

Submitter: Jonathan Greenwood

On Behalf Of:

Committee: Senate Committee On Housing and Development

Measure, Appointment or Topic: SB684

Chair Pham, Vice Chair Anderson, and Members of the Senate Housing Committee,

My name is Jonathan Greenwood, and I live in the Kenton neighborhood of North Portland. I'm joining Portland: Neighbors Welcome in supporting SB 684 to establish a Construction Revolving Fund, providing below-market-rate loans for mixed-income housing developments with permanently affordable units.

My husband and I own a home where we rent to a disabled couple at well below market rate—without this, they wouldn't be able to afford to live in Portland. I see firsthand how high housing costs push people out, and I know we need more options for Oregonians of all income levels. Housing should be a human right, not provided through charity of good actors like me in the community.

Oregon is in a deep housing crisis. High interest rates are a major barrier to building new homes. SB 684 is a crucial step in removing that obstacle and ensuring more housing gets built across the state. I urge your support.

Thank you.