



Proud Ground

Diane Linn, Executive Director

dianelinn@proudground.org

Dear Senator Kayse Jama and members of the Senate Committee on Housing and Development:

As the Executive Director of Proud Ground, I am writing in support of the Senate Bill 458-2 on behalf of the Proud Ground staff, board and members who want to see more abundant, diverse, and affordable housing options in their communities. This bill needs your support to help work towards ensuring that Oregonians have a secure and affordable place to live, in homes that meet their needs, and in neighborhoods with access to opportunity.

Proud Ground is a registered 501(c) (3) nonprofit organization that does important work in Multnomah County, Washington County, Clackamas, Lincoln and Clark County. Since 1999, Proud Ground has made lasting investments in the financial health and family stability of low-income families by addressing the critical need for more affordable homeownership opportunities—opening the door to the long-term wealth building, health and education outcomes, and generational family stability. Proud Ground creates permanently affordable homeownership opportunities for first-time homebuyers through homebuyer education and counseling, housing development, and asset management. Using the Community Land Trust (CLT) model, Proud Ground has ensured that more than 365 homes remain permanently affordable in the portfolio, and that more than 550 families around the Greater Portland Metro region and Lincoln County receive the stability of homeownership.

Creating a middle housing land division process will increase, entry-level homeownership opportunities. Oregon communities of all sizes lack entry-level homeownership opportunities, in fact a serious lack of inventory of homes on the market is pervasive statewide. Homeownership is one of the key indicators of household wealth and family stability and Oregon is falling behind especially for people of color.

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.

- The equity homeownership provides is the primary wealth-building vehicle for middle-class Americans and can have an impact for generations into the future.
- For Oregonians with modest incomes, homeownership helps families to remain stable in tumultuous times. Health, employment and academic

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achievement often improves in families when they own their home. They are also likely to be more involved in their communities.

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.

We believe in an Oregon that is open to everyone. We need to make sure that we are keeping the door open for people to live, work, and play in our neighborhoods as our population grows. We can't throw up a wall around the state, and we can't abide people being displaced out of their communities. We can and must welcome all Oregonians. Oregon needs every tool available to meet its housing challenges. SB 458-2 is one part of the solution, and an important one.

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

Sincerely,

A handwritten signature in black ink, appearing to read "Diane M. Linn".

Diane Linn, Executive Director
Proud Ground