



HOUSING ALLIANCE

June 10, 2019

Joint Ways and Means Subcommittee on Transportation and Economic Development
Oregon State Legislature
900 Court Street NE
Salem, OR 97301

Dear Co-Chair Manning, Co-Chair Gomberg, members of the Committee:

I am writing to you today on behalf of the Oregon Housing Alliance in strong support of HB 2002A, which help to maintain existing affordable housing across Oregon.

The Oregon Housing Alliance is a coalition of ninety organizations from all parts of the state. Our members have come together with the knowledge that housing opportunity is the foundation on which all of our success is built – individual success as students, parents, workers, and community members as well as the success of our communities. We represent a diverse set of voices including non-profit housing developers, residents of affordable housing, local jurisdictions, and organizations working to meet basic needs in every corner of our state.

We believe that all Oregonians need a safe, stable, and affordable place to call home.

In every corner of Oregon, apartment homes have been built to make sure families, seniors, and people with disabilities have safe, stable, and affordable housing. Over the years, we've built thousands of affordable apartment homes in towns and cities across Oregon. Some of these affordable apartment homes were built by private owners using resources from the federal government, including rental assistance which helps households with low incomes to pay the rent every month. In many of our smaller communities, these buildings are the only affordable apartment homes available.

These apartment homes have provided stability, safety, and affordability for area residents for the last thirty-plus years. The people who live in these rental homes are seniors, people experiencing disabilities, and families just starting out.

HB 2002A will help to maintain these affordable apartment homes for the next generation. HB 2002A provides an opportunity to purchase these buildings, and maintain them as affordable housing. This right of first refusal will help prevent the loss of critical affordable housing in our communities. HB 2002A also adjusts important timelines for notification that a building may be considering selling or opting out of their expiring contracts, which will support local jurisdictions to prevent the loss of housing for residents and communities.

Lastly, we also urge you and members of the Joint Ways and Means Subcommittee on Capital Construction to invest \$100 million lottery bond resources to preserve existing affordable housing, which is critical to our efforts to maintain these properties. This will provide an opportunity to assist in purchasing these properties, and to reinvest in these homes and ensure they will be safe and available for the next generation.

These resources will help make sure the housing remains decent and affordable for another generation. Just like schools or hospitals, affordable rental homes are part of our community's infrastructure, and need investments to ensure the homes are around for the next generation. Investments will ensure this precious resource continues to be available for generations of Oregonians to come.

Affordable housing is an important part of our community infrastructure, and the people who call these apartments home are vital members of our community. We need to make sure we're taking care of the affordable rental homes built in communities across Oregon – these homes are critical to our future. We need to protect these important community assets and the people that call them home.

We urge you to support HB 2002A.

Sincerely,

A handwritten signature in black ink that reads "Alison McIntosh". The signature is written in a cursive, flowing style.

Alison McIntosh
On Behalf of the Oregon Housing Alliance

Housing Alliance Members

1000 Friends of Oregon

211info

A Community Together (Lane County)

Aging in the Gorge

Benton County Health Department

Benton Habitat for Humanity

Bienestar

Bradley Angle

BRIDGE Housing

CASA of Oregon

Central City Concern

Church Women United of Lane County

City of Beaverton

City of Eugene

City of Hillsboro

City of Portland

City of Tigard

Clackamas County

Coalition of Community Health Clinics

Coalition of Housing Advocates

Common Ground OR-WA

Community Action Partnership of Oregon

Community Alliance of Tenants

Community Energy Project

Community Housing Fund

Community Partners for Affordable Housing

Community Vision

Cornerstone Community Housing

Ecumenical Ministries of Oregon

Enterprise Community Partners

Evolve Property Management

Fair Housing Council of Oregon

Farmworker Housing Development Corp.

FOOD for Lane County

Habitat for Humanity of Lincoln County

Habitat for Humanity of Oregon

Habitat for Humanity Portland/Metro East

Hacienda CDC

Housing Authority of Clackamas County

Housing Development Center

Housing Oregon

Human Solutions

Immigrant & Refugee Community Organization

Impact Northwest

JOIN

Lane County Health and Human Services

League of Women Voters of Oregon

Lincoln County

Mainstream Housing Inc.

Metro

Mid-Columbia Housing Authority

Momentum Alliance

NAYA Family Center

Neighborhood Economic Development Corp.

Neighborhood Partnerships

NeighborImpact

NeighborWorks Umpqua

Network for Oregon Affordable Housing

Nightingale Public Advocacy Project

Northwest Housing Alternatives

Northwest Pilot Project

Oregon AFSCME Council 75

Oregon Center for Christian Voices

Oregon Center for Public Policy

Oregon Coalition on Housing & Homelessness

Oregon Council on Developmental Disabilities

Oregon Food Bank

Oregon Housing Authorities

Partners for a Hunger-Free Oregon

Portland Community Reinvestment Initiatives

Proud Ground

Raphael House

REACH CDC

St. Vincent de Paul of Lane County, Inc.

