



# HOUSING ALLIANCE

Joint Ways and Means Subcommittee on Transportation and Economic Development  
Oregon State Capitol  
900 Court St. NE  
Salem, Oregon 97301

Re: Testimony in Support of HB 2912

June 29, 2017

Dear Co-Chair Johnson, Co-Chair Gomberg, and members of the subcommittee,

I am writing to you today on behalf of the Oregon Housing Alliance to express our strong support of House Bill 2912.

The Housing Alliance is a coalition of more than 80 organizations from all parts of the state. 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 from residents to local jurisdictions to non-profit housing developers and organizations working to meet basic needs in every corner of our state.

Oregonians across the state are struggling to find housing, in communities both rural and urban. Right now, for every 100 families with extremely low incomes, there are only 26 units that are both available and affordable to them. Even as we continue to build, housing markets are not meeting the housing needs for families with low incomes, and affordable homes are needed to fill this gap.

HB 2912 would establish a revolving loan fund program to make loans to eligible nonprofit developers to purchase land for affordable housing developments to households with low incomes.

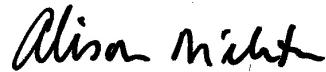
Affordable housing development is complex, and it requires assembling a number of different financing sources. The complexity of this process means that it is challenging for developers to move quickly when opportunities arise to purchase land suited for development. This program would allow them to take advantage of opportunities to purchase land as it becomes available, giving them time to line up their financing.

By allowing developers to act quickly when purchasing land, it supports developers' strategies to increase cost efficiency and creates long-term savings. The program is particularly helpful to

developers in rural areas, where access to capital is more limited. The program is designed to help create both affordable rental properties and homeownership units.

In the midst of an unprecedented housing crisis, we have an opportunity to increase the capacity and efficiency of our resourceful affordable housing developers around the state. This program is an investment in Oregon's future, and we strongly encourage you to vote in support of HB 2912. Thank you for your consideration of this bill, and for your service to our state.

Sincerely,

A handwritten signature in black ink that reads "Alison McIntosh". The signature is written in a cursive, flowing style.

Alison McIntosh  
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  
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  
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*