

Submitter: Christy Lawrence  
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'm writing as a Central Oregon resident and small business owner to urge the Legislature to allocate \$100 million in General Obligation Bonds for the LIFT Homeownership Program in Senate Bill 5702.

I love this region. I've built a business here and I've watched colleagues and families try to build a life here. What I see right now worries me.

The people who keep Central Oregon running, teachers, nurses, dental hygienists, baristas, carpenters, young families just starting out, are being priced out of the very communities they serve. More than half of Bend's workforce now commutes from outside the city because they simply can't afford to live here. Even as a business owner, making over the median income owning a home is unattainable.

That isn't just inconvenient. It's destabilizing.

Long commutes steal time from families. They add stress, traffic, and environmental strain. They chip away at the sense of belonging that turns a town into a community. Homeownership is about more than a house. It's about roots. It's about commitment. It's about the ability to build equity, raise children, start businesses, and contribute long-term to a place.

The LIFT Homeownership Program is one of Oregon's most powerful tools to make that possible. These homes are not short-term subsidies. Many are placed in community land trusts or structured to remain permanently affordable, allowing one public investment to serve generation after generation of income-qualified buyers.

We have shovel-ready projects in Central Oregon right now. For every \$1 million invested, approximately five homes can be built, leveraging additional local and private dollars. A \$100 million investment could create roughly 500 permanently affordable homes statewide. That's 500 families who get to stay. 500 families who get to belong.

Oregon is behind in housing production. The gap will not close with small steps. It requires bold action that reflects the scale of the challenge.

Investing in LIFT is investing in workforce stability, small business sustainability, generational opportunity, and the long-term health of our communities.

Please include \$100 million for LIFT Homeownership in SB 5702. Central Oregon cannot afford to be left behind.

This isn't just about housing. It's about whether the people who love this place can continue to call it home.