



HOUSING ALLIANCE

February 6, 2018

House Committee on Human Services and Housing
Oregon State Legislature
900 Court Street NE
Salem, OR 97301

Dear Chair Keny Guyer, Vice Chair Olson, and Vice Chair Sanchez:

I am writing to you today on behalf of the Oregon Housing Alliance to express our strong support for HB 4007. HB 4007 creates the First Time Home Buyer Savings Account, and increases the document recording fee for affordable housing to \$75.

The Oregon Housing Alliance is a coalition of more than eighty organizations from all parts of the state. Our members have come together with the knowledge that housing opportunity is the foundation on which all of our success is built – individual success as students, parents, workers, and community members as well as the success of our communities. We represent a diverse set of voices including residents, local jurisdictions, non-profit housing developers, and organizations working to meet basic needs in every corner of our state.

We believe that all Oregonians need a safe, stable, and affordable place to call home. Today, we simply don't have enough affordable homes for people who need them, and vacancy rates have dropped precipitously towards zero in communities across Oregon. People are struggling with homelessness, housing instability, rent burdens, and to make ends meet and put food on the table. During the last school year, over 22,500 of our school children in grades K – 12 experienced homelessness.

In 2009, the Oregon Housing Alliance came together with industry partners to pass a document recording fee and create a dedicated, ongoing revenue source for affordable housing. Since that time, the document recording fee has been a critical tool to provide housing opportunity for thousands of Oregonians with low incomes.

Since 2009, the document recording fee has raised \$94 million. By statute, those resources go to three purposes: 10% of those resources go to the Emergency Housing Account; 14% of those resources go to the Home Ownership Assistance Program; and 76% of these resources go to the General Housing Account Program. In 2013, the Legislature passed HB 2417, which added an additional \$5 to the document recording fee and dedicated 25% of each account to serve veterans.

Emergency Housing Account: 10% of the document recording fee goes to an effective and efficient program which funds emergency rent assistance through a network of Community Action Agencies. This resource works to prevent and end homelessness.

- Community Action Agencies serve all 36 counties across Oregon.
- It provides rent assistance to help keep someone in their home, or it provides assistance with deposits, application fees, and rent to help end someone's homelessness.
- Veterans are served with emergency rent assistance or rapid re-housing resources to prevent or end their homelessness.

Home Ownership Assistance Program: 14% of the document recording fee goes to the Home Ownership Assistance Program and funds a statewide network of homeownership centers.

- Homeownership Centers serve all 36 Oregon counties, providing counseling and education for first-time homebuyers, and support to homeowners who may be facing foreclosure.
- Organizations across the state have also helped new homebuyers with down payment assistance.
- Oregon Housing and Community Services (OHCS) recently awarded grants to non-profit organizations to provide home repair, rehabilitation, and modification services to veterans across Oregon.

General Housing Account Program: 76% of the document recording fee goes to the General Housing Account Program to fund the development and preservation of safe, stable and affordable places to call home for Oregonians who need them.

- Since 2009, more than 4,300 affordable homes have been built or preserved in 55 towns and cities all across Oregon.
- These homes serve seniors, people with disabilities, veterans, and households with low incomes.
- Recently, OHCS awarded funds to develop 75 new affordable rental homes to veterans in North Bend, Portland, Klamath Falls, Independence, and Oregon City.

Oregon Housing and Community Services administers these programs. OHCS provides the public with information about amounts collected and distributed:

<http://www.oregon.gov/ohcs/Pages/reports-document-recording-fee.aspx/>. The Housing Alliance, in concert with partners, monitors the reports to ensure geographic distribution of resources.

Lastly, HB 4007 creates the First Time Home Buyer Savings account program, which provides incentives for moderate income Oregonians to save for a first home. The program would allow individuals or families to open a savings account, save for the purchase of a home, and take a modest subtraction on their income taxes each year. Home prices make homeownership increasingly out of reach for moderate income Oregonians, and this tool will provide assistance and incentives to save. The program would be means tested and ensures the impact to the state budget is modest.

Investing in preventing and ending homelessness, new affordable homes, and our existing affordable housing infrastructure is critical at this time when far too many Oregon families are experiencing housing instability. We have a strong network of service providers, affordable housing developers and public housing authorities across Oregon. With these additional investments, we could build more affordable homes for the Oregonians who need them.

Increasing the document recording fee from \$20 to \$75 will generate critically needed new resources. Communities across the state are unable to meet the needs in their communities for emergency rent assistance, affordable housing, or access to homeownership. In some communities, we are able to serve one out of every fifteen families in need of rent assistance; in other communities we need hundreds of new affordable apartment homes to meet current needs. These resources are desperately needed and will be effectively deployed.

Investing in the basics – a safe, stable, affordable home for Oregonians with low incomes – have positive ripple effects across our state. We know what home, and what stable housing, means to all of us. When people have safe and stable housing, it has important and significant benefits. Kids are able to focus on the things that matter – being kids, doing their homework – instead of worrying about where their families will sleep at night. Parents are able to focus on work. Safe and stable housing that people can afford is key to accessing opportunity.

Thank you very much for your time, and for your service to our state.

Sincerely,

A handwritten signature in black ink that reads "Alison McIntosh". The signature is written in a cursive, flowing style.

Alison McIntosh
On Behalf of the Oregon Housing Alliance

Housing Alliance Members

1000 Friends of Oregon

211info

A Community Together (Lane County)

Aging in the Gorge

Benton County Health Department

Benton Habitat for Humanity

Bienestar

Bradley Angle

BRIDGE Housing

CASA of Oregon

Central City Concern

Church Women United of Lane County

City of Beaverton

City of Eugene

City of Hillsboro

City of Portland

City of Tigard

Clackamas County

Coalition of Community Health Clinics

Coalition of Housing Advocates

Common Ground OR-WA

Community Action Partnership of Oregon

Community Alliance of Tenants

Community Energy Project

Community Housing Fund

Community Partners for Affordable Housing

Community Vision

Cornerstone Community Housing

Ecumenical Ministries of Oregon

Enterprise Community Partners

Evolve Property Management

Fair Housing Council of Oregon

Farmworker Housing Development Corp.

FOOD for Lane County

Habitat for Humanity of Lincoln County

Habitat for Humanity of Oregon

Habitat for Humanity Portland/Metro East

Hacienda CDC

Housing Authority of Clackamas County

Housing Development Center

Housing Oregon

Human Solutions

Immigrant & Refugee Community Organization

Impact Northwest

JOIN

Lane County Health and Human Services

League of Women Voters of Oregon

Lincoln County

Mainstream Housing Inc.

Metro

Mid-Columbia Housing Authority

Momentum Alliance

NAYA Family Center

Neighborhood Economic Development Corp.

Neighborhood Partnerships

NeighborImpact

NeighborWorks Umpqua

Network for Oregon Affordable Housing

Nightingale Public Advocacy Project

Northwest Housing Alternatives

Northwest Pilot Project

Oregon AFSCME Council 75

Oregon Center for Christian Voices

Oregon Center for Public Policy

Oregon Coalition on Housing & Homelessness

Oregon Council on Developmental Disabilities

Oregon Food Bank

Oregon Housing Authorities

Partners for a Hunger-Free Oregon

Portland Community Reinvestment Initiatives

Proud Ground

Raphael House

REACH CDC

St. Vincent de Paul of Lane County, Inc.

ShelterCare

Sisters Habitat for Humanity

Sponsors, Inc.

SquareOne Villages

Street Roots

Transition Projects

Urban League of Portland

Washington County

Welcome Home Coalition

Willamette Neighborhood Housing Services