

Senate Committee on Housing Oregon State Legislature 900 Court Street NE Salem, OR 97301

Dear Chair Jama, Vice Chair Linthicum, Members of the Committee:

I am writing to you today on behalf of the Oregon Housing Alliance to express our support for SB 458, which will help extend homeownership opportunities to more Oregonians.

The Oregon Housing Alliance is a coalition of more than 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.

Prior to the COVID-19 pandemic, we knew that already, too many seniors, families, and people who experience disabilities were paying too much of their income towards rent, and were experiencing other forms of housing instability. Today, most households in Oregon are one or two person households, which includes older families whose children have moved away, younger households just starting out, and seniors in retirement. We have a mismatch between incomes and housing costs for too many Oregonians. And, we know that for far too many Oregonians with low incomes, there are few options they can afford on fixed or very low incomes.

Due to systemic racism, red lining, disparities in wealth and wages, people of color are less likely to own their home than their white peers. In Oregon, approximately 35% of Black people own their homes, compared to 65% of White people in Oregon¹. Homeownership is one of the best strategies to help families build intergenerational wealth, while providing a stable home.

HB 2001 (2019)² requires currently in progress zoning changes in all cities over 10,000 people across Oregon. The zoning changes being currently implemented through HB 2001 seek to end the practice of only allowing single family homes in most areas of a city, which are rooted in discriminatory and exclusionary practices³.

HB 2001 (2019), is also an important long term strategy which will help to build more housing types in communities across our state. HB 2001 requires communities to allow for more needed housing options, and to address the need for housing for people with moderate incomes and smaller family sizes by

- ² <u>https://olis.oregonlegislature.gov/liz/2019R1/Measures/Overview/HB2001</u>
- ³ https://www.kqed.org/news/11840548/the-racist-history-of-single-family-home-zoning

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¹ <u>https://olis.leg.state.or.us/liz/2017I1/Downloads/CommitteeMeetingDocument/150812</u>

requiring communities above a certain size to allow other housing types, which might encourage the development of smaller and less expensive houses. Cities over 10,000, and cities over 1,000 within the metro area, must allow more housing types on land that is zoned for single family homes.

Providing smaller housing types may also provide more affordable options for people in our communities who today struggle to find a place they can afford to rent or buy.

SB 458 follows on the critical work done by HB 2001, and would require that developers who build these middle housing types such as duplexes, triplexes, fourplexes, townhomes and cottage clusters to be able to sell each home within the development, without going through a lengthy lot division process. This critical change would allow developers to respond to a demand within the market for smaller sized, and potentially more affordable housing types, and be able to create homeownership opportunity.

For developers of affordable homeownership options, duplexes, triplexes, fourplexes, townhomes and cottage clusters are an exciting option, but we must pass SB 458 to truly see the potential of HB 2001.

We urge you to support of SB 458, and maintain this important exemption for affordable housing. Thank you very much for your time, and for your service to our state.

Sincerely,

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Alison McIntosh On Behalf of the Oregon Housing Alliance

Housing Alliance Members

1000 Friends of Oregon 211 info Aging in the Gorge Benton Habitat for Humanity Bienestar Bradley Angle **BRIDGE** Housing Business for a Better Portland CASA of Oregon Central City Concern Chrisman Development Church Women United of Lane County *City of Beaverton* City of Eugene City of Forest Grove City of Hillsboro City of Hood River City of Portland City of Tigard Clackamas County Coalition of Community Health Clinics *Coalition of Housing Advocates* College Housing Northwest Community Action Partnership of Oregon Community Action Team Community Alliance of Tenants Community Development Partners Community Housing Fund Community Partners for Affordable Housing Community Vision Cornerstone Community Housing DevNW Ecumenical Ministries of Oregon Enterprise Community Partners Fair Housing Council of Oregon Farmworker Housing Development Corp. FOOD for Lane County Habitat for Humanity of Oregon Habitat for Humanity Portland/Metro East Hacienda CDC Home Forward Homes for Good Housing Authorities of Oregon Housing Authority of Clackamas County Housing Development Center Housing Oregon Human Solutions Immigrant & Refugee Community Organization

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