



take five

(actions that take five minutes or less)

Action:

Please call your legislators to support Senate Bill 38 and ask them to make affordable housing a priority. Toll-free legislative number: **1-800-332-2313**.

Message:

✓ One in five people in Oregon can't afford the cost of their housing. Hard-working people should be able to afford housing and still have money left for groceries and other basic necessities.

✓ Affordable housing gives people an opportunity to build better lives. To succeed you need a place to call home.

✓ Children deserve an opportunity to succeed in school and life, which is tied to having a stable home.

Take action with ease...
www.oregonfoodbank.org



Legislative Yellow Pages

State Legislative Information
1-800-332-2313 (outside Salem)
(503) 986-1000 (in Salem)
www.leg.state.or.us/citizenguide

Federal Legislative Contacts
Senator Smith
(503) 326-3386
Senator Wyden
(503) 326-7525
Rep. Wu (District 1)
(503) 326-2901
Rep. Walden (District 2)
(541) 776-4646
Rep. Blumenauer (District 3)
(503) 231-2300
Rep. DeFazio (District 4)
(541) 465-6732
Rep. Hooley (District 5)
(503) 588-9100

An opportunity to build better lives

Affordable housing gives people an opportunity to build better lives. A home provides the stability and safety required to thrive. Time spent with people struggling to make ends meet brings to light the challenges of finding and maintaining affordable housing. In Oregon, and in other places in our nation, too many hard-working families cannot afford housing and still have enough money left for basics like food, health care, transportation and child care.

So, what is affordable housing? Under federal

guidelines, if the cost of housing exceeds 30 percent of total household income, it is no longer considered affordable. Today more than half of Oregon households that rent pay 30 percent or more of their income on housing.

During this legislative session the Housing Alliance is supporting legislation to invest \$100 million to address the critical housing needs of Oregon's communities. The Housing Alliance 2007 housing opportunity agenda outlines the proposed funding sources and the amounts

requested. Funds would be a combination of two-year appropriations and dedicated revenue streams. The proposed funds are as follows:

- **Increase the document recording fee**, an existing state fee - **\$60 million**
- **Devote Lottery proceeds** to fund housing programs - **\$25 million**
- **Allocation from the state general fund** - **\$10 million**
- **Renew dedication of utility public purpose funds** - **\$5 million**

A closer look at the proposed funding reveals that

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Expand health care coverage for children

Every child and youth in Oregon deserves access to quality health care. Growing up healthy, both physically and mentally, is essential for a child's success. However, approximately one in eight children in Oregon – just over 12% – do not have health insurance. According to Children First for Oregon, uninsured children are ten times more likely to miss out on needed medical care. Children without health insurance are more likely to suffer from earaches, sore throats and asthma – common childhood illnesses that force students to miss school and hamper their educational success. Unmet health needs significantly

impact a child's well-being and reduce his or her ability to learn and grow into a successful adult.

Health care coverage for children is an investment in their future and makes good financial sense. Children who don't receive preventive or early health care are more likely to end up in emergency rooms or require more expensive treatments in the long run. This results in increased costs to everyone because hospitals and insurers pass on those costs to others through higher premiums. One study showed that the average increase in family insurance premiums to pay for the cost of the uninsured is estimated to be

\$1,128 in Oregon, a rate 22 percent higher than the average increase for the nation. In addition, a child without health insurance can put a significant financial strain on a family when a child becomes ill or injured. Enormous medical debt is a rapidly growing problem in Oregon, one that can be helped by making sure more families have access to health insurance for their children.

Oregon has an opportunity during this upcoming legislative session to expand health care coverage for children. Governor Kulongoski's Healthy Kids Plan will offer coverage to all

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Opportunity to build better lives

the state of Oregon already assesses a document recording fee in real estate transactions. Many states have dedicated part of the revenue generated from this fee to meet low-income housing needs. It is critical to note that the document recording fee is not a tax and the assessment is not based on the value of a home.

The Housing Alliance proposes an increase from the current \$21 per document to \$36 per document. This increase would generate \$60 million to provide affordable housing for very low-income Oregonians throughout the state.

The Housing Alliance proposal for the document recording fee has the potential to lower rent payments for low-income people and replace funding sources that are declining or not growing in pace with the need.

Like the document recording fee, an existing

state law generates revenue in the form of a public purpose fund. Most electric utility consumers already support this fund through an assessment on their monthly utility bills. These public purpose funds are used for projects including cost-effective energy conservation and low-income weatherization.

In a continued effort to secure further funding for affordable housing, the Housing Alliance also requests funds from Lottery proceeds and the state general fund. Again, other states are ahead of Oregon in dedicating these resources for affordable housing. It's time for Oregon to make a similar commitment to providing housing that will level the playing field for hard-working families.

The Housing Alliance goals are detailed and straightforward. A few of the goals include funding

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for new construction of affordable units, rehabilitation and preservation of existing units, permanent supportive housing for vulnerable populations and downtown revitalization. Ultimately, the funds will help low-income people succeed by giving them a place to call home. Affordable housing gives people an opportunity to build better lives.

The Housing Alliance invites supporters of affordable housing to join in Salem on Tuesday, February 6 for what could be the biggest housing lobby day in Oregon history. If you are interested in participating in the Housing Alliance lobby day, please contact Michael Anderson at mike@cdnportland.org or 503-335-9884. For more information on the Housing Alliance, please go to Web site <http://www.oregonhousingalliance.org/>.

See this month's 'take five'.

Health care

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children living in Oregon. On the national level, Senator Wyden has proposed the Healthy Americans Act, which guarantees universal, private health insurance for all Americans. At the very least, we need to protect what is already in place by ensuring Medicaid and the State Childrens Health Insurance Program (SCHIP) continue to provide coverage to Oregon children. Call your representative today and ask what they are doing to ensure health care coverage for Oregon children.

For more information on health care coverage for children in Oregon go to the Children First Web site: www.cffo.org. At the site, you can sign on to the Children First Campaign to show your legislators that you support affordable, comprehensive health care for all children in Oregon. Please ask them to do the same.

The Advocacy Alert is published jointly by Oregon Food Bank (OFB) and the Oregon Hunger Relief Task Force (OHRTF).
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Tax tips: it's (almost) tax time

Because hunger is an income issue, policies that benefit hard-working Oregonians help them put food on their tables. One of these is Oregon's refundable Earned Income Tax Credit (EITC). The EITC benefits low- and moderate-income workers, primarily families with children, in several ways. It reduces the tax burden on these workers, supplements wages, and provides work incentive. Oregon's EITC covers taxes owed and also can lead to a refund check.

About 20% of eligible households do not file to obtain EITC credits. For tax year 2006, households with two or more qualifying children may get back up to \$4,536. Creating Assets, Savings & Hope (CASH) Oregon has several informative tax credit brochures and fliers available for community partners at www.cashoregon.org.

In 2007 there are more than 200 free tax preparation sites in Oregon, sponsored jointly by the IRS, Oregon Department of Revenue and AARP Tax-Aide. Trained volunteer tax preparers help households complete and submit returns that maximize all available tax credits. Visit www.cashoregon.org for a listing of free tax sites in the Metro Portland area, or www.aarp.org/taxaide for a listing of all free tax site locations in Oregon.