

**Community Housing Fund  
3700 SW Murray Blvd., #190  
Beaverton, OR 97005  
503.846.5790**



**Testimony Before Joint Ways and Means Subcommittee on Transportation and Economic Development**

**Attention: Co-Chair Manning, Co-Chair Gomberg, and Members of the Committee**

**RE: Support for SB5512**

Co-Chair Manning, Co-Chair Gomberg, and Members of the Committee:

My name is Sheila Greenlaw-Fink, and I serve as the Executive Director of the Community Housing Fund (CHF), in Beaverton. We are a nonprofit lender serving Washington County.

As the governor notes in her budget package, costs in the housing arena “have outpaced the ability to thrive” for far too many of our friends and families.

The good news is, there is a strong network of housing developers and operators working hard with OHCS to create new, and to preserve existing, homes for those of modest means—working families, seniors, and those with disabilities.

At CHF we work with many of these sponsors, providing predevelopment loans which allow them to complete early due diligence and to structure funding requests. For example: last year Bienestar, the only Latino-serving housing developer in our county, was able to secure funding from OHCS to preserve the Montebello Apartments. Bienestar provides over 500 homes in twelve multifamily properties in five communities.

Montebello includes mostly large, family size apartments—a scarce commodity in the private market. Its original funding included Agricultural Workforce Housing Tax Credits, and for the past 20 years it has been a safe haven for those who cultivate and harvest our food. Their paychecks simply don’t stretch far enough to access simple, safe, affordable housing in the private market.

Bienestar not only helps these hard-working families find a place to call home, but also provides a variety of programs to ensure that families thrive. They have a large array of youth programs that impact academic achievement, workforce readiness and financial literacy. Their Promotores program recruits community leaders, who engage and connect their neighbors to relevant services, often bridging language and cultural divides that can otherwise isolate low-income Latinos. Over the years, I’ve personally enjoyed following the success stories of dozens of leaders, women such as Christina who followed up her GED with 2 and 4-year college degrees and is working toward her dream of becoming a pharmacist.

Bienestar's work to build Montebello in a vibrant town center area is not unique. Sponsors of affordable housing work hard to find locations that are near the amenities and resources low-income families and individuals need to thrive, including access to transit, schools, groceries and health care. Montebello is near the Hillsboro light rail line. Today, it would be impossible to secure buildable land in these high opportunity locations.

Bienestar's Montebello is just one of the communities that OHCS has made possible throughout the state of Oregon. We know that developers across the state can and must do more of this critical work to maintain these homes in our communities for the decades to come. But this work requires significant resources.

The Governor is asking for \$25 million in lottery bonds for LIFT. The Housing Alliance is asking for \$100 million. We support both and know that we absolutely have the capacity and need to utilize every dollar.

We would also like to support increased staffing at OHCS. This is critical to ensure that the resources you allocate can have the strongest and earliest impact possible. Any delays in closing, processing payments, or inspecting units can leave families doubled-up or on the street, waiting to access the homes they need to succeed in life.

Washington County is the second largest, most ethnically diverse county in the state, with a cost of living that is among the highest. There are only 25 available and affordable rental units for every 100 households seeking one. We know that every community in our state is being impacted by similar shortages, and that our neighbors are struggling to make ends meet. People are being forced to make impossible choices—between paying the rent, eating, covering utilities, or medications. We need to work together to make sure everyone has a safe, stable, and affordable place to call home.

At CHF, we look forward to working with you, the governor, and OHCS, to not only provide funding for new units, but to preserve the ones we've got. These existing properties represent a place to call home for thousands today, and are a resource that, if protected, will continue to serve future generations.

Thank you for your attention to these issues, and your service on this Committee!

Sincerely,

*Sheila Greenlaw-Fink*

Executive Director

Testimony has been emailed to: [jwmtr.exhibits@oregonlegislature.gov](mailto:jwmtr.exhibits@oregonlegislature.gov).