

Chair Keny Guyer  
Vice Chair Sanchez  
Vice chair Olsen  
Members of the Committee

Good morning. I am Larry Knowles, Vice Chairman of the Grande Ronde Valley Habitat for Humanity located in La Grande. Habitat's mission is to build affordable housing for deserving families in our rural area here in Union County. As you may expect, there are many families in our county of 25,000 that live at or very near the poverty level. When we accept applications for building a single home (about 1 per year) we have 25-30 applications that our Family Selection Committee must boil down to 2 or 3 of the most deserving and needy families. Our board selects one and the building begins. As you may well know, these are not free homes. The family is expected to pay Habitat for the hard costs of the home and keep insurance and taxes up to date. The loan for these costs is interest free.

The 12 Habitat homes built in Union County contain families that are extremely happy to be given the chance to have something they can finally call their own, that children feel good about bringing friends home, that part of the effort to build the home was their own, and that the family is finally settled. This is a big deal!

The hard costs for building a 3 bedroom home in Union County is in excess of \$70,000. Assessed value is at least \$140,000. The new homeowner must find financing that fits within their budget; any support that HB 2570 will have to help provide funding for that family will be exceedingly well received.

Please support HB 2570 because families everywhere deserve safe, stable and affordable homes.

Larry Knowles, Vice Chairman  
Grande Ronde Valley Habitat for Humanity  
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