



March 25, 2025

Senate Committee on Housing and Development  
Oregon Legislature  
900 Court St. NE  
Salem, Oregon 97301

RE: Support for SB 829

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

I write to you on behalf of Home Forward in support of SB 829 with amendments. This bill provides a package of insurance reform proposals that will provide much needed support to affordable housing providers struggling to remain viable in the face of untenable insurance costs challenges.

Home Forward is the Public Housing Authority (PHA) for Multnomah County and the largest provider of affordable housing in the state of Oregon. We serve approximately 18,000 low-income households by providing affordable housing, administering rent assistance, and providing supportive services. We own over 7,200 affordable homes throughout Multnomah County and provide households with services which range from housing stability supports to health and wellness. Meanwhile, we fund rent assistance for over 12,000 households each month. Home Forward's mission is to create a better community by providing housing stability through affordable housing development, housing choice expansion, services that support quality of life, and advocacy to improve local and national housing systems.

Currently, affordable housing providers are experiencing unprecedented increases in operating costs that are directly impacting the long-term sustainability and viability of many affordable housing communities throughout the state. One of the key contributing factors in the increase in operating costs is the rapid escalation in insurance costs. As a result, housing providers, including Home Forward, have been forced to pay millions in increased premium costs from cash reserves, cuts in staffing, reduction in resident services, and other sources. For many affordable housing providers, weathering an additional year of escalating insurance premiums is not an option.

SB 829 with amendments includes a \$5 million Insurance Premium Relief Program, the development of an export list for surplus line carriers, and a study by DCBS on future solutions. While this bill will not solve these challenges in their entirety, it is a critical step in the right direction.

I urge you to pass SB 829 with amendments. Thank you for the opportunity to offer support. Please contact me at (503) 348-1196 or [christina.dirks@homeforward.org](mailto:christina.dirks@homeforward.org) regarding these comments.

Sincerely,

A handwritten signature in black ink, appearing to read 'Christina Dirks', with a long horizontal flourish extending to the right.

Christina Dirks  
Director of Policy and Planning