Support for HB 2001 Tom Cusack, Lake Oswego June 10, 2019



I am a retired HUD Oregon Field Office Director and served also in Oregon for HUD/FHA as Director of Single Family and Multifamily Housing Development. I served in those capacities for more than 20 years and I have lived in Lake Oswego for 39 years.

I am writing to support HB 2001 with the -11 amendment. I previously submitted testimony in support of HB 2001 in April; that testimony can be found on the OLIS system HERE: https://olis.leg.state.or.us/liz/2019R1/Downloads/CommitteeMeetingDocument/186517

Here are three key reasons I support HB 2001 with the -11 amendment:

In cities above 10,000 population, AND NOT counting Portland:

- 1. Amending the bill to include single family attached housing as a form of missing middle housing would increase the 2018 count of missing middle housing units actually produced by 493 units/153% (from 322 to 815 units) and is a major accommodation to local governments.
- 2. A total of 8,206 housing units were reported as being produced in 2018, including 4,089 single family detached units, including 815 missing middle housing units (with the expanded definition to include single family attached units).
 - IF only half of the 4.089 SF detached units produced were produced instead as duplexes the universe of all units produced would have increased by 25%, with NO subsidy required. (2,045 additional units/8,206 total units=25%).
 - Those 2,045 additional missing middle units would have increased the count of missing middle housing units by 229% (From 815 to 2,860 units).
- 3. National research¹. indicates that on a long-term basis 2-4-unit rentals had the *highest* probability of any unit type of rental housing to move from moderate or high rents to rents affordable to low income households (50% of Median Family Income).

In 28 years (1985-2013), **46.5%** of 2-4 rental units that had moderate or high rents moved to rent levels affordable to low income households (50% Median Family Income). **This illustrates that filtering of 2-4-unit rentals can be a significant long-term source, subsidy free, of affordable housing rental supply.**

1. The Long Term Dynamics of Affordable Rental Housing; Table 4A-3, Page 117.