



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

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

My name is Peg Malloy and I am the Executive Director of the Portland Housing Center. The Portland Housing Center provides counseling, education, and financial services to first time homebuyers in Multnomah, Washington, and Clackamas Counties with offices in Portland and Beaverton.

I write to urge your support for HB 4007, which increases the Document Recording Fee and provides critical, flexible funds for affordable housing. Funding from the Document Recording Fee is necessary in helping create a state where everyone has access to opportunity and safe, affordable homes. Affordable housing opportunities, including homeownership, support stability and asset building for Oregonians and strengthens our community.

At my agency funding from the document recording fee helps us provide counseling and education for low to moderate income households to achieve smart, sustainable homeownership. Last year our organization served approximately 1,100 households with counseling and education, of which 412 bought their first homes. Funds from the document recording fee also supports our down payment assistance program, bringing homeownership within reach for low to moderate income homebuyers at a time when affordability is a challenge. Additional funding would allow us to serve more households, helping to provide stability and asset building opportunities for more Oregonians.

Sincerely,

Peg Malloy
Executive Director
Portland Housing Center

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www.portlandhousingcenter.org