where no worker is priced out of their own community.

Thank you,

Alberto Gallegos  
Political and Government Relations Organizer  
SEIU Oregon State Council