
February 13, 2020

To: Joint Ways and Means Subcommittee on Capital Construction
Attn: Co-Chair Girod, Co-Chair Holvey, and Members of the Committee
RE: Support for HB 5201, general obligation and Lottery bonds
Via email: jwmcc.exhibits@oregonlegislature.gov

Dear Co-Chair Girod, Co-Chair Holvey, and Members of the Committee,

On behalf of Willamette West Habitat for Humanity, I am writing to express our strong support of HB 5201 and the Speakers request for \$50 million in General Obligation Article XI-Q bonds to build affordable homes across Oregon and \$20 million for Lottery Bonds to maintain existing affordable houses.

Willamette West Habitat works in partnership with low-income homeowners and future homeowners in Washington County and a portion of Clackamas County. At a time when workers necessary to the success of our community, like first responders, teachers, nurses, restaurant workers, gas station attendants and the like, can't afford to rent, let alone buy, a house in the community they work in... our responsibility for helping them has never been greater.

At Willamette West Habitat for Humanity, we believe everyone deserves a safe, stable, and affordable place to call home. We work toward the day where everyone has a decent place to live.

HOMEOWNERSHIP

A survey of Oregon Habitat for Humanity households revealed 41% of our homeowners were dependent on government assistance programs such as SNAP before purchasing their Habitat home. After they became homeowners, that number dropped to 10%, because now they have more disposable income to spend on things like food for their family.

Thanks to ever increasing costs, where ten years ago new construction permits were \$13,500, today they are \$37,000. Before a shovel even hits the ground. Ten years ago, it cost us \$55,000 to build a house, today it is nearly \$150,000! Fundraising within the local community to keep on top of rising costs and permit fees while pushing our construction team to build even more houses becomes increasingly difficult each year. We need additional resources, preferably long-term ones, to develop new affordable homes for sale across Oregon.

We plan on applying for LIFT in 2020 and will use the funds to build a neighborhood in Hillsboro of eight, 3- and 4-bedroom houses for larger families, in the middle of an area that is nearly all rental houses and apartments. We also have land in Beaverton and King City that could benefit from future LIFT funding so we can build those 20 homes even faster than currently planned.

REPAIRS, TOO

As the population ages seniors want to stay in their homes. But physical and financial roadblocks stop preventative maintenance on their home which eventually falls into disrepair, making our repair program their lifeline to being able to stay in their home and age gracefully and with dignity.

We have seen first-hand the results of offering a hand up, not a hand out, to low-income homeowners in Washington County. We recently helped an elderly woman who is confined to a wheelchair and earns 18% of the area median income (AMI). Her stairs are so steep that her only way in and out is to be carried. Subsequently, she only leaves her home 3-4 times a year, for doctor appointments. We built a wrap-around wheelchair ramp. It started at the back porch, wrapped around the house and ended at her driveway. The project cost us \$2,400; she paid \$300 (\$6.25 for 48 months at 0% APR). At 18% AMI, wouldn't it have been wonderful if she didn't have to pay anything, for the basic human need to be a part of the world? Since the ramp was completed, she is out in her wheelchair exploring, reconnecting with her neighbors, and enjoying the sunshine on her face. The improvements in her quality of life...words cannot fully express. Funding from the State will help us grow the program and help more seniors like her age in place with dignity.

WE SUPPORT HB 5201

Across Oregon, we have non-profit organizations and public housing authorities who are ready to build safe, stable, and affordable homes for rent and for purchase. With additional resources, we can support more of this work and build projects across Oregon. We ask your support of \$50 million to develop new affordable homes across Oregon and allocate 20% of that to affordable homes for sale. We can create housing opportunities, to individuals, families, and communities, if we have more resources.

Every winter my thoughts turn to Kayla, the daughter of a Habitat homeowner who used to believe that only rich people could afford heat. That's because her mom, a cashier at a local grocery store, choose to spend her money on food instead of heat. Mom bought her energy-efficient Habitat home five years ago with an affordable monthly mortgage payment. Now Kayla tells us she delights in wearing shorts at home during the winter because their house is always warm.

Thank you, co-chair Girod, co-chair Holvey, and members of the Committee, for your dedicated service and thoughtful consideration of HB 5201. Fifty million dollars in general obligation bonds and \$20 million in Lottery Bonds will go a long way to helping us help more families living in similar circumstances who really need our help.

Respectfully submitted,



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