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February 1, 2021

To: **House Housing Committee**

Dear Chair Fahey, Vice-Chair Campos, Vice-Chair Morgan and Members of the Committee:

I am the Executive Director at Habitat for Humanity of Central Lane, a Habitat affiliate working to increase access to affordable home ownership from Walton to Oakridge, Eugene to Cottage Grove, and the communities in between. We are currently building our 74th home in our service area.

I am writing to support HB 2283-1.

As you have heard in prior testimony, across Oregon there is limited opportunity for entry-level homeownership. Home ownership opportunities are a critical factor for developing longer-term financial stability. Without affordable homeownership opportunities low- and middle-income Oregonians face a future of instability of housing costs and no prospect to gain equity.

Here in central Lane County, a quick search of homes for sale demonstrates there are no currently livable single-family homes on their own property for sale under \$250,000.

Home equity is, and has been for generations, the primary wealth-building vehicle for middle-class Americans. Oregonians are no different and deserve the chance for stability, and independence through homeownership.

Our Habitat affiliate has undertaken the challenge of increasing the supply of entry-level homes by re-platting three modest lots (less than 1-acre total) into twelve lots for homes in Springfield. This has been a complicated, costly and burdensome process for which a simple land division process for this middle housing could have meant those homes would already be in production, rather than wading through years of administrative process.

Once again, our Habitat affiliate strongly encourages you to support HB 2283-1. Thank you for your service.

Sincerely,

Kellie DeVore
Executive Director

Habitat for Humanity brings people together to build homes, communities, and hope.