March 22, 2017
Chair Alissa Keny-Guyer
House Human Services and Housing Committee

By email to: hhs.exhibits@oregonlegislature.gov

Dear Chair Keny-Guyer and members of the Human Services and Housing Committee:

Thank you for allowing me to submit this testimony in support of HB 2961. My organization, NeighborWorks Umpqua, has been assisting home owners in need of rehab and repair of their homes for over 20 years.

In 2011 NeighborWorks Umpqua had a waiting list for our rehab of over 200 home owners. We repaired about 25 homes per year. By 2016, we were no longer able to maintain a waiting list due to the enormous demand for our rehab loans. Despite the fact we have nearly doubled the number of rehabs we fund each year, we turn away home owners almost daily.

Many of our customers are seniors who live successfully in their homes, but cannot, on a fixed income, afford the new roof, accessible shower, or dry rot repair that keeps their home livable and safe. Without these repairs, they often will have no choice but to go to nursing homes. Much of the work we do is to make homes accessible for home owners who have become disabled.

The repairs we do make the difference between a home owner maintaining a home they love and take pride in, and being forced into a rental market that is already tight. For many, rent would cost them more than their current house payment, which means that their housing instability increases even more.

Our repairs typically cost between $15 and $25 thousand dollars per home. The money is usually loaned and thus eventually returns to fund more repairs for a new home owner. In some cases, the money is grants that allow us to serve homeowners of manufactured homes in parks and home owners who lack enough equity to support a loan. This is much less expensive than having to provide an affordable rental, and helps home owners continue to feel invested and connected in their communities. NeighborWorks Umpqua encourages you to support HB 2961.

Respectfully,

Stacey Daniel

Director of Policy and Advocacy