



Office of Mayor Keith Wilson
City of Portland

March 31, 2025

Senate Committee on Housing and Development
Oregon State Capitol Building
900 Court Street NE, Hearing Room E
Salem, OR 97301

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

Thank you for the work of this committee and for your consideration of Senate Bill 829. This is an issue of utmost importance as we continue our efforts to ensure everyone in Oregon has a safe, warm place to sleep at night. To that end, I strongly urge your support of SB 829 with the -1 amendment.

I believe we can all agree that every Oregonian should have access to safe, affordable housing. Unfortunately, we know all too well that there are many barriers to this goal. I am increasingly hearing that the availability and cost of insurance is presenting a challenge for our local shelter and affordable housing providers in Portland and across the state. SB 829-1 takes an important first step to help address this barrier by creating an insurance premium assistance program with a \$5 million investment to start the program. While \$5 million won't be enough, it's a great start to help address a very real and growing problem that is going to increasingly hurt our ability to provide shelter and affordable housing throughout the state. I also appreciate that SB 829-1 includes a study to explore potential future solutions to rising insurance premiums, including a state reinsurance program.

The City of Portland is committed to developing and preserving affordable housing, preventing homelessness, and providing comprehensive support services for individuals experiencing homelessness. The insurance premium assistance outlined in SB 829-1 is an important measure to safeguard the long-term sustainability and viability of affordable housing and shelters providers. Providers are already facing significant financial strain that is leading to reduced operating budgets and staffing. Without this support, we will ultimately see cutbacks in essential services right when we need to be ramping up the availability of these services, not scaling back. As I seek to add more overnight shelter beds across the city of Portland, I regularly hear from providers who cannot endure another year of escalating insurance premiums without jeopardizing their operations. Helping to stabilize these providers is essential to meeting the urgent needs of our communities.

Thank you again for your consideration of this important bill. I strongly urge your support of SB 829-1.

Sincerely,

A handwritten signature in black ink, appearing to read "Keith Wilson". The signature is fluid and cursive, with a large, stylized "K" and "W".

Keith Wilson
Mayor, City of Portland