

Submitter: Nikolai Ursin

On Behalf Of:

Committee: Senate Committee On Housing and Development

Measure, Appointment or Topic: SB684

Dear Chair Jama and Members of the Senate Committee on Housing and Development,

I am writing to express my strong support for Senate Bill 684 because Oregon's housing crisis is worsening, and we urgently need solutions that increase affordable housing options for people of all income levels.

Right now, too many Oregonians are struggling to find housing they can afford. Teachers, nurses, service workers, and first responders—people essential to our communities—are increasingly priced out of the places they work. Families are forced into long, expensive commutes because affordable homes near jobs, schools, and transit are scarce. Seniors on fixed incomes have few downsizing options, and young professionals hoping to buy their first home find themselves locked out of the market.

At the same time, publicly owned affordable housing is severely lacking, leaving thousands of low-income Oregonians at the mercy of rising rents and unstable living conditions. The state has underinvested in publicly owned housing for decades, relying too heavily on private market solutions that have failed to meet the needs of our growing population.

This bill provides an opportunity to change the status quo by investing in mixed-income housing developments that will remain permanently affordable and accessible to the people who need them most. Imagine a Portland neighborhood where a teacher and a grocery store clerk can live in the same building as a retired grandparent and a single parent—all in safe, stable, and affordable homes. Picture a small town where local workers don't have to commute an hour just to find a place they can afford. These should not be outliers; they should be the standard.

Oregon's housing crisis is not just about a lack of units—it's about the lack of homes that real working people can afford. We must take bold action to ensure future generations are not trapped in the same cycle of skyrocketing rents and unattainable homeownership.

I urge the committee to pass SB 684 and help create more housing options that put people over profits. We cannot afford to wait any longer.

Thank you!