



HOUSING ALLIANCE

May 1, 2019

House Committee on Rules
Oregon State Legislature
900 Court Street NE
Salem, OR 97301

Dear Chair Holvey, Vice Chair Wilson, Vice Chair Williamson, members of the Committee:

I am writing to you today on behalf of the Oregon Housing Alliance to express our support for HB 3234, which will make changes to our laws related to condominium defects.

The Oregon Housing Alliance is a coalition of ninety organizations from all parts of the state. Our members have come together with the knowledge that housing opportunity is the foundation 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 including non-profit housing developers, residents of affordable housing, local jurisdictions, and organizations working to meet basic needs in every corner of our state.

We believe that all Oregonians need a safe, stable, and affordable place to call home.

Our communities are experiencing a range of housing problems. Today, we don't have enough affordable and available homes for people who need them, and rents and home prices have been rising faster than wages for many years. The construction of new homes hasn't kept pace with demand, particularly for those with lower and more moderate incomes across Oregon, and vacancy rates are extremely low. People – our neighbors and members of our community – are struggling with homelessness, housing instability, rent burdens, and to make ends meet and put food on the table. During the last school year, over 21,750 of our school children in grades K – 12 experienced homelessness at some point during the year.

For people seeking to purchase a first, or affordable home, and for people seeking to downsize to a smaller and affordable home, there is currently a lack of available options in communities across Oregon. Home prices have risen rapidly, and single family homes being built today are increasingly expensive.

Condominiums offer an opportunity to have more dense options for homeownership. Unfortunately today, condominiums are often prohibitively expensive to build. For non-profit affordable homeownership providers, the insurance costs to build a condominium can increase the cost per unit significantly. A study by EcoNorthwest identified several potential changes which would potentially bring down the insurance costs for condominiums, which are now included in HB 3432.

The changes included in HB 3432 are intended to incentivize the development of condominiums, and we hope have the added impact of assisting the development of affordable condominiums by in turn, lowering insurance rates.

Inspections are a key part of this equation. It is our hope that increased, standardized inspections during construction will decrease the occurrence of defects which ultimately negatively impact homeowners.

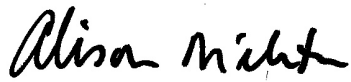
Condominiums hold significant potential to provide a more affordable homeownership opportunity for people in our communities.

We know what home, and what stable housing, means to all of us. When people have safe and stable housing, it has important and significant benefits, and allows people to build for their futures. Kids are able to focus on the things that matter – being kids, doing their homework – instead of worrying about where their families will sleep at night. Parents are able to focus on work, on family, and on community. Safe and stable housing that people can afford is key to accessing opportunity.

We urge you to support HB 3432.

Thank you very much for your time, 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 of Oregon
211info
Aging in the Gorge
Benton Habitat for Humanity
Bienestar
Bradley Angle
BRIDGE Housing
CASA of Oregon
Central City Concern
Chrisman Development
Church Women United of Lane County
City of Beaverton
City of Creswell
City of Eugene
City of Forest Grove
City of Hillsboro
City of Hood River
City of Portland
City of Tigard
Coalition of Community Health Clinics
Coalition of Housing Advocates
Common Ground OR-WA
Community Action Partnership of Oregon
Community Action Team
Community Alliance of Tenants
Community Housing Fund
Community Partners for Affordable Housing
Community Vision
Cornerstone Community Housing
Ecumenical Ministries of Oregon
Enhabit
Enterprise Community Partners
Fair Housing Council of Oregon
FOOD for Lane County
Habitat for Humanity of Oregon
Habitat for Humanity Portland/Metro East
Hacienda CDC
Housing Authority of Clackamas County
Housing Development Center
Housing Oregon
Human Solutions
Immigrant & Refugee Community Organization
Impact Northwest
Innovative Housing, Inc.
Interfaith Alliance on Poverty
JOIN

Lane County Health and Human Services
League of Women Voters of Oregon
Lincoln County
Looking Glass Community Services
Mainstream Housing, Inc
Metro
Mid Columbia Housing Authority
Native American Youth and Family Center
(NAYA)
Neighborhood Economic Development Corp.
(NEDCO)
Neighborhood Partnerships
NeighborImpact
NeighborWorks Umpqua
Network for Oregon Affordable Housing
Northwest Housing Alternatives
Northwest Pilot Project
Oregon AFSCME Council 75
Oregon Center for Christian Voices
Oregon Center for Public Policy
Oregon Coalition on Housing & Homelessness
Oregon Council on Developmental Disabilities
Oregon Food Bank
Oregon Housing Authorities
Oregon Law Center
Partners for a Hunger-Free Oregon
Portland Community Reinvestment Initiatives
Portland Homeless Family Solutions
Portland Housing Center
Proud Ground
Raphael House
REACH CDC
Rogue Action Center
St. Vincent de Paul of Lane County, Inc.
ShelterCare
Sisters Habitat for Humanity
Sponsors, Inc.
SquareOne Villages
Street Roots
Transition Projects
Turning Point
Washington County
Welcome Home Coalition
Willamette Neighborhood Housing Services