

Submitter: Patricia Toland
On Behalf Of: Habitat for Humanity
Committee: Senate Committee On Housing and Development
Measure: SB936

Friday March 10, 2023

To: Senate Committee on Housing and Development

RE: Support for Senate Bill 936

Dear Chair Jama, Vice-Chair Anderson and Members of the Committee:

My name is Patricia Toland and I am writing] to urge your strong support for Senate Bill 936.

SB 936 would:

- ? Allocate \$100 million each biennium to subsidize the development of 500 homes with a maximum subsidy of \$200,000 per home.
- ? Improve the existing Land Acquisition Revolving Loan Program or create a new fund of \$30 million to purchase 200 parcels for homeownership development per biennium at zero percent interest.
- ? Allocate \$20 million to OHCS to invest in community-based, innovative models for increasing homeownership in culturally responsive ways.

The underproduction of housing and shortage of entry-level homes are driving up unaffordability for everyone and impeding efforts to close racial, ethnic and generational gaps in homeownership and wealth-building opportunities. Oregon's Housing Needs Analysis makes it clear: The state must invest in the production of new homes. As homeownership providers, Habitat for Humanity organizations have a proven track record of successfully leveraging similar funding resources, such as Local Innovation and Fast Track (LIFT) for Homeownership, to double or triple local production of homes sold to low- and moderate-income families and individuals in Oregon communities of all sizes.

I am a habitat for Humanity Homeowner thanks to their reaching out to working class 1st time homeowners like myself. If it was not for them, I would not be a homeowner. Habitat West Tuality made it possible and therefore I am not looking at my retirement years living on the streets. Please support Senate bill 936.

Organizations like Habitat for Humanity Oregon are well-positioned to help meet Oregon's supply shortfalls, but we need critical investments like the allocations

included in Senate Bill 936.

Thank you for your consideration and service,

Patricia Toland
West Tuality Habitat for Humanity (Oregon)