Wednesday, May 6, 2015 Capital Construction Subcommittee of Ways and Means Oregon Housing and Community Services Bond Package Co-Chair Girod, Co-Chair Read, Members of the Committee:

I am Martha Terry of Portland, Oregon, and a volunteer for Home Forward's Resident Advisory Committee. As a member of Home Forward's Resident Advisory Committee, and someone who lives in a low-income community where everyone has an income that is below the poverty level. A majority of the families that live here are single parent households, with a generous proportion of families whose first language is not English. I am writing to express my enthusiastic support for the proposal to build Oregon's future by supporting a historic investment of \$100 million for affordable homes for families with low incomes.

We know that our communities can't succeed without homes. For those like myself living here on Home Forward's property that means that our children can attend school and be successful, I am able to be employed and be able to take care of my family, and know that there is somewhere to call home at the end of the day. Being able to afford shelter, clothing, and food for my family while being able to spend the time I needed to with my children has always been very important to me. Being a single parent and not being able to earn enough money to afford the rents in this current market was never something that I could have predicted when I initially started my family. Life is unpredictable that way. Being able to afford a home to shelter my family has meant the world to all of us. This means that we have a fighting chance to be successful and contributors to the communities that we live in.

We can help solve this problem by building homes affordable to families with low incomes. In the process, we can strengthen Multnomah County's communities, and boost local economies. The proposed \$100 million housing development bond package will allow us, as a housing developer, to be innovative, flexible and sensitive to our community needs. Statewide, the funds will build an estimated 3,000 to 4,000 new homes, which could affordably house 12,000 to 16,000 people. We look forward to seeing the impact we could have here in Portland, Oregon.

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 choices between basics like food, utilities, health care or medicine, and childcare

I am personally excited about this initiative and what it means for the families that I know of in my community. Just like me, they have fallen on hard times, but want what is best for their families. Hard working, but just not able to make the kind of money that it takes to afford the things that a growing family needs to be successful. I live in outer Southeast Portland where there are many families that are working hard to meet the demands

of life and are just not able to due to the ever-rising cost of homes. With this initiative for those families that need that extra hand up we will be supporting them in a way that builds up our communities rather than tearing them down. A society is successful not by the contributions of a few, but the contributions of all of the citizens that reside there. By supporting this initiative to create housing that is affordable in this area of town we will be saying, "Yes!" to a strong livable community for generations to come.

My organization, and my community, like dozens of communities throughout the state, is ready to unleash the ingenuity, innovation and hard work that has defined Oregon for centuries. We can choose to invest in people and 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 service.

Sincerely, Martha Terry