



**Testimony Supporting HB 4007
House Revenue Committee
February 20th, 2018**

Chair Barnhart, Vice-Chair Smith, Vice-Chair Smith-Warner, and Members of the Committee,

I submit this testimony on behalf of the Oregon Law Center (OLC) in support of HB 4007, which would increase the document recording fee to raise additional funding to address Oregon's critical affordable housing crisis.

OLC's mission is to achieve justice for low-income communities of Oregon by providing a full range of the highest quality civil legal services. One of the most important issues in the lives of our clients across the state is the challenge to find and maintain safe, stable, affordable housing. Housing is about much more than a roof over one's head; it is about opportunity, stability, and health. Without stable housing, it is difficult or impossible for families to hold down a job, keep children in school, access neighborhood amenities, and stay healthy.

Oregon has seen significant population growth in recent years.¹ Every single county in Oregon saw population growth in 2017.² However, housing production has lagged far behind this growth for the last decade. In more and more communities across the state, both urban and rural, vacancy rates are between 1% and 3%. One in four renters in Oregon is paying more than 50 percent of income in rent. There are only 22 units of affordable housing available for every 100 low-income renters looking for housing. Homeownership is out of reach for working families. More than 22,000 Oregon students experienced homelessness last year. These numbers are getting worse.

HB 4007 would help turn the tide in our housing crisis by raising funds to invest in critical housing resources for our struggling communities. The document recording fee is a fair and well-crafted funding structure that helps support emergency rent assistance, homeownership, and the construction of permanent affordable housing. 25% of these supports are set aside to serve veterans.

In this time of immense crisis, increasing the document recording fee is a reasonable approach to providing more assistance to individuals and communities in need. This approach would be in keeping with similar programs in other states. Oregon's program currently produces far less revenue than is produced in other states, and we must act now to turn the tide.

¹ <http://www.oregon.gov/ohcs/ISD/RA/2017-Point-in-Time-Estimates-Homelessness-Oregon.pdf>

² <https://oregoneconomicanalysis.files.wordpress.com/2017/11/popreg17.png>

Affordable housing is disproportionately difficult to find and maintain for minority communities, single parents with children, seniors, and people with disabilities. While the risks and burdens of our housing crisis rest most heavily on the shoulders of low-income Oregonians, it is not only they who are at risk. We also hear stories of middle income, working Oregonians living in their cars, seeking services from shelters, or desperately afraid of eviction. The risk of homelessness for all of these families has untold negative consequences for the health, education, safety, and stability of our communities across the state.

For these reasons, we urge support of HB 4007. Thank you for the opportunity to testify.