



Habitat for Humanity®

of Lincoln County

March 29, 2021

To: **Senate Committee on Housing and Development**

Dear Chair Jama, Vice-Chair Linthicum and Members of the Committee:

My name is Lucinda Taylor, and I have the honor of serving as the Executive Director of Habitat for Humanity of Lincoln County.

I am writing to share our organization's strong support for SB 458-2.

Oregon communities of all sizes lack entry-level homeownership opportunities. Homeownership is one of the key indicators of household wealth. Here in Lincoln County, we have less than a two-month inventory of homes in all price ranges. Workforce housing and affordable homes are typically snapped up within a week of hitting the market, and many workers recruited to our schools and hospitals end up turning down the jobs because they can't find a place to live.

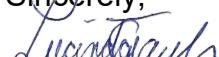
Home equity is the primary wealth-building vehicle for middle-class Americans. For Oregonians with modest incomes, homeownership helps families to remain stable in tumultuous times.

Some in our communities face additional challenges stemming from historic practices. Racist policies like redlining and discriminatory lending practices have already excluded Oregon indigenous and people of color community members from this critical wealth-building opportunity.

Implementing this administrative, fee-simple land division process for middle housing like duplexes, triplexes and cottage clusters will help to increase the supply of entry-level homes for purchase in 49 Oregon communities.

Once again, we strongly encourage you to support SB 458-2. Thank you for your service.

Sincerely,



Lucinda Taylor
Executive Director