



February 13, 2026

To: Joint Committee on Capital Construction
From: Peter Hainley, CASA of Oregon
Re: Support for HB 5702- \$100M for LIFT Homeownership

Co-Chairs Girod and Nosse and members of the committee,

I respectfully urge you to allocate \$100 million in Article XI-Q General Obligation Bonds for the LIFT Homeownership Program in Senate Bill 5702. LIFT Homeownership is one of Oregon's most effective tools for building permanently affordable homes. Through this program, General Obligation Bonds quickly translate into new construction across the state; homes that are affordable not just today, but for generations.

At CASA of Oregon, we work primarily with farmworkers, low-wage workers, and families deeply rooted in rural and agricultural communities. Many of the families we serve are ready for homeownership. They have stable employment, strong ties to community and the desire to build equity. Yet in today's housing market, rising land and construction costs have pushed entry-level homeownership out of reach.

LIFT makes the difference:

In communities we serve, we regularly meet families who qualify for a mortgage but cannot bridge the gap between what they can afford and the cost to build. With LIFT, that gap closes. Families can purchase safe, energy-efficient homes at prices they can sustain long term, creating stability for their children and strengthening the communities where they live and work.

One example is Phoenix Meadows in Jackson County. A redevelopment of a former manufactured home community destroyed by wildfire. This project will provide permanently affordable homeownership opportunities to working families in a region that lost numerous homes in the Almeda fire. Without LIFT Homeownership funding, Phoenix Meadows cannot move forward. The gap between development costs and what families can afford to purchase the homes is simply too great in today's market.

Every \$1M invested in LIFT supports the construction of at least five new homes. A \$100 million investment would result in roughly 500 permanently affordable homes statewide, expanding supply while creating lasting affordability. Without additional LIFT funding this session, projects that are ready to break ground will stall, and in today's construction market, delays often mean fewer homes built, or homes priced beyond reach. These are not speculative developments; they are real communities waiting on critical gap financing to move forward.

Affordable homeownership is a cornerstone of economic mobility. It allows families to build intergenerational wealth, put down permanent roots, and contribute to the long-term vitality of Oregon's cities and rural towns alike.

SB 5702 gives the Legislature the opportunity to act decisively. We urge you to include \$100 million for LIFT Homeownership and ensure that working families across Oregon have a fair opportunity to own a home.

Thank you for your consideration.

Sincerely,

A handwritten signature in black ink that reads "Peter Hainley".

Peter Hainley,
Executive Director

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