ShelterCare

Sisters Habitat for Humanity

Sponsors, Inc.

SquareOne Villages

Street Roots

Transition Projects

Urban League of Portland

Washington County

Welcome Home Coalition

Willamette Neighborhood Housing Services



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900 Court Street NE
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Dear Co-Chair Manning, Co-Chair Gomberg, and members of the Committee:

I am writing to you today on behalf of the Oregon Housing Alliance to express our support for HB 2896 with the -A8 amendments, which create a package of investments to maintain critical housing opportunity for residents of manufactured homes across Oregon.

The Oregon Housing Alliance is a coalition of ninety organizations from all parts of the state. Our members have come together with the knowledge that housing opportunity is the foundation on which all of our success is built – individual success as students, parents, and workers, as well as the success of our communities. We represent a diverse set of voices including non-profit housing developers, residents of affordable housing, local jurisdictions, and organizations working to meet basic needs in every corner of our state.

We believe that all Oregonians need a safe, stable, and affordable place to call home.

Today, we simply don't have enough affordable homes for people who need them, and vacancy rates have dropped precipitously towards zero in communities across Oregon. People – our neighbors and members of our community – are struggling with homelessness, housing instability, rent burdens, and to make ends meet and put food on the table. During the last school year, over 21,750 of our school children in grades K – 12 experienced homelessness at some point during the year.

Manufactured homes and the parks in which they are located have been a key source of affordable housing for many residents across Oregon. In total, there are over 62,000 manufactured homes in over 1,000 communities across Oregon, and nearly 78,000 more homes on privately owned land. Four in ten of these homes (42%) were built before 1980, meaning they were constructed before the United States Department of Housing and Urban Development (HUD) stricter standards adopted in 1976 were fully in place.¹

As a result, this means that for many residents of these older homes, the homes may be hard to heat or cool, they may have mold, lead or asbestos, and generally, are likely in severe disrepair. We know that for some residents of these homes, the conditions are having severe and negative impacts on their health. Today, organizations across the state such as community action agencies or Habitat for Humanity affiliates may be able to provide repairs and weatherization services to owners of these homes, but are likely unable to help homeowners replace the home with a healthier, more energy efficient home. Any available resources to help support replacements of these homes are insufficient, particularly for people who may be living with low and fixed incomes. People may be facing significant health issues as a result of living in these aging homes, but costs to replace the homes are too much of a barrier to remove without additional financial assistance.

¹ Prosperity Now, Manufactured Housing Metropolitan Opportunity Profile: Data Snapshot, July 2017, <https://prosperitynow.org/sites/default/files/resources/2017%20Oregon%20Data%20Snapshot.pdf>

In addition, as land value rises, manufactured home parks may be put at higher risk of closure. Oregon has adopted many policies and strategies over the years to prevent park closures, which displace residents in need of affordable housing, and for many, results in the loss of their most valuable asset – their home. Strategies to preserve manufactured home parks include allocating resources to help non-profit organizations, resident owned cooperatives, or housing authorities to purchase the park and preserve affordability, as well as a capital gains exemption to incentivize owners to sell to one of these three types of entities. In addition, the state has adopted tax credits and direct payments from owners to help residents move if their park be closed.

Over the last decade, we have seen a number of manufactured home parks being purchased by non-profits and resident owned cooperatives. These organizations help ensure long-term affordability, and stability. Resident or non-profit ownership mean that residents are protected from quickly escalating space rents, and they are able to make strategic and important investments in park infrastructure.

HB 2896A seeks to address these three problems. The bill, with the -A8 amendments will:


- Create a loan product for homeowners to assist with replacement of the older home with a newer, healthier, and much more energy efficient home. For some homeowners, the space rent and a very small loan payment may be all they can afford, while for others, they may be able to afford a larger monthly payment. Under the proposed -A8 amendments, the fund would create essentially a silent second loan product to close the gap between what homeowners can afford, and what the new home would cost. The state's investment would be protected by placing a lien or second mortgage on the home that does not require repayment or accrue interest until such time that the homeowner chooses to sell. The loan would be forgivable so that if the homeowner chose to stay in the home for a significant period of time, it would be forgiven.
- Create a grant fund for homeowners with low and moderate incomes to help decommission these older homes. Often, there are significant costs to removal and decommission these homes, which may rise significantly in rural areas where transportation costs increase. The decommissioning of the home is one barrier which we can remove for people with low and moderate incomes.
- Create a loan fund to help a non-profit organization, a public housing authority, or a resident owned cooperative to purchase the park. When these types of entities, the risk of closure decreases significantly, and the park can remain more affordable for residents for the long-term.

