Submitter: Kathleen Zinno

On Behalf Of:

Committee: Joint Committee On Ways and Means Subcommittee On

Transportation and Economic Development

Measure, Appointment HB5011

or Topic:

Re: Support for HB 5011 and POPs 504 and 505 Homelessness Prevention Resources

Co-Chairs Woods and Gomberg, and Members of the SubCommittee:
I am writing in strong support of Policy Option Packages 504 and 505, the
Homelessness Prevention Package in the Oregon Housing and Community Services
Agency Budget. These POPs will allocate \$173.2 million to ensure continuity of
emergency rent assistance and community-based and culturally specific services
designed to prioritize prevention of eviction and homelessness in communities across
the state.

As a single parent I became homeless after separating from my husband due to having no income. I was lucky enough to get plugged into a housing program through community action but unfortunately their federal funding was lost this year due to current administration. I spent the last two years applying to any available housing list in attempts to find something affordable as I am unable to work fulltime due to having a special needs child and being disabled myself. I am also rebuilding my credit after divorce which disqualifies me from most rental companies. My income for most of 2023/2024 was under \$1200 a month which means that I am unable to rent anything unless I make at least 3x the monthly rent. There is nothing available for \$400. Having access to affordable housing is good healthcare and helps families like mine create a safety net so we can improve our living situation. I was lucky enough to find a low income property this year but many aren't so lucky. There are thousands of disabled people who stay in abusive partnerships or unsafe living situations because its that or living in their car or on the street.

Oregon renters are the 5th most cost burdened in the nation, and our eviction crisis is growing with more than 27,000 cases filed last year. Approximately 88% of evictions are because tenants cannot afford Oregon's high rents. As housing costs rise, more families are being pushed into crisis. Oregon families are on the brink, and we must act now with real solutions.

The impacts of this crisis fall hardest on specific populations:

- Families with children facing impossible choices between rent and other basic needs:
- Black and Latine renters who encounter discriminatory barriers to securing and keeping housing;
- Elderly Oregonians, who are the fastest-growing group losing their homes.

The eviction interventions we've created are making a difference for thousands of Oregonians. Connecting people to eviction prevention services is a proven approach

to ensure people can stay housed and prevent the cascade of negative consequences when families are pushed onto the streets.

Emergency rent assistance immediately stops the flow of families into homelessness. Typically, households need help just once to regain stability. This program, combined with other supportive services, can prevent the spiraling cycle of homelessness and its resulting physical, economic, and psychological trauma. We can shut off the spigot of high-rent homelessness by ensuring the continuation of our critical safety-net. Replenish funding for proven eviction prevention programs provided by local community organizations that understand local needs, including community action agencies and culturally specific service providers. \$173.2 Million

- 1. Emergency rent assistance to prevent homelessness: \$109M is the minimum amount of rent assistance necessary to prevent evictions over the next two years. These funds are distributed by community action agencies and community-based and trusted organizations across the state.
- 2. Homelessness prevention services: \$63.2M to support housing navigation services, landlord tenant education and outreach, legal services, tenant supports, eviction prevention, tenant advocacy, and rapid rehousing services.

 We need help right now, not tomorrow. My son enters kindergarten this year and housing stability means the difference between having a foundation for a better future or one tha