

Submitter: Juline Bodnar
On Behalf Of: LIFT Homeownership
Committee: Joint Committee On Ways and Means Subcommittee On
Capital Construction
Measure, Appointment or Topic: SB5702

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

I am writing as a Central Oregon resident to urge the Legislature to allocate \$100 million in General Obligation Bonds for the LIFT Homeownership Program in Senate Bill 5702.

As the Chief Financial Officer for Bend-Redmond Habitat for Humanity for almost 17 years, I have seen how much LIFT has been life-changing for our community and our working families. Prior to the LIFT program, our organization was able to build between 3-5 homes each year. We knew the need was much higher, but with the need to raise \$250,000 PER HOME in fundraising beyond the affordable mortgage level our homeowners average, it was simply out of reach to do more. When LIFT came on the scene, we were able to increase our production and now are on track to build 22-24 homes this year, with our average (since LIFT) being close to 20 per year. This is what we need to keep impacting our affordability issues by providing permanent-, affordable-, and decent homes in Central Oregon.

Affordable homeownership is essential to the long-term health of our region. In Central Oregon, many of the people who keep our communities running — teachers, health care workers, service workers, and tradespeople, can no longer afford to live where they work. More than half of Bend's workforce now commutes from outside the city due to rising housing costs. This strains families, increases traffic and environmental impacts, and weakens community stability.

LIFT Homeownership is one of Oregon's most effective tools for creating permanently affordable homes for first-time buyers. These are not one-time investments. Many LIFT-supported homes are placed in community land trusts or structured to remain affordable long term, serving multiple income-qualified buyers over time. A single public investment can support generation after generation of homeowners, creating lasting community assets rather than temporary relief.

Local affordable homeownership developers have shovel-ready projects in our region today. Every \$1 million invested through LIFT supports the construction of approximately five new homes, leveraging additional local and private funding. A \$100 million investment would help create roughly 500 homes statewide — homes that remain affordable and continue delivering public benefit for decades.

This level of investment reflects the scale of Oregon's housing production gap. We are significantly behind in meeting demand, and catching up requires bold, targeted action. LIFT represents a long-term capital investment in stable communities, workforce retention, and generational opportunity.

Please include \$100 million for LIFT Homeownership in SB 5702 and ensure that Central Oregon communities are not left behind in the statewide response to our housing shortage.

Thank you for listening and for voting to support this program.

Sincerely,

Juline Bodnar, CPA