

Submitter: Mary Steinberg
On Behalf Of: Creator Lutheran Church
Committee: House Committee On Housing and Homelessness
Measure: HB3482

Chair Dexter, Co-Vice Chair Gamba, Co-Vice Chair Helfrich, and Members of the Committee,

Thank you for your ongoing commitment to providing Oregonians with housing solutions. As a member of Creator Lutheran Church and the Clackamas Land and Housing Cohort, I am interested in finding creative and sustainable solutions to Oregon's housing crisis. I am writing to you to advocate for the full funding and passage of HB 3482 to provide resources for non-profits, faith communities, tribal communities, housing authorities, and local governments in the process of developing affordable housing on their property.

Oregon is currently facing a housing crisis, driven by the fact that there are not enough housing units for Oregonians — especially those who are low income. Oregon is currently short 110,000 homes to meet current demand and will need to produce almost 500,000 more to keep up with the rising population over the next two decades. According to the National Low Income Housing Coalition, a worker making minimum wage in Oregon would need to work 82 hours per week to afford a 2-bedroom rental home at fair market rent. Over 230,000 of renter households in Oregon earn less than 50% of the average median income. Non-profits, faith communities, tribal communities, housing authorities, and local governments stand at the ready to assist the state with this crisis through building affordable housing on their developable land, but there are obstacles to completing these projects, such as starting costs and lack of knowledge on housing development, that are difficult to overcome alone. HB 3482 would help to circumvent these barriers through providing funding and resources to community entities to ensure Oregon has attainable housing available and our friends and neighbors can obtain stable housing.

HB 3482 provides resources in two crucial areas for these groups — pre-development support and technical assistance. First, this bill will provide financial support for pre-development costs involved in developing affordable housing. This funding can cover a range of things from land surveys to community engagement efforts to build neighbor congregation approval. On their own, these costs can often total over \$100,000 and prevent projects from getting off the ground. Giving organizations access to pre-development dollars will help to ensure that projects are able to get started without costs being a barrier. Second, HB 3482 will provide a resource to assist with project management. This would be done through the appointment of a non-profit organization with expertise in affordable housing development as well as the frameworks of community groups to guide communities

through the development process. This organization will play a crucial role in informing the public about the availability of the grant program as well as serve as a resource in helping communities during project development.

My church, Creator Lutheran, sits on acreage that could potentially be used for a wider community benefit. However we lack the resources, expertise and finances to explore possible options. Passage of this bill would allow our congregation, as well as many other churches that hold land as a valuable and unused asset, to turn their ministries toward relieving the housing crisis in Oregon.

Oregon is in the midst of a crisis that non-profits, faith communities, tribal communities, housing authorities, and local governments would like to help solve, but it cannot be done alone. We know that in making these investments through this bill, we can and will assist Oregon through providing more housing opportunities for those in most need around us. I hope you will join me in ensuring Oregonians have more access to affordable housing and give HB 3482 an "aye" vote.

Thank you for your time and thoughtful consideration,

Mary Steinberg MD