



HOUSING ALLIANCE

March 23, 2017

House Committee on Human Services and Housing
900 Court Street NE
Salem, OR 97301

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

I am writing to you today on behalf of the Oregon Housing Alliance to express our support for House Bill 3192. The Housing Alliance is a coalition of more than 80 organizations. Our members have come together with the knowledge that housing opportunity is the base on which all of our success is built – individual success as students, parents, workers, and community members as well as the success of our communities. We represent a diverse set of voices, including residents, local jurisdictions, non-profit housing developers, and organizations meeting basic needs in every corner of our state.

Homeownership is an opportunity for long-term housing stability and wealth building. As home prices have risen dramatically throughout Oregon, these benefits are moving out of reach for prospective homebuyers with low and moderate incomes. Housing Alliance members report they have many clients who are prepared to purchase, who have worked very diligently to repair their credit, and who have enough income to afford mortgage payments. At the same time, these prospective buyers often fall short of the down payment needed to purchase a home in Oregon's competitive housing markets.

Today, we have a strong network of homeownership centers across Oregon. Those centers provide homebuyer education and counseling, as well as financial education and counseling. They provide access to down payment assistance when it is available from Oregon Housing and Community Services.

HB 3192 would establish a \$5 million fund for down payment assistance that would enable at least 250 first-time Oregon homebuyers with incomes at or below 100 percent of the area median income to purchase a home. This down payment assistance would give families access to lasting housing stability and the opportunity to remain long-term in their communities. We believe it's time for our state to substantially increase its investment to help provide access to affordable homeownership. Down payment assistance complements our strategies to meet our state's entire spectrum of housing needs.

We strongly encourage you to vote in support of HB 3192. Thank you for your consideration of this bill, and for your service to our state.

Sincerely,

A handwritten signature in black ink, appearing to read 'Jenny Lee', written in a cursive style.

Jenny Lee on behalf of the Oregon Housing Alliance

Housing Alliance Members

*1000 Friends
211info
A Community Together (Lane County)
Aging in the Gorge
Benton County Health Department
Benton Habitat for Humanity
Bienestar
Bradley Angle
CASA of Oregon
Central City Concern
Church Women United of Lane County
City of Beaverton
City of Eugene
City of Hillsboro
City of Portland
City of Tigard
Clackamas County
Coalition of Community Health Clinics
Coalition of Housing Advocates
Common Ground OR-WA
Community Action Partnership of Oregon
Community Alliance of Tenants
Community Energy Project
Community Housing Fund
Community Partners for Affordable Housing
Community Vision
Cornerstone Community Housing
Ecumenical Ministries of Oregon
Enterprise Community Partners
Evolve Property Management
Fair Housing Council of Oregon
Farmworker Housing Development Corp.
FOOD for Lane County
Habitat for Humanity of Lincoln County
Habitat for Humanity of Oregon
Habitat for Humanity Portland/Metro East
Hacienda CDC
Housing Authority of Clackamas County
Housing Development Center
Human Solutions
Immigrant & Refugee Community Organization
Impact Northwest*

*JOIN
Lane County Health and Human Services
League of Women Voters of Oregon
Lincoln County
Mainstream Housing, Inc.
Metro
Momentum Alliance
NAYA Family Center
Neighborhood Economic Development Corp.
Neighborhood Partnerships
NeighborImpact
NeighborWorks Umpqua
Network for Oregon Affordable Housing
Nightingale Public Advocacy Project
Northwest Housing Alternatives
Northwest Pilot Project
Oregon AFSCME Council 75
Oregon Center for Public Policy
Oregon Coalition on Housing & Homelessness
Oregon Council on Developmental Disabilities
Oregon Food Bank
Oregon Housing Authorities
Oregon Opportunity Network
Partners for a Hunger-Free Oregon
Portland Community Reinvestment Initiatives
Portland Homeless Family Solutions
Portland Tenants United
Proud Ground
Raphael House
REACH CDC
St. Vincent de Paul of Lane County, Inc.
ShelterCare
Sisters Habitat for Humanity
Sponsors, Inc.
SquareOne Villages
Street Roots
Transition Projects
Urban League of Portland
Washington County
Welcome Home Coalition
Willamette Neighborhood Housing Services*