## Letter in Support of HB 4007

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

I am a Realtor who works in Portland, Oregon, and I am in support of HB 4007 because I know from first hand experience how owning a home can change your life and put a person on the road to self reliance and independence.

When I was a young struggling worker, at age 26 I was given the opportunity to buy my own home. I struggled with scraping together a down payment, and was able to buy my first home in Detroit Michigan. Since that time in the early 90's I have since been able to purchase homes that have put me on the path to financial wellness. If it were not for that chance that I had early in my life, I may not have ever been able to afford a home at all.

Housing gives people an opportunity to build better lives, and to succeed you need a place to call home.

Every community in our state is being impacted by our housing crisis, and residents are struggling to make ends meet. They are often forced to choose between paying rent and putting food on the table.

If we are able as a state to help those that want to help themselves succeed, it is my belief that we ought to be able to do that.

We can live in a state where everyone has access to housing opportunity and a decent, stable, affordable place to call home. By investing in housing opportunities, we can create an Oregon with a better future for all of us.

Thank you for all you do--Rhonda Spencer, Realtor, Urban Nest Realty

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Rhonda Spencer
Real Estate Broker

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