



April 18, 2025

Joint Ways and Means Subcommittee on Capital Construction  
Oregon State Capitol  
900 Court St NE  
Salem, OR 97301

**Re: Support for LIFT Homeownership investments in SB 5505**

Dear Co-Chairs Girod and Nosse, and Members of the committee:

My name is Carly Colgan and I am writing on behalf of Bend-Redmond Habitat for Humanity to express our strong support for the LIFT Homeownership investments included in SB 5505.

At Bend-Redmond Habitat for Humanity, the LIFT program has been a cornerstone of our affordable homeownership strategy making possible the completion of 46 homes, supporting 22 currently under construction, and anticipated to play a vital role in nearly 90% of the 100+ homes in our five-year pipeline. This funding has significantly increased our capacity as an organization. The flexibility of drawing funds during construction supports essential cash flow needs, while LIFT's ability to retire LAP loans helps overcome the steep cost of land acquisition in Central Oregon.

Bend-Redmond Habitat for Humanity is part of the Unlocking Homeownership Coalition, a group of more than 40 nonprofit and for-profit organizations working together to expand first-time homeownership access for thousands of Oregonians. Homeownership is the key to building household stability, generational wealth and strong communities, yet it remains out of reach for far too many Oregon households. We are pushing for smart, people-focused investments and policies in 2025 that will make a meaningful difference in addressing our state's housing crisis.

The LIFT Homeownership Program directly supports three key priorities of the Statewide Housing Plan: Rural Communities, Homeownership, and Housing Justice. With a focus on increasing housing supply, LIFT funds facilitate new construction or the conversion of existing non-housing structures with housing units. This program stimulates the rapid development of multi-home sites, with units ready for sale within 36 months of receiving a funding reservation.

To date, Oregon Housing and Community Services has leveraged LIFT Homeownership funding to stimulate the construction of 963 permanently affordable, entry-level homes across the state. LIFT has helped many affordable homeownership developers to *triple* their production of new homes. The majority of LIFT Homeownership-funded developments include homes designed to accommodate larger households, with up to five bedrooms per home. All homes built under this program meet strict energy efficiency standards and often accommodate aging in place.

A new \$100.9 million investment will further expand the pipeline of permanently affordable homeownership opportunities under development in Oregon communities.

Thank you for your leadership and service,

Carly Colgan  
Chief Executive Officer  
Bend-Redmond Habitat for Humanity

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*We build strength, stability, and self-reliance through affordable homeownership*

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