



25 March 2025

Senate Committee on Housing and Development
Oregon Legislature

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

RE: Senate Bill 829

My name is Jimmy Jones, and I am the Executive Director of the **Mid-Willamette Valley Community Action Agency** in Salem. We serve low-income residents of Marion, Polk, and nine other counties across Oregon. Annually, we provide more than \$80 million in services and direct client assistance for housing, homelessness, energy and weatherization, and early learning programs to more than 60,000 Oregonians in poverty. I also serve as the Vice President for Legislative Affairs at the Community Action Partnership of Oregon, sit on the Housing Committee of the Racial Justice Council, and previously was a member of the House Bill 2100 Task Force on Homelessness and Racial Disparities, and recently Chaired the Legislature's Joint Task Force on Hospital Discharge.

I am writing to express strong support of Senate Bill 829, which provides urgently needed insurance relief to Oregon's affordable housing, shelter, and transitional housing providers.

Oregon continues to face a shortage of safe, stable, and affordable housing. As agencies and organizations work to stabilize housing and serve vulnerable populations, many are now facing skyrocketing insurance premiums – forcing increasingly difficult decisions about services, staffing, and the viability of new projects.

By both alleviating current financial pressures and initiating a longer-term strategy to address systemic challenges Senate Bill 829 provides \$5 Million in immediate financial assistance to help cover insurance costs while identifying long-term policy solutions for reducing these costs. The Department of Consumer and Business Services will be tasked with studying the feasibility of long-term structural solutions – such as a state-operated reinsurance program – which could improve insurance affordability and availability of coverage over time.

By pairing immediate relief with a forward-looking strategy, Senate Bill 829 is a direct and thoughtful response to a growing threat to Oregon's housing infrastructure by giving providers a better chance to remain operational and continue serving communities in need.

For these reasons, I urge the passage of Senate Bill 829. Thank you for the opportunity to submit testimony and for your service to Oregon communities.

Respectfully,

Jimmy Jones
Executive Director