



March 2, 2025

Re: Support for HB 3503

Dear Chair Marsh, Vice-Chair Breese-Iverson, Vice-Chair Andersen and Members of the Committee:

Habitat for Humanity Portland Region supports HB 3503. We have a limited window of opportunity, in Clackamas County, and across the state, to prevent a valuable inventory of affordable single-family homes from being lost to the private market.

Habitat homeowners in the Portland Metro Region represent the rich diversity of our community. Over 70% are households of color and more than 1/3 of households include a family member with a disability. Our current homeowner community includes households speaking over 24 languages. We are committed to facilitating homeownership for lower income households: 70% of HFHPR's homebuyers have incomes between 35-60% AMI. In our region's housing market, these households typically face housing instability and are rent-burdened, which forces unacceptable choices between housing and other necessities.

Habitat Portland Region partners with Proud Ground Community Land Trust to ensure the lasting affordability of every home we build. Together, we have facilitated CLT homeownership for 151 households, and we have 165 homes in predevelopment and construction. The community land trust model provides an opportunity for today's households to achieve housing stability and build equity, while preserving affordable homes for future generations in communities with rapidly escalating housing costs.

According to Oregon's State of the State's Housing Report, home prices have increased by \$7.10 for every dollar in wage gains over the past ten years. Entry level homes for low- and moderate-income families are simply not being produced. In our last application round, Habitat received over 300 applications for 23 available homes. Meanwhile, Clackamas County is one of several public housing authorities and affordable housing programs that is in the process of disposing of its single-family homes. Per HUD regulations, the homes must be sold at market value, but there is no funding source available to purchase and rehab these homes, allowing them to be resold at an affordable price. Ideally, we'd like to see funding made available for Community Land Trust conversions across the state where affordable homes are at risk of absorption into the private market.

Thank you for your service,

A handwritten signature in black ink, appearing to read "Sarah Radcliffe". The signature is fluid and cursive, with a long horizontal stroke at the end.

Sarah Radcliffe

Director of Government Relations
Habitat for Humanity Portland Region