

Testimony

March 13, 2023

Senate Committee on Housing and Development

Re: In support of SB 936

Donna L Cohen, Portland, Oregon.

Senator Jama and members of the committee:

Having grown up and spent most of my life living in apartments, I was finally able to buy my first home 20 years ago with the help of a first-time homeowner program. The benefits provided – low initial price, closing costs covered and a 10-year tax abatement – made all the difference [the MID made no difference in my mind; I never gave it a thought].

115 affordable homes were built in phases over 5 years in my development in St Johns in North Portland. By design it is a wonderfully diverse neighborhood. I hope that future developments will follow this model.

Owning this home radically changed my life for the better in almost every way. “Radically” is the appropriate word. Apartments work well for many. However, for myself, I needed a small house where I could fix and build things, and do yard work. These are my hobbies, and much of my exercise! My woodshop is my little piece of heaven.

Because I was not in great physical condition at the time I purchased, and not being young, I quickly discovered my ability to do my hobbies was limited. But I wanted to BE fit so I took exercise classes and I am active and healthy now!

Because of my home, I have financial stability. And, because of that, as a semi-retired person, I have time to invest in my community and so I have been involved and been instrumental in some wonderful neighborhood changes. I know the investment the government made to allow me to buy a home has been returned manyfold in the time and skills I have provided to my community.

Because I am financially stable, I have time to advocate for others who deserve a chance to own a home or need affordable housing of other types.

Honestly, if I were still renting, I don't even like to imagine what my life would be like. But I know I would not be as healthy, happy or productive. I am thankful every single day for my little house!

Please move this bill ahead with a “do pass” recommendation for the many others who need help with becoming a homeowner.

PS I also very much hope you will move SB 976 forward when it reaches you. It's long overdue!