

March 15, 2017

Dear Chair Keny-Guyer, Vice-Chair Sanchez, Vice-Chair Olson and members of the Committee,
Willamette Neighborhood Housing Services **enthusiastically supports HB2961**, which provides funding for assisting low income households in repairing their residences.

Since late 2007, Willamette Neighborhood Housing Services (WNHS) has been operating the Linn County Housing Rehabilitation Partnership (LCHRP). WNHS manages a portfolio of 217 loans totaling \$3.6 million. There is a high demand for the home repair program, but we don't have the capital to meet current needs.

The LCHRP home repair program provides deferred, no-interest rehabilitation loans to qualified low income homeowners in targeted areas of Linn County. The home repair program addresses typical health and safety concerns including roofing, electrical and plumbing.

The program allows homeowners to live and thrive in a safe environment for families and children, age in place, and maintain the safety and value of their homes. For example, in 2016 we were able to assist a hard-working, motivated single mother of two in Tangent by replacing the roof and siding, insulating the walls, and painting the exterior of her 136 year-old, two-story home. The difference our program made in her home's condition was both astonishing to and much appreciated by both the homeowner and her neighbors.

Our ability to help more people repair their homes to a safe, stable and healthful condition is limited by a lack of funds. In general, funding has been provided by the U.S. Department of Housing and Urban Development through Community Development Block Grants, repayments to the revolving loan fund, and small grants from other entities.

For the past ten years, tough economic conditions have forced households to make hard decisions when deciding whether to repair their homes, pay for food or pay monthly bills. With additional funding, Willamette Neighborhood Housing Services could provide our home repair lending services to more low income homeowners in Linn County, and extend services to homeowners in Lincoln and Benton Counties, where the needs are great but resources and services are scarce.

We urge you to vote yes on HB2961.

Thank you for your service to our great state!

Sincerely,



Brigetta Olson
Deputy Director
Willamette Neighborhood Housing Services