



March 22, 2017

To: House Committee on Human Services & Housing,

Dear Chair Keny-Guyer, Vice Chair Sanchez, Vice Chair Olson and Members of the Committee:

My name is Shannon Vilhauer, and I am the Executive Director of Habitat for Humanity of Oregon. I am writing to express our organization's strong support for HB 3192.

For many Oregon households, down payment assistance is the difference between continuing to pay unaffordable rents and enjoying true financial stability. Especially for households with limited means, homeownership is a vital asset building opportunity. Owning an affordable home frees families from the worry of displacement. That sense of security is directly tied to children's heightened educational success.

Down payment assistance of \$10,000 - \$20,000 can be transformational for Oregon families. With rental vacancy rates at record lows, too many households are mired in the challenges of finding a stable and affordable place to live.

Today local Habitat for Humanity offices are hard at work building and repairing homes in 30 communities across our state. Together we have made the dream of stable and affordable homeownership a reality for 1,400 Oregon families.

Even as we celebrate these successes, we are committed to doing more to address our state's housing crisis. Our communities become stronger as we unite to meet our friends' and neighbors' basic needs for a place to call home.

Thank you for your dedication and service—and for your thoughtful consideration of HB 3192.

Respectfully,

A handwritten signature in black ink that reads "Shannon M. Vilhauer".

Shannon M. Vilhauer, Executive Director

Habitat for Humanity of Oregon

P.O. Box 11452, Portland, OR 97211 • tel (503) 206-5248 • fax (503) 206-7456 • habitatoregon.org