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February 12, 2026

RE: Bonds for LIFT Homeownership

Dear Co-Chair Girod, Co-Chair Nosse, and members of the committee,

On behalf of Bend-Redmond Habitat for Humanity, I urge the Legislature to allocate \$100 million in General Obligation Bonds for the LIFT Homeownership Program in Senate Bill 5702. Through LIFT, GO Bonds are quickly converted into housing production for mortgage-ready families who are prepared to put down roots in their communities.

These are not one-time investments. LIFT-supported homes are structured to remain affordable long term, creating lasting community assets that can serve multiple income-qualified buyers over time. In addition to expanding homeownership opportunities, these developments support local construction jobs and strengthen the tax base. Shovel-ready projects across Oregon could stall without additional LIFT resources.

In Central Oregon, homeownership is critical to maintaining a stable workforce and preventing displacement. More than half of Bend's workforce commutes from outside the city because housing costs have risen beyond reach. This strains families, increases traffic and environmental impacts, and weakens long-term economic stability.

Bend-Redmond Habitat for Humanity is preparing to apply for one LIFT-funded project in 2026, with two additional projects planned for 2027. Together, these projects represent 108 homeownership opportunities. Available 2026 funds are expected to be fully allocated. Without sufficient bond capacity for 2027, these homes could be delayed at a time when Oregon is already behind in housing production.

Each \$1 million invested through LIFT supports approximately five new homes while leveraging additional local and private funding. A \$100 million investment would help create roughly 500 homes statewide. These homes remain affordable and deliver public benefit for decades.

Please include \$100 million for LIFT Homeownership in SB 5702.

Sincerely,



Carly Colgan
Chief Executive Officer
Bend-Redmond Habitat for Humanity