

## St. Vincent de Paul

Society of Lane County, Inc.

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Oregon State Legislature 900 Court St. NE Salem, OR 97301

RE: HB2894, HB2895, and HB2896

To whom it may concern:

St. Vincent de Paul Society of Lane County's (SVDP) is Lane County's largest nonprofit human services organization, and has developed over 1,400 units of affordable housing since 1988. An essential component of SVDP's affordable housing strategy is acquisition of aging mobile home in order to preserve and improve this vital source of affordable housing. Historically mobile home parks have been the nation's largest source of non-subsidized affordable housing. It is crucial to develop new tools to address the unique issues in manufactured housing and park acquisition and rehabilitation.

Over the last decade, SVDP has acquired and rehabilitated 7 deteriorated mobile home parks and continues to pursue park preservation and rehabilitation projects. SVDP maintains investing in manufactured housing is a cost-effective mechanism to increase the supply of affordable housing in Oregon. As such, SVDP supports the acquisition fund created through House Bill 2896, which will expand opportunities for park acquisitions. Preservation of mobile home parks is an imperative anti-displacement measure that protects one of the largest segments of affordable housing in the state.

SVDP also strongly supports legislation that generate investments in Oregon's manufactured housing stock. House Bill 2895 would be instrumental to the ability of nonprofit affordable housing providers to make much needed improvements to the existing housing in the parks they operate. Decommissioning and replacing existing, aging manufactured housing is critical to SVDP's rehabilitation efforts, and is an ongoing priority within the parks SVDP operates. Typically, a majority of units in the parks SVDP acquires were constructed prior to 1980. Due to these units' energy inefficiency, and often the presence of hazardous materials such as asbestos, residents often face high energy burdens and health risks. To mitigate these issues, SVDP consistently engages in the deconstruction and removal of old, uninhabitable units and replacement with new energy efficient models throughout the parks we own. However, the costs of decommissioning existing pre-80 homes poses a significant obstacle to SVDP's replacement efforts. Funding to offset the costs of decommissioning older manufactured dwellings will substantially expand SVDP's capacity to replace uninhabitable units with new manufactured homes.

Concurrently, supplemental home loans offered through House Bill 2894 will increase both access to homeownership for low-income residents and the quantity of units that are decommissioned. A large portion of resident-owned units are in dire need of replacement due to extreme disrepair, as well as often extremely inefficient heating and cooling systems. However, residents in SVDP owned parks frequently face impediments that prevent financing both the decommissioning of their current units and the purchase of a new dwelling. Traditional lending is usually not accessible, and without sufficient



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capital, purchase of a new manufactured home is out of reach. Opening doors to replacement for manufactured home owners is imperative to maintaining homeownership levels while ensuring units that are both detrimental to the environment and the health of residents are disposed of. By funding forgivable loans without interest or regular principal payments, this bill takes a necessary takes step toward expanding homeownership options and the quality of housing for low-income mobile home park residents.

These bills will have a profound effect on environmental and human welfare throughout the state by leading to the preservation of more parks and the increased quality of manufactured housing.

Sincerely,

Terrence R. McDonald Executive Director St Vincent de Paul Society of Lane County