



February 1, 2019

To: Senate Housing Committee

Dear Chair Fagan, Vice Chair Girod and Members of Committee:

My name is Dwane Krumme, Executive Director of Habitat for Humanity of La Pine Sunriver. My purpose in writing is to share our organization's strong support for SB 608.

Habitat for Humanity helps families achieve stability by providing affordable housing, their home. On average, our Habitat homeowners pay down \$50,000 in mortgage principal during the first 10 years of ownership, facilitating the very real intergenerational transfer of wealth. We have a proven track record of helping to close the minority homeownership gap. Many of the households we serve have at least one member with a permanent disability. Importantly, our homeowners have proven success of managing their mortgages and other aspects of their financial lives. In the 25-year history of our organization, we have zero foreclosures and one deed in lieu among the 36 homes we have sold. Thanks to a rigorous, intrusive homebuyer selection process and thorough financial education, our mortgage repayment rate exceeds 95%. More than 90% of our original homeowners still occupy the homes sold to them over the years.

Over the past few years, our new homeowners have come to us from rental properties for which monthly rental payments have been equal to, and in several cases, greater than their monthly mortgage payment, including a monthly amount set aside to pay annual property taxes and homeowner insurance premiums. Obviously, homeownership eliminates the instability of changing rental rates, as well as having to move frequently due to rental rate hikes. Due to sound construction methods, monthly utilities average 30% to 40% less than paid by families previously renting.

Health and safety concerns are remediated with having a clean, safe, and secure housing environment. Our homeowners report that children can make their home available for visits by friends, can have greater peace and quiet for doing homework, and feel the security of staying in their homes over the long term.

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Today, working hard is no guarantee that a family will be able to put a roof over their heads—let alone a healthy and stable one. We firmly believe Oregon is better than that. More Oregonians should be able to find a decent and affordable place to live. Diligent renters deserve the opportunity to plant roots in their local communities. Every child is better off when classrooms stabilize.

We know that we need to address a range of issues to solve the housing problems our communities are facing. Although board members, staff, volunteers and future homeowners are rolling up our sleeves to build more affordable homes than in the past, we collectively cannot build our way out of the problem quickly enough to meet the immediate needs of children, families, and our elders looking for a stable place to call home.

Please support SB 608. Oregon households who pay their rent on time deserve to have a predictable address. Kids need housing stability in order to grow to their full potential. Our community elders deserve a healthy place to sleep at night.

Thank you for your thoughtful consideration of SB 608. We can work together to make the world a better place for more worthy families and hope that you will support SB 608.

Thank you.



Dwane Krumme

Executive Director