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 Portland's First United Methodist Church, I am dedicated to working toward social justice and racial equity. I am writing to you today 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 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 nonprofit 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.

Our church has just begun pre-development planning to investigate our options for building affordable housing. Our congregation was fortunate enough to access grant funds from our denomination, but most churches don't have that luxury. The reason churches have extra land to devote to affordable housing construction is also the reason many of us do not have the funds to execute these projects: our membership and financial contributions are declining. We're looking for new ways to serve our neighbors and build the beloved community, but we need public funding and partnership.

Oregon is in the midst of a crisis that nonprofits, 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 to provide 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,
Amy Robison