

February 19, 2025

Good afternoon Chair Marsh and Committee. My name is Jennifer Anderson. I am the Executive Director for Columbia County Habitat for Humanity and I am writing in support of HB3507.

Each Habitat for Humanity affiliate is independently incorporated and operates under the mission and principles of Habitat for Humanity International. As an independent nonprofit, we have the freedom to respond to the needs of our communities.

In response to the lack of homeownership support in our County, we made the decision to use our skills as loan originators and IDA specialists to help people outside of our traditional homebuilding program.

We enroll people in the IDA matched savings program to save for closing costs, assist clients with USDA-RD 502 home loan applications and, whenever possible, help them access down payment assistance. Many times the down payment assistance is critical to helping these clients achieve their dream of home ownership.

I believe down payment assistance is a great investment. One of our recent clients is a hard-working single mother. She qualified for a home loan of \$260,000. There are very few homes on the market in that price range. In our area many less expensive, older homes have structural issues. Some lack a proper foundation. One client reported back that she met a realtor to look at house built on tree stumps! For people like this, down payment assistance is the only way they can purchase a decent home that will provide the stability they need for their children.

Our first Habitat homeowner was a single mother with four boys. Prior to owning a Habitat home, she struggled with housing for years, at one point living in her car with her kids. She wrote a testimonial for our website and in it described the day they were finally off all state assistance as "the best day ever!" Not every person would make a good homeowner, but a family like this could live in a subsidized apartment for twenty years and be no better off the day that subsidy ends. That is why I consider down payment assistance to be an investment. Combining it with our loan packaging assistance and IDA for closing costs we are able to offer low-income families a path to self-sufficiency.

Thank you for your time. (and sorry for the technical issues with the microphone)

Sincerely,

Jennifer Anderson
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