



We build  
**strength, stability,  
self-reliance  
and shelter.**

February 13, 2026

RE: Bonds for LIFT Homeownership

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

On behalf of McMinnville Area Habitat for Humanity, I call on the Legislature to allocate an additional \$100M in General Obligation Bonds for the LIFT Homeownership Program in Senate Bill 5702.

The Habitat for Humanity affiliate in McMinnville has averaged building and selling two homes per year in our 35-year history. These affordable homes are sold to first-time, low-income homebuyers, who start their journey of financial stability when purchasing a home.

As we focus on ramping up our production of affordable homes due to the increased need in Yamhill County – we successfully applied for our first LIFT Homeownership last year. We secured \$615,000 to build a triplex on an infill lot in McMinnville. Thanks to LIFT Homeownership, we will be able to build three affordable homes quickly, and on a lot that would typically house just one family.

This year, we are seeking an additional \$1.68 million to help us build 8 more homes in McMinnville. LIFT Homeownership funds are a game changer for a smaller community where fundraising to build a home can take years.

While we very much appreciate the \$100 million that the legislature dedicated to this program last year, nonprofit homeownership developers around the state have \$200 million in shovel ready developments and could compete for these resources in the application period that just opened.

If our affiliate doesn't receive our new LIFT Homeownership request, this new 8-home project will be stalled for years, as we raise funds for infrastructure and construction to build at least one 4-plex. The City of McMinnville is relying on our Habitat affiliate to supply affordable homeownership opportunities in our community.

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

Sincerely,

A handwritten signature in black ink that reads "Katie Curry". The signature is fluid and cursive.

Katie Curry, Executive Director  
McMinnville Area Habitat for Humanity