



March 14, 2023

To: Senate Committee on Housing and Development

**RE: Support for Condominium Act Revisions, SB847-2**

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

My name is Sarah Radcliffe and I am writing on behalf of Habitat for Humanity Portland Region (HFHPR) to urge your strong support for SB 847-2 and specifically, amendments to the Condominium Act.

In Oregon communities of all sizes, too many of our friends and neighbors are struggling to achieve a stable and affordable roof over their heads. Many of our communities are contending with record levels of unsheltered kids, adults and families – a current reality resulting from decades of housing underproduction.

Habitat Portland Region and our affordable housing partners are working to change the trajectory for hundreds of families through homeownership. Over 80% of our region's Habitat homeowners are households of color and our homeowner communities represent over 24 languages. From East Portland, to Lake Oswego, to Hillsboro we are building condos that are affordable to families at 35% - 80% Area Median Income. The median household income for a household in our program is \$41,000 per year.

**Condos facilitate ecological and affordable homeownership development:**

HFHPR uses the condominium model to build affordable middle housing for families who would otherwise be closed out of homeownership. Most of our developments are condominiums as opposed to separate, fee-simple lots.

The condo model allows affordable and market rate developers to tuck housing into vacant or underutilized lots, rather than sprawling into forests and farmland. Housing density near jobs, transit, schools, services, and community spaces reduces carbon emissions, makes transportation cheaper and more accessible, and adds to the diversity and vibrancy of our neighborhoods.

Condos are also an important part of our affordability equation. Shared walls make housing cheaper to build, maximize the value of land, and reduce maintenance and upkeep costs down the road. Plus, exterior maintenance costs are folded into the Homeowners Association (HOA) dues. This allows HFHPR to account for future maintenance when we calculate each homeowner's affordable monthly payment, which is set below 30% of the household income and includes the mortgage, HOA dues, taxes, and insurance.

**SB 847 will make condominium establishment more predictable and more affordable:**

SB 847 will prevent local add-ons, fees, and restrictions that hamper and delay condominium establishment. Many of the impediments to building desperately needed housing come in the form of

layered and varying jurisdictional fees and requirements. SB 847 will reduce uncertainty and streamline condo development.

HFHPR receives 800-1000 applications for every round of 20-40 homes available for sale. Our community's need and appetite for affordable homeownership vastly exceeds current supply. We need every tool at our disposal to bring homeownership within reach.

Thank you for your consideration and service,

A handwritten signature in black ink, appearing to read 'S. Radcliffe', with a long horizontal flourish extending to the right.

Sarah Radcliffe  
Director of Government Relations  
Habitat for Humanity Portland Region