



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

Co-Chair Beyer, Co-Chair Gomberg, and Members of the Committee:

My name is Steve Messinetti and I am the CEO of Habitat for Humanity Portland Region. I'm writing this to support HB 5011, and the recommended budget for the Oregon Housing and Community Services (OHCS) Department for the 2021-2023 biennium.

Habitat for Humanity Portland Region is a regional homebuilder that provides Multnomah, Washington, and Northern Clackamas counties with affordable homeownership and repair services in partnership with families earning a low-income. Currently, we have 136 homes under construction or closing and 57 repair projects planned this year. About 90% of our homebuyers are BIPOC with an average income of around \$40,000.

As a non-profit homebuilder, we continue to see how the COVID-19 pandemic has adversely impacted those most vulnerable among us—both renters and homeowners alike. Families and individuals earning a low wage saw their chances of owning a home go from distant to virtually impossible. We are working diligently to reverse that trend, but recent market shifts have made that course harder. Against the backdrop of a public health emergency, market demands have sent the cost to build a home up—from lumber to labor, the non-profit homebuilding model is struggling to match the ferocity of a worsening housing crisis.

Additionally, the communities who are hurting most see the fewest benefits flowing in their direction. At Habitat, we believe the opportunity to own a home and build generational wealth should not be reserved for the wealthiest or whitest among us. It should be accessible to all Oregonians who work hard, save diligently, and play by the rules. But for too long, Oregon's racist housing policies have unfairly placed the benefits of homeownership out of reach for many of our BIPOC neighbors.

We are supportive of the OHCS 2021-23 budget because it helps to stabilize and preserve homeownership through the turbulence of the current pandemic, while also offering a much needed and long overdue hand up to the Communities of Color seeking access to affordable housing services. This is the time for bold action on housing.

Throughout the years, Habitat has worked with OHCS to implement and administer various programs including LIFT for Homeownership, the Oregon Bond Residential Loan program, Down Payment Assistance, the Oregon IDA Initiative, the Veteran Home Improvement Program and the Land Acquisition Program. These programs have enabled our organization to build more homes while ensuring that partner homebuyers are in a position to purchase them. Combined, these programs have a real impact in the work we do every day.

Passage of HB 5011 and the approval of the OHCS budget requests will ensure that organizations like ours are able to continue building out the affordable housing pipeline so that more Oregonians have access to safe, stable, and affordable housing.

Thank you for your time and for your service.

Sincerely,

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

Steve Messinetti
President & CEO
Habitat for Humanity Portland Region