



March 13, 2023

To: Senate Committee on Housing and Development

RE: Support for Senate Bill 936

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

My name is Dwane Krumme with Habitat for Humanity of La Pine Sunriver, and I am writing to urge your strong support for Senate Bill 936.

SB 936 would:

- Allocate \$100 million each biennium to subsidize the development of 500 homes with a maximum subsidy of \$200,000 per home.
- Improve the existing Land Acquisition Revolving Loan Program or create a new fund of \$30 million to purchase 200 parcels for homeownership development per biennium at zero percent interest.
- Allocate \$20 million to OHCS to invest in community-based, innovative models for increasing homeownership in culturally responsive ways.

The underproduction of housing and shortage of entry-level homes are driving up unaffordability for everyone and impeding efforts to close racial, ethnic and generational gaps in homeownership and wealth-building opportunities. Oregon's Housing Needs Analysis makes it clear: **The state must invest in the production of new homes.** As homeownership providers, Habitat for Humanity organizations have a proven track record of successfully leveraging similar funding resources, such as Local Innovation and Fast Track (LIFT) for Homeownership, to double or triple local production of homes sold to low- and moderate-income families and individuals in Oregon communities of all sizes.

Organizations like ours are well-positioned to help meet Oregon's supply shortfalls, but we need critical investments like the allocations included in Senate Bill 936. Please consider supporting this bill.

Thank you.

A handwritten signature in black ink, appearing to read "Dwane Krumme".

Dwane Krumme
Executive Director