

Merkley introduces bill to address lack of affordable housing

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A “devastating lack of affordable housing” is something that can no longer be ignored, U.S. Sen. Jeff Merkley said Tuesday as he announced he was unveiling the Affordable Home Act in the Senate.

Merkley said housing is something he hears about constantly and is something that must be addressed now.

“Every single town hall I hold, every single meet and greet with elected officials, housing comes up,” Merkley said. “It’s a challenge in rural areas, suburban areas, everywhere. Every Oregonian, every American, should be able to afford a decent home in a decent community.”

Merkley said housing is something that every person needs, adding a stable home is a goal for every American.

“Housing is so much more than a building or a bed,” Merkley said. “Stable, affordable housing is a foundation for thriving families and thriving communities. Study after study has shown that children who

grow up in a stable home do better in school and do better in the rest of their lives. When families have a stable home, children start to blossom.”

Merkley said being able to rent a home is difficult throughout Oregon but added home ownership is even a greater challenge. With fewer people owning homes, it creates a trickle-down impact that hurts individuals, families and communities.

“The greatest and most powerful factor in building middle-class wealth is home ownership,” he said. “Right now, what we’re seeing is homes are out of reach in terms of their prices and so many of our youth come out college holding so much debt.”

Merkley said the Affordable Home Act will address many of the problems, including a history of racial discrimination in federal housing policies. Merkley’s bill would invest \$560 billion over 10 years to build more housing, which would hopefully drive prices down.

“The goal is to have everyone be able to access homes they can afford,” Merkley said. “Everybody deserves a decent, affordable home. This is, in the president’s words, about building back better.”

Merkley said the bill would have five priorities, which are:

- 1 – Address the legacy of America’s history of racially discriminatory federal housing policies;
- 2 – Provide housing and supporting services to reduce chronic homelessness;
- 3 – Through investment in housing stocks, lower the cost of housing so everyone can afford a home;
- 4 – Build the 21st Century housing supply; and
- 5 – Quickly deploy federal housing supplies during disasters

“Everyone should have a decent home in a decent community,” Merkley said.

Rukaiyah Adams, board chair for Albina Vision Trust in the Portland area, said many groups and government officials are working on the housing crisis, but they need help. Her organization works primarily with the Black community, but she said the crisis crosses all races.

“There’s all these ways the absence of affordable housing extracts wealth from our communities,” Adams said. “Some of them are obvious, some of them are less obvious. One thing that also isn’t clear to most Oregonians is three out of four low-income Oregonians pay more than 50 percent of their income to rent.”

Adams said housing should be viewed as a priority at all levels of government.

“Here’s the bottom line, housing is a public good,” she said. “We know that affordable housing is critical to building community and creating economic vitality. We need more housing, we need federal help to get it done and we need it right now. We will roll up our sleeves Sen. Merkley and get to work with you and your staff.”

Merkley said while housing has been a concern for years, the crisis was made worse during the COVID-19 pandemic. With many states, including Oregon, letting their eviction moratoriums end, Merkley said there is a reason to worry more people could become homeless.

“We’re also worried a lot about the eviction crisis as the eviction moratorium expires,” Merkley said. “That’s partly addressed by the American Rescue Plan. That put \$30 billion, with \$221 million into Oregon, to address that. These resources don’t end this crisis.”

In fact, COVID may have highlighted the housing crisis, but it was nothing new, especially in Oregon.

“Long before we faced COVID-19 we had a housing crisis,” Merkley said. “That was continually putting the goal of affordable housing out of reach for too many. Every year, we’ve seen the cost of housing go up. Over last six years, pay rates have gone up 5 percent while cost of rent has gone up 61 percent. So many families are spending a huge share of their monthly income on rent.”

If made law, the Affordable Home Act will spend significant federal resources on getting new housing built, tackling homelessness and housing affordability. But the majority of the funding would go into an emergency housing program to help people directly through rental assistance programs, emergency vouchers and grants.