

**Co-Chair Johnson, Co-Chair Steiner-Hayward, Co-Chair Rayfield, and Members of the Committee:**

My name is Mary Vogel and my Woman Business Enterprise does planning consulting as PlanGreen. Thanks for providing us these listening sessions!

I live in downtown Portland, OR. I am here to urge you to pass a budget that invests in safe, stable, and affordable homes for all Oregonians. A home is a basic human need and **should NOT be treated as a commodity to be bought and sold for a profit**. Hence we need to find other ways to close the racial wealth gap rather than showering more funding on that system that has put BIPOC communities so far behind. You will be playing an endless game of catch-up under the current rules of the homeownership game.

Please provide funding for building more safe, stable, and affordable homes where the land is separated from the cost of housing and its increase in value is captured by the public in perpetuity. As I explain in my blog **Brave New US Housing Policy** <https://plangreen.net/brave-new-u-s-housing-policy/>, with Senator Wyden now chair of the US Senate Budget Committee, Oregon has an incredible opportunity to shift Federal and State policy away from funding real estate appreciation to one that makes both market rate and public housing affordable and available to BIPOC communities and to young people by helping to shift our perceptions about the American Dream away from homeownership and towards security, equity and legacy for all.

As Sightline Institute founder, Alan Durning says in his blog [The Problem With US Housing Policy Is That It's Not About Housing](https://www.sightline.org/2021/02/12/the-problem-with-us-housing-policy-is-that-its-not-about-housing/) <https://www.sightline.org/2021/02/12/the-problem-with-us-housing-policy-is-that-its-not-about-housing/> *Here, I sketch the hidden reality of federal US housing policies: they are about real estate appreciation, not housing. And I spell out how they polarize wealth, exacerbate racial inequality, cut productivity and job creation, speed climate change, and exaggerate the ups and the downs of the business cycle.*

Thank you for seriously considering my thoughts today. Again, I urge you to focus on housing that moves us towards security, equity and legacy for all.

**Mary Vogel, CNU-A**

Bringing services nature provides to community design & planning

A Woman Business Enterprise/Emerging Small Business in Oregon

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