

Submitter: Shannon Selah

On Behalf Of:

Committee: Joint Committee On Ways and Means Subcommittee On
Capital Construction

Measure, Appointment or Topic: SB5505

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 Shannon Selah and I am writing on behalf of Newberg Area Habitat for Humanity to express our strong support for the LIFT Homeownership investments included in SB 5505.

For our small non-profit, we have relied upon LIFT funding to build two affordable homes in Newberg, Oregon, in the past, as well as for two current and three future builds (two to four bedrooms each). Without LIFT funding, our revenue to build homes would be limited to donations, our donation resale store (the ReStore), private grants, and mortgage payments from Habitat homeowners, and we would continue our past rate of building one home per year on average. With LIFT funding, we aim to build four homes annually by the end of 2026.

Each home we build is purchased via an affordable mortgage by a family with a connection to our service area: Newberg, Dundee, Sherwood, Dayton, and St. Paul. This path to homeownership is offered to families making 25-60% of Area Median Income. Each selected family participates in the homebuilding process and must put in 500 hours of sweat equity and participate in financial and home maintenance education prior to purchasing their home. Homeownership for these families is life-changing, allowing for otherwise unreachable financial goals such as: emergency and retirement savings, college education, and generational wealth-building. Due to betterment of their finances, Habitat homeowners often pay off their mortgages early.

All of our home builds meet Energy Star rating criteria and rely heavily on the use of volunteer labor. We aim to enrich our community through common service to each other as well as building decent homes. We have a goal to build at least one home in each of our future developments to ADA standards to allow occupancy for those with physical disabilities and/or aging in place.

Newberg Area 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.

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,

Shannon Selah
Executive Director
Newberg Area Habitat for Humanity