The -A8 amendments also provide funding to support the development of a new park, to replace a park which is closing, in Springfield.

HB 2896 with the -A8 amendments would invest in the stability and safety of residents of manufactured homes across our state. We urge you to support of HB 2896 and adopt the -A8 amendments.

Thank you very much for your time, and for your service to our state.

Sincerely,



Alison McIntosh
On Behalf of the Oregon Housing Alliance

Housing Alliance Members

1000 Friends of Oregon
211info
Aging in the Gorge
Benton Habitat for Humanity
Bienestar
Bradley Angle
BRIDGE Housing
CASA of Oregon
Central City Concern
Chrisman Development
Church Women United of Lane County
City of Beaverton
City of Creswell
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City of Forest Grove
City of Hillsboro
City of Hood River
City of Portland
City of Tigard
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Enhabit
Enterprise Community Partners
Fair Housing Council of Oregon
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Habitat for Humanity of Oregon
Habitat for Humanity Portland/Metro East
Hacienda CDC
Housing Authority of Clackamas County
Housing Development Center
Housing Oregon
Human Solutions
Immigrant & Refugee Community Organization
Impact Northwest
Innovative Housing, Inc.
Interfaith Alliance on Poverty
JOIN
Lane County Health and Human Services
League of Women Voters of Oregon
Lincoln County
Looking Glass Community Services
Mainstream Housing, Inc
Metro
Mid Columbia Housing Authority
Native American Youth and Family Center
(NAYA)
Neighborhood Economic Development Corp.
(NEDCO)
Neighborhood Partnerships
NeighborImpact
NeighborWorks Umpqua
Network for Oregon Affordable Housing
Northwest Housing Alternatives
Northwest Pilot Project
Oregon AFSCME Council 75
Oregon Center for Christian Voices
Oregon Center for Public Policy
Oregon Coalition on Housing & Homelessness
Oregon Council on Developmental Disabilities
Oregon Food Bank
Oregon Housing Authorities
Oregon Law Center
Partners for a Hunger-Free Oregon
Portland Community Reinvestment Initiatives
Portland Homeless Family Solutions
Portland Housing Center
Proud Ground
Raphael House
REACH CDC
Rogue Action Center
St. Vincent de Paul of Lane County, Inc.
ShelterCare
Sisters Habitat for Humanity
Sponsors, Inc.
SquareOne Villages
Street Roots
Transition Projects
Turning Point
Washington County
Welcome Home Coalition
Willamette Neighborhood Housing Services



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Joint Ways and Means Subcommittee on Transportation and Economic Development
Oregon State Legislature
900 Court Street NE
Salem, OR 97301

Dear Co-Chair Manning, Co-Chair Gomberg, members of the Committee:

I am writing to you today on behalf of the Oregon Housing Alliance in support of HB 2006A and the -A8 amendments, which provides resources to support renters in the private rental market.

The Oregon Housing Alliance is a coalition of ninety organizations from all parts of the state. Our members have come together with the knowledge that housing opportunity is the foundation on which all of our success is built – individual success as students, parents, workers, and community members as well as the success of our communities. We represent a diverse set of voices including non-profit housing developers, residents of affordable housing, local jurisdictions, and organizations working to meet basic needs in every corner of our state.

We believe that all Oregonians need a safe, stable, and affordable place to call home.

HB 2006A, and the -A8 amendments invest in critical supports for renters in the private market, including education, hotline assistance, support for people seeking safety from violence, and legal assistance. Today, we know that people who rent their homes are experiencing a wide range of challenges. They may need assistance to better understand their rights as a renter, legal assistance when facing an eviction, or help navigating a tight rental market. HB 2006A and the -A8 amendments seek to invest in these solutions to support the private rental market, and provide this critical assistance.

HB 2006A and the -A8 amendments will allow Oregon Housing and Community Services to make a range of investments to assist renters and landlords. The agency could choose to invest in targeted education and classes, investments in fair housing trainings, expanding Rent Well classes, and navigation services for people with Housing Choice vouchers. In addition, the -A8 amendments make specific investments in assistance for women and families seeking safety from violence.

Helping both landlords and renters to understand their rights and responsibilities is critical. HB 2006A and the -A8 amendments could provide for education for renters. In Oregon, we have a renters' rights hotline, which renters can call to receive trained assistance in communicating with their landlord over issues like repairs or rent increases, understanding and asserting their rights, and receiving referrals to additional supports. In addition, this would also support programs such as Rent Well, or Ready to Rent, which is a class for renters with barriers such as

a past eviction, or problems with their credit history. Rent Well helps renters understand their rights and responsibilities, as well as how to communicate with their landlord over their history. It provides a certificate to renters upon completion, as well as access to a guarantee fund in the event of a problem.

