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

My name is Shirley Peterson, and I am a member of Creator Lutheran Church and the Clackamas County Land and Housing Cohort. Thank you for your ongoing commitment to providing Oregonians with creative, humane, proven, cost-effective housing solutions in this housing crisis.

I strongly advocate for the full funding and passage of HB 3482 to provide resources for faith communities and other local entities to develop affordable housing.

Faith communities are often cash-poor but land and relationship-rich. However, over and over again, the question of "Can we build housing on this plot of land?" is nearly impossible to answer because we cannot even get to the point of completing feasibility studies and getting through basic steps of pre-development due to the cost to do so.

On their own, these costs can often total over \$100,000 and prevent projects from getting off the ground. This is a huge amount to us, but very small in the grand scheme of housing development.

Additionally, for the congregations that commit to building housing, we run into strong neighbor opposition that we spend months and years trying to counter. Finding new ways to shift neighbors from opposed to supportive of housing takes immense capacity, but we know it's worth it to put in the effort, as these projects are more likely to successfully get to occupancy and serve those who need housing most.

HB 3482 provides resources in two crucial areas to remove these barriers — predevelopment support and technical assistance.

Let us help solve our housing crisis. Please vote yes on HB 3482.

Thank you for your time and thoughtful consideration.

Shirley Peterson