



We build strength, stability, self-reliance *and* shelter.

March 15, 2023

To: Senate Committee on Housing and Development

**RE: Support for Senate Bill 847**

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

My name is Shannon Vilhauer and I am writing on behalf Habitat for Humanity of Oregon and the 24 local Habitat for Humanity affiliates we serve. SB 847 includes innovative land use adjustments that will make it easier to rapidly scale up production of affordable homes for sale and rent, as well as facilitate emergency shelter siting, and we urge your strong support.

Examples of these important, common sense adjustments designed to rapidly scale up home production include:

- Making it easier to site affordable homes on land owned by faith communities
- Streamlining the condo approval process by making it more consistent statewide
- Supporting the development of missing middle homes in Oregon communities of all sizes
- Expanding the current exemption from prevailing wage requirements for affordable housing to apply to the affordable housing portion of mixed-use projects.

As homeownership providers, the Habitat for Humanity network urges your targeted investment in key programs that expand opportunities for Oregonians to plant roots in their communities and begin building intergenerational wealth. Habitat for Humanity of Oregon and the 24 local Habitat for Humanity affiliates we serve are well-positioned to help meet Oregon's supply shortfalls. Your support of these land use adjustments included in SB 847 will help to ensure that we succeed together.

Today, Habitat for Humanity affiliates based in 24 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%. 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. We're delighted to report that 92% of the kids who grow up in Habitat homes go on to graduate from high school.

***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. SB 847 is designed to spark the increased production of workforce housing by stimulating “middle density” development, help hard-won affordable housing development dollars stretch farther and make it easier to meet emergency shelter needs statewide. We urge your strong support.

In partnership,



Shannon M. Vilhauer, Executive Director