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Chair Keny-Guyer and Members of the Committee,

My name is Ann Schneider, 2427 NE 17<sup>th</sup> Ave, Portland. I am with Metropolitan Alliance for Common Good (MACG). I have worked professionally in workforce development serving refugees, welfare recipients and dislocated workers to find training and employment. I have lived, and raised a family in inner Northeast Portland and have greatly appreciated the cultural and economic diversity of our city. I am very concerned about the dramatic changes occurring in the availability of affordable housing. I am here today to urge you to repeal the ban on Inclusionary Zoning so that Oregon cities can address the affordable housing crisis in ways that best suit their own communities.

I will now share the story of Kathy Truman, a woman affected by Portland's housing crisis. I have heard a similar story from many different people I know. Kathy was unable to come to Salem today to tell her own story.

**"My name is Kathy Truman. Like many senior citizens, I don't own a home and I don't have a big retirement account to fall back on. I raised three children as a single parent while working for non-profit wages for the last 45 years. I am proud to have raised three productive, tax-paying citizens, but there wasn't anything extra along the way to save for my old age.**

**As housing rates go in the city of Portland, I have a pretty good deal. I can afford my rent now because, in addition to my Social Security and a small pension, I work half time. However, I am 66 years old. I look into the future, and I know I can't keep working forever. Everyone eventually declines physically, whether it's at 70, 80, or 90. I began looking into low income housing, thinking that would be my safety net when I was no longer able to work.**

**When I started inquiring, I found that waiting lists for low income, senior housing are anywhere from two to ten years long. And one housing manager told me, "Honestly, you will never get in because preference is given to the very, very poor — below 30% of median income." When I quit working, I will be at 35% of median income. Yet there will always be so many applicants below 30%, that I will die on the waiting list.**

**What am I going to do when I can no longer work to supplement my social security and I can't afford market rate rents?**

**Rely on my children who have their own children and financial stresses? I can't rob them of their future or my grandchildren of their education. No parent or grandparent that I know could live with being a burden on their loved ones. I am not unique. The future doesn't look bright for me and many senior citizens in my situation."**

*Ann Schreide*