Submitter:	Jonathan Greenwood
On Behalf Of:	
Committee:	Senate Committee On Finance and Revenue
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 Portland. I'm joining Portland: Neighbors Welcome in supporting SB 684 to establish a Construction Revolving Fund to provide below-market rate loans for mixed-income housing developments with permanently affordable units.

In my life, I've been homeless. It is not an experience I would wish upon anyone. This is why I so strongly believe in housing as a human right. I'm doing my small part with my husband by renting a room in our house to a disabled couple. We rent to them at well below market rate. I am proud I can help these friends have housing in Portland. Without our help, they would very likely not be able to live in the city. I must reiterate, I believe housing should be a human right. My friends should not have to rely on our charity to live in Portland. I feel like this bill will help to make housing attainable for many in dense, service-rich neighborhoods connected by robust transit.

Oregon is in a deep housing crisis, and high interest rates represent one of the most barriers to construction of new homes. I urge you to support SB 684 to direct the state to address this barrier and help build more housing across the state.

Thank you, Jonathan Greenwood