Understood! Here's a revised version of your testimony:

---

Dear Committee Members,

I am writing to express my strong support for SB 1537 and to urge you to vote in favor of this crucial legislation during this session.

Our current planning and growth management system are failing to meet the housing needs of Oregonians, perpetuating inequalities and exacerbating our housing backlog. SB 1537 offers a bold and urgent approach to address these challenges head-on, proposing one of the most robust requirements for affordable housing production in the United States.

The provisions of SB 1537, such as adjustments to design standards, increased land supply for affordable housing, and enhanced accountability at the local level, are essential steps toward overcoming the regulatory and financial barriers that hinder our housing production efforts.

Oregon's homebuilders are ready and willing to contribute to addressing the housing crisis, but they need significant changes to our planning and permitting system to make it happen. SB 1537 offers these necessary changes by removing overly strict planning criteria, addressing costly appeals against much-needed housing developments, and ensuring a sufficient supply of buildable land.

Of particular significance is the one-time UGB expansion piece included in SB 1537. This provision will facilitate collaboration between cities and builders, enabling the creation of complete, walkable, mixed-use communities that include housing of all types and tenures, including affordable homeownership opportunities. Additionally, the bill's strong affordability requirements ensure that affordable housing will be prioritized, unlike the current UGB expansion process.

In conclusion, SB 1537 represents a critical opportunity to address our state's housing crisis effectively. I urge you to support this vital legislation and take bold action to make meaningful change in the lives of Oregonians.

Thank you for your attention to this important matter.

Sincerely,

Melissa Redding Certified Mortgage Advisor