

May 28, 2015

Capital Construction Sub-Committee of Ways and Means
Oregon Housing and Community Services Bond Package
Co-Chair Girod, Co-Chair Read, Members of the Committee:

I live in Lake Oswego and am a retired Oregon HUD Field Office Director and FHA Single Family and Multifamily Director for Oregon. I had the pleasure of working for HUD in Oregon for 27 years; since my retirement I have authored the [Oregon Housing Blog](#) with more than 3,000 posts about housing related issues and data. I also serve on a number of advisory boards and non-profit boards related to housing and have participated in evaluating housing proposals both locally and statewide.

I am writing to express my strong support for the proposal to build Oregon's future by supporting this \$100 million investment for affordable homes for 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 choices between basics like food, utilities, health care or medicine, and child care

We can help solve this problem by building homes affordable to families with low incomes. In the process, we can strengthen communities throughout the state, and boost local economies. The proposed \$100 million housing development bond package will allow Oregon housing developers, 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. Based on my Oregon experience I know that there are dozens of communities throughout the state that are ready to unleash the ingenuity, innovation and hard work that has defined Oregon. We can choose to invest in people and create a better future for the next generation. I urge your careful consideration of, and support for, this proposed historic investment in homes for Oregon.

Thank you for your service.

Sincerely,

Tom Cusack, Oregon Housing Blog