



To: **Senate Committee on Housing and Development**

Dear Chair Jama, Vice-Chair Linthicum and Members of the Committee:

I am writing from Habitat for Humanity Portland Region, the newly merged affiliate that now covers Multnomah, northern Clackamas, and western Washington Counties with affordable homeownership services. Especially in this COVID-19 pandemic, we are seeing a just how acute the region's housing crisis is affecting both homeowners and renters earning a low-income. We are grateful for the work being done by your committee to ensure that homeownership is something that is accessible and affordable to Oregonians.

With that, I am writing to share Habitat Portland Region's strong support for SB 458-2. We believe that the improved land division process within this measure will provide much needed space for middle housing in our rapidly developing communities. Especially in the Portland-Metro region, we see that a clear sign of generational wealth is rooted in homeownership. Unfortunately, for many, and especially for People of Color, there are too few opportunities to entry-level homeownership. This measure is a clear and concrete way to change that.

At Habitat, we see that home equity is the primary wealth-building vehicle for middle-class Americans. It is essential not only for the stability of our communities, but also for the local tax-base, that we ensure more of our neighbors can access the opportunity to invest in their future and plant their roots in the places they call home. Doing so helps to prevent instability in times of chaos, and will help everyone in Oregon, not just those who own their home.

Implementing this administrative, fee-simple land division process for middle housing (like duplexes, triplexes and cottage clusters) will help to increase the overall supply of entry-level homes for purchase across Oregon. For both non-profit and private housing developers, the current land-division process is arduous and costly, consequently preventing market solutions from adding to the supply of affordable homeownership opportunities. SB 458-2 will deliver a broader spectrum of homeownership options that fit the budgets of more working families.

Thank you for your commitment and service,

A handwritten signature in black ink that reads "Steve Messinetti".

Steve Messinetti
President & CEO
Habitat for Humanity Portland Region