



June 10, 2019

To: Joint Subcommittee on Transportation and Economic Development

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

My name is Shannon Vilhauer, and I am the Executive Director of Habitat for Humanity of Oregon. I am writing to share our organization's strong support for HB 2001.

Today, Habitat for Humanity affiliates based in 26 communities across Oregon are actively building, selling, and repairing homes. Habitat homeowners pay down an average of \$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 our state's minority homeownership gap. Over 10% of the households we serve have at least one member with a permanent disability. The average median income of Habitat homebuyers statewide is 41%. That's approximately \$26,000 in annual earnings for a family of four. Thanks to Habitat's diligent homebuyer selection process and thorough financial education, our mortgage repayment rate exceeds 98%. Each year, approximately two-thirds of the homes we build and sell are located in rural parts of the state.

In 2018, Oregon Habitat for Humanity affiliates reached an important milestone: together we have made the dream of stable and affordable homeownership a reality for 2,000 Oregon households.

We are committed to doing still more, because through this work we have found that hardworking Oregonians from communities of all sizes are confronting a shortage of available homes for rent or purchase. Several teachers in Hood River started the year in campgrounds, unable to find a more permanent home prior to greeting their new students. Coastal hospitals are struggling to fill positions due to the shortage of available work force housing—creating an obstacle for skilled workers seeking to enter the fabric of the community. In Portland a growing number of low income households are getting priced out all-together, displaced from their neighborhoods and having to find housing further away from their jobs and communities.

[Habitat for Humanity of Oregon](http://HabitatforHumanityofOregon.org)

P.O. Box 11452, Portland, OR 97211 tel (503) 206-5248 fax (503) 206-7456 [habitatoregon.org](http://habitatoregon.org)

***We believe that our cities and towns become stronger and more vibrant when Oregon households can plant roots in the communities where they work.*** A bill introduced this legislative session will help create more housing opportunities for every Oregonian. HB 2001 is designed to spark the increased production of workforce housing by stimulating “middle density” development, including the construction of duplexes and town homes.

Most families need something between a one-bedroom apartment in a busy, urban area and a five-bedroom with a sprawling lawn in a rural area. Habitat for Humanity often uses middle density strategies to maximize the number of homebuyers we can serve on high-priced land with access to amenities like public transportation, local grocery stores and high-quality schools, so we know it works.

Allowing middle housing development in residential neighborhoods provides housing choice, affordability, and other opportunities for many more Oregonians. By embracing this type of innovative approach we can further strengthen the Oregon communities that we’re proud to call home.

Once again, we strongly encourage you to support HB 2001. On behalf of the Board of Directors of Habitat for Humanity of Oregon and the 26 Habitat for Humanity affiliates building and repairing homes across the state, thank you for your service.

In partnership,



Shannon M. Vilhauer, Executive Director