

Submitter: Julie Merrell
On Behalf Of: All potential first time home buyers
Committee: Senate Committee On Housing and Development
Measure, Appointment or Topic: SB974

I am a native Oregonian and have always dreamt of owning a home, now at the age of 43 with a very stable good paying career and a spouse, we are still unable to realize this dream. The cost of homes in Oregon has sky rocketed and the process has become long and arduous.

With the passing of SB 974-1 can have a significant positive impact be shortening waiting periods and reducing costs on an already unaffordable process. We need to make home ownership something attainable.

How can a family of 4 afford a mortgage payment of over \$5k a month on a modest home even with both parents working and making a decent salary? I honestly do not know how it can be done. I know that my dream will probably never come to fruition but I would hope that my children will be able to become home owners on day.

Adding time and even more expense during the process seems like another way to keep middle class from home ownership.

I also work in the construction field and see, on a daily basis, how many invoices come through from the city's development department on one single family home, this continues throughout the entire process and the costs are nothing to sneeze at. I have seen thousands of dollars added for permits, design reviews, appeals, and much more.

I would like to see this bill pass so that home ownership is more than a dream for others, it can be a regality.

Thank you for your time and consideration on SB 974-1.