

Dear Chair and Committee members

I understand any testimony is limited to two minutes per person which is not, if you know the subject, adequate for testimonial purposes. But I do want to say that I appreciate that each of you are seriously interested in how to address more and affordable housing for our state. I and others understand you are under a lot of pressure to address the housing shortage caused by the Great Recession.

I am submitting my personal comments in writing so I can address the subject more complexly than your two minutes would give me. My perspective is what my experience has been in Portland and my point of view. I have followed, listened to and commented on the Residential Infill Project in Portland for the last two and a half years.

HB 2001 will not provide affordable housing if it is passed nor will it enhance the average citizen's livability in their chosen neighborhood. There seems to be an automatic assumption that more housing built will bring down prices as though this were a supply and demand issue. The legislature doesn't control market prices in any neighborhood which is the reason for higher priced housing. And to insist that more multifamily housing be built everywhere as the answer is unwise and problematic.

To achieve affordable housing, the cities and the state might be looking at mortgage programs which offer lower rates for mortgages or rental assistance for renters which will help new homeowners buy and will help renters afford their rent and save to become homeowners if they choose. The UGB might be expanded for new development depending upon whether cities and counties can provide the infrastructure. We have more land which would allow multifamily areas to be developed but leave our lower density neighborhoods intact. Lower density neighborhoods can help but not if multifamily units are scattered across neighborhoods in the state so they cease to exist. There are cities like Tacoma who addressed this problem in a targeted and thoughtful way which are examples of how to add more housing.

**HB 2001 will eliminate low density housing in order to provide more multifamily housing which will degrade the quality of what our cities are famous for, family friendly, retirement friendly and singles attractive neighborhoods.** In 2014, Metro did a survey of people where 80% of them said they wanted low density or single family housing as their first choice.

History is working against you.

For the last one hundred years, people have chosen single dwelling housing as a first choice. Multifamily housing came in second. After the Second World War, people voted with their pocketbooks by buying low density housing that was built at that time. Up to the time of the Great Recession, people bought low density housing because that was their first preference. Most people choose multifamily housing only when they cannot buy. People have largely chosen low density housing over multifamily because they like yards, space between themselves and their neighbors, to belong to a neighborhood and because they were making an investment to secure the cost of their housing needs in retirement. They like the freedom to make a home of their own rather than dwell in someone else's building.

The proponents of the bill argue that "middle housing" is missing in the state. Middle housing is another word for multifamily housing which has existed and been zoned for since the middle 50's, if not before. **This kind of housing is not missing in Portland nor I suspect in other parts of the state.**

Portland is zoned for duplexes on corners and single ADU's on most lots. Triplexes and quad plexes are considered multifamily for which there is zoning across the city. The Portland Planning Commission is considering re-zoning which would allow triplexes and fourplexes on corners which can better absorb the density. They are also suggesting that fourplexes can be built on 96% of the lots. There is huge resistance to turning low density neighborhoods into multifamily neighborhoods, lot by lot. The voters will weigh in on this in the coming city and state elections as they understand that what they paid for is no longer valued by the state or their city.

**HB 2001 does not take into account the impact on city utilities and infrastructure if every lot can be developed into multifamily units.** The bill is indirectly mandating that cities upgrade their streets, water systems, street maintenance services and in some cases, power, to accommodate the increased density. As I understand it, there is no money in the form of tax dollars to provide the upgrades for decades. And the bill mandates this zoning change regardless of whether public transportation, sidewalks and neighborhood amenities are available in direct contradiction to the 2035 Comprehensive Plan. It might be good to get a cost benefit analysis from the House Ways and Means committee before there is a vote on this bill.

Zoning that reflects local needs/uses works much better than housing mandated by the state. What fits a city or town is best determined locally through local planning and citizen input. Who better to assess their needs than those citizens and planning departments? To pass legislature that insists multifamily housing be located everywhere in cities of a certain size is to ignore the history of Oregon and the people's choice over a hundred years. Millennials want to own their own houses, not multifamily housing.

**HB 2001 will reward investors and builders, not homeowners or renters.** Investors are largely the group that buy multifamily middle housing to create an income stream. This bill will not necessarily increase home ownership which shifts the cost of maintenance and upgrade to a broadly based citizenship. Investors are often not connected to the neighborhoods and don't have the pride in the appearance or livability of the neighborhood. They are looking at a rental stream of income. Renters will not benefit because they will have little control over their rent or the maintenance of the property.

**HB 2001 will not provide affordable housing to either renters or homebuyers.** It will increase multifamily housing and destroy, bit by bit, those low density neighborhoods which people find so desirable. Once our low density neighborhoods are gone, nibbled away by multifamily development, we cannot get them back. To expand multifamily housing in areas without the infrastructure for multifamily housing is unwise. The 2035 Comprehensive Plan designates development of this kind to be built in city centers and along corridors. To otherwise invite lawsuits and a citizenry whose belief and support of government is compromised.

**I believe that you as a legislative group can do better than this bill. Affordability is the key concept.** Housing is complex and it appears you are taking a position that might, on the surface, look like a win when in reality, unless there are substantial amendments, will do more harm than good. You have access to excellent architects, planners, housing advocates and others who can point to better solutions. I cannot support the bill as written nor do I think the majority of local neighborhoods will as well. There are alternatives which many of us could discuss with you.

Thank you for taking the time to read my testimony.

Respectfully submitted.

Leslie Hammond  
5907 SW 47th Ave.  
Portland, Oregon 97221  
503-504-1125