

March 17, 2023

To: House Committee on Housing and Homelessness

**RE: Support for HB 3488-1**

Dear Chair Dexter, Vice-Chairs Gamba and Helfrich, and Members of the Committee:

My name is Steve Mann and I am writing to urge your strong support for House Bill 3488-1. This bill's Dash One amendments make strategic investments to expand homeownership opportunities and services statewide and support fair housing education, outreach and enforcement.

The lack of affordable housing in Western Washington County is considerably hard felt due to the lower average household income in my part of the County. Either large 3 story apartments are being built or \$600,000 homes. There is very little in-between.

I am especially supportive of the targeted investments included in HB 3488 with the Dash One amendments:

- \$73 million to support OHCS homeownership programs
- \$10 million in the Home Ownership Assistance Account to provide down payment assistance grants to culturally responsive, culturally specific or tribal entities
- \$25 million in down payment assistance resources to improve the reach of OHCS's mortgage lending programs
- \$4 million to provide grants to the nine federally recognized tribes to provide homeownership services, such as home repairs, homebuyer education and down payment assistance
- \$4.8 million to provide grants to up to 24 culturally responsive or specific organizations to expand homeownership services
- \$2.4 million to the Fair Housing Council of Oregon to support fair housing statewide
- \$2.3 million to support the bureau's Fair Housing education, outreach and enforcement
- Thank you for allocating flexible general fund resources to OHCS to pair with impactful programs like LIFT for Homeownership and the land acquisition program. These resources will help ensure that these programs can reach rural communities and build the density needed to address our supply crisis.

As homeownership providers, the Habitat for Humanity network urges your targeted investment in critical programs that expand opportunities for Oregonians to plant roots in their communities and begin building intergenerational wealth. Organizations like Habitat for Humanity are well-positioned to help meet Oregon's supply shortfalls. Your support of the critical investments included in HB 3488-1 will help ensure we succeed together.

Thank you for your consideration and service,



Steve Mann  
West Tuality Habitat for Humanity