Lastly, support for people seeking safety from violence is critical. Women often report staying with abusers because of a lack of another place to go, and women who experience homelessness report that domestic violence is a primary cause of that homelessness. Additional resources to support housing assistance for people seeking safety from violence is critical.

Investing in the basics – a safe, stable, affordable home for Oregonians with low incomes – has positive ripple effects across our state. We know what home, and what stable housing, means to all of us. When people have safe and stable housing, it has important and significant benefits. Kids are able to focus on the things that matter – being kids, doing their homework – instead of worrying about where their families will sleep at night. Parents are able to focus on work. Safe and stable housing that people can afford is key to accessing opportunity.

We urge your strong support of HB 2006A and the -A8 amendments.

Thank you very much for your time, and for your service to our state.

Sincerely,

A handwritten signature in black ink that reads "Alison McIntosh". The signature is written in a cursive, flowing style.

Alison McIntosh
On Behalf of the Oregon Housing Alliance

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Washington County
Welcome Home Coalition
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900 Court Street NE
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Dear Co-Chair Manning, Co-Chair Gomberg, and members of the Committee:

I am writing to you today on behalf of the Oregon Housing Alliance to express our support for HB 2001 and the -16 amendments, which seeks to increase housing options and housing opportunity in communities across Oregon.

The Oregon Housing Alliance is a coalition of ninety organizations from all parts of the state. Our members have come together with the knowledge that housing opportunity is the foundation on which all of our success is built – individual success as students, parents, workers, and community members as well as the success of our communities. We represent a diverse set of voices including non-profit housing developers, residents of affordable housing, local jurisdictions, and organizations working to meet basic needs in every corner of our state.

We believe that all Oregonians need a safe, stable, and affordable place to call home.

Today, most households in Oregon are one or two person households, which includes older families whose children have moved away, younger households just starting out, and seniors in retirement. In addition, today we have a mismatch between incomes and housing costs for too many Oregonians. Providing smaller housing types may also provide more affordable options for people in our communities – teachers, firefighters, nurses, and others – who today struggle to find a place they can afford to rent or buy.

Historically, single family zoning has been used to discriminate against people of color and people with lower incomes who may need to rent a home. Zoning laws were historically used as a tool to create communities for higher income people, which neither renters nor people of color could afford.

We believe we need to try a range of strategies to solve the problems our communities are facing. HB 2001 with the -16 amendments seeks to require communities to allow for more needed housing options, and to address the need for housing for people with moderate incomes and smaller family sizes by requiring communities above a certain size to allow other housing types, which might encourage the development of smaller and less expensive houses.

By allowing duplexes, triplexes, fourplexes, townhomes and cottage clusters, it would allow developers to respond to a demand within the market for smaller sized, and potentially more affordable housing types, without requiring subdivision of lots. Currently, these housing types are not necessarily allowed in all residential areas in some communities in Oregon, and as a consequence, can be more difficult to build in those communities.

For developers of affordable homeownership options, duplexes, triplexes, fourplexes, townhomes and cottage clusters are an exciting option, but are extremely difficult to build because of current zoning laws. If these housing types are not allowed, developers must go through a lengthy and expensive process to divide the lot, and also face regulations which have the impact of preventing housing types other than single family homes.

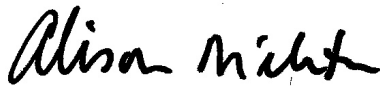
Increasing the number of homes which can be built per lot, subject to reasonable restrictions allowed under HB 2001, may over time either help to decrease the cost per home or offer options which are better aligned with current needs based on household size. Per the Office of Economic Analysis:

...If a community were to allow for more units to be built on a given parcel of land, then better affordability can be achieved, and future growth more efficiently accommodated. This is for at least two reasons. First, one would be dividing high land costs over a larger number of units which both lowers cost per unit and increases supply relative to existing zoning. Second, each unit will be smaller than under current zoning, which also lowers the cost per unit.¹

We know what home, and what stable housing, means to all of us. When people have safe and stable housing, it has significant benefits. Kids are able to focus on the things that matter – being kids, doing their homework – instead of worrying about where their families will sleep at night. Parents are able to focus on work. Safe and stable housing that people can afford is key to accessing opportunity.

Thank you very much for your time, and for your service to our state.

Sincerely,



Alison McIntosh
On Behalf of the Oregon Housing Alliance

¹ “Reconsidering Single Family Zoning” Office of Economic Analysis, December 12, 2018
<https://oregoneconomicanalysis.com/2018/12/12/reconsidering-single-family-zoning/>