



May 5, 2015

Capital Construction Sub-Committee of Ways and Means  
900 Court St. NE  
Salem, OR 97301

Re: Oregon Housing and Community Services Bond Package

Dear Co-Chair Girod, Co-Chair Read and Members of the Committee:

On behalf of Habitat for Humanity of Oregon, I am writing to express enthusiastic support for the proposal to build Oregon's future by making a historic investment of \$100 million to provide stable, affordable homes available to families with low incomes.

We know that our communities can't succeed without homes. Yet there is only one affordable home for every four households managing extremely low incomes; 20,000 children experienced homelessness in 2013-14 and housing costs are rising 3% to 8% year over year, forcing families to choose between basics like food, health and heat.

Habitat for Humanity affiliates throughout our state currently provide 75-85 homeownership opportunities each year to families earning between 30% and 60% of the area median income. Our vision is to leverage \$20 million of this statewide investment to provide 1,000 homeownership opportunities in Oregon. Many families from rural parts of the state not served by any other housing agency will have the opportunity to purchase a healthy home they can afford.

Homeownership greatly impacts a family's economic, social and physical well-being. Since 1980 home prices in Oregon have risen by 315%, making it fourth in the nation for housing price increases. According to the National Low Income Housing Coalition, Oregon is the third most unaffordable rental market in the United States.

By providing healthy, stable and affordable homeownership opportunities for low-income households, Oregon Habitat for Humanity affiliates help to break the cycle of poverty. The children of the homebuyers Habitat for Humanity serves are 18% more likely to graduate from high school and over 60% more likely to receive post-secondary education. Their average adult earnings are higher, and they are far more likely to become homeowners themselves.

Side by side with the other affordable housing developers in Oregon, Habitat for Humanity volunteers, future homeowners and staff members are ready to roll up our sleeves to unleash the ingenuity, innovation and hard work that has defined Oregon for centuries. Together, we can create a better future for the next generation. We urge your careful consideration of, and support for, this proposed historic investment in homes for Oregon.

Thank you for your dedication and service.

Sincerely,

  
Shannon M. Vilhauer

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