

Dear members of the Committee,

My name is Madeline Kovacs, and I am honored to testify before you today in support of HB 2001.

I am addressing you today as an Oregon resident who has the all-too-unique experience of living in a "missing middle" home, not unlike the homes we are considering re-legalizing today.

As a single, Millennial, nonprofit employee, I had pretty much despaired of ever owning my own home: Having graduated in 2008 right into the recession, saddled with considerable student debt, there was just no way I was ever going to have that kind of stability.

But I got lucky: I have been a homeowner for two years, and I was able to buy my apartment because of two reasons:

First, my 800 sf apartment was built in 1938, in a cute one and a half story horseshoe building with six other homes. Our building was built before apartment bans started being applied throughout most of Portland - now stretching across 90% of the city's residentially zoned land.

Second, I am able to own a home because of the Proud Ground Community Land Trust, whose board I am now proud to serve on. Proud Ground brought the purchase price of my home down to a rate that was affordable for me.

But this second step would not have been possible without the first: If you compare the market price of my 800 sf apartment with that of a huge new single family house, or even an older one ... there is no comparison, and there is no subsidy in existence that would bring down the purchase price of one of those homes to where I could have afforded it. I have nothing against large single homes, but I do think that there are many, many more Millennials like me that want to own but can't, and I think that option should be made available to them if they want it. We need a mix of housing types in our neighborhoods, at different price-points.

This isn't just about Millennials, either: As AARP Oregon pointed out in their recent report "Making Room: Housing for a Changing America," according to the Census, by 2030 one in five people in the United States will be aged 65 or older. And, Oregon is one of the states with the fastest growing population of people over age 65. If we are going to successfully house these Oregonians, we will need to increase the availability of smaller, more flexible, and more physically accessible housing options in communities across the state - exactly what HB 2001 is designed to address. We will need housing options like ADUs that let an older adult or retirees downsize and age in their neighborhoods, and four-plexes, which trigger mandatory ADA physical accessibility for one or more homes under the Fair Housing Act.

Increasingly, Millennials and Boomers are expressing similar needs and preferences for housing: Less expensive, smaller, more flexible homes in walkable, connected neighborhoods.

Our demographics as a country are changing, and our housing options must be allowed to evolve with them: There are some neighborhoods that are actually losing people, as larger homes that used to house larger families increasingly house just 1-2 people. We must be allowed to both use our existing housing stock more flexibly, by allowing internal conversions and multiple ADUs per lot, and by adding new housing types that give a wider range of choices while decreasing costs per home.

Zoning doesn't automatically solve everything, but it is often the first critical step, making the provision of more diverse homes possible, and attempting to keep up with the changing needs of our communities.

Our communities are in crisis, and HB 2001 is a critical bill among many that Oregon must pass this year if we are to address that crisis adequately.

HB 2001 is an opportunity for jurisdictions across Oregon to flexibly and evenly apply housing solutions. If we all do this together, we can meaningfully decrease housing pressure across the state, while repealing historically exclusionary practices and making our neighborhoods more inclusive.

There are cities that are already stepping up, realizing the benefits that middle housing prices are bringing to their residents. But they shouldn't be the only ones taking action. We all should.

I encourage you to vote yes for a bill that will give more Oregonians across the state the housing opportunity that I had.

Thank you for your time and your work to house our full community affordably,

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