

January 21, 2025

To: Co-Chair Reps. Ken Helm and Mark Owens and members of the House Committee on Agriculture, Land Use, Natural Resources and Water

Re: House Bill 2168 – Onsite Septic and Water Well Loan Program – Support

A couple years ago, my septic lines failed, right as I was falling on hard times. Because of County (and State?) laws/ordinances, a homeowner cannot leave the failure until they can afford to get it fixed. I am one of many thousands of U.S. and Oregon citizens who can only get low paying jobs.....WHEN we can even GET a job, often only part time jobs, and who are hanging on by our proverbial financial fingernails as it is. A mandatory repair (one that is required relatively quickly) sometimes costs more than our annual salary. This was the case for me for several years.

Thank God I was informed by my contractor and my County office of the CRAFT3 program to help those of us on the bottom of the economic food chain with a low interest loan with extremely lenient repayment terms. This loan was my only option and my only hope. The CRAFT3 staff were all extremely helpful, knowledgeable, and made the whole process as easy and quick as was possible, all very thorough. And the staff STILL is very helpful, friendly and professional.

Even though I was able to negotiate a simpler, less costly repair project (which meets all codes and functions perfectly) than originally proposed by the contractor, the lower cost was still about equal to my annual income that year. Without this CRAFT3 loan, there would have been no way for me to pay for the repair even at that lower cost. I would have been forced to shut off all utilities and move off the property until I could have the septic repair done. At the time, I had nowhere to go and no money to pay for so much as a campsite let alone a motel or apartment. I WOULD LITERALLY HAVE BECOME HOMELESS, having to live on the streets, and that would have cost me the only job I could get at the time, so I would have had ZERO income - no hope of ever paying for the septic repair, paying for things like HOA dues and annual property taxes, and all the other mandatory costs of life.

Without an income or even at the low annual income I had at the time, I would not have qualified for ANY other loan, and would not have ever been able to pay it back even if I did qualify, and would not have been able to get the repair done. At some point, I would have been forced to sell my property to pay off debts, have virtually nothing left, and had to live the rest of my life on the streets or squatting on BLM land. At my age and health issues, I would not have lived long.

This CRAFT3 low interest loan (2.4%) with flexible repayment terms SAVED MY HOME AND MY LIFE, my ability to keep my home and continue to live in it though I am still stretched to the limit with disposable income thanks to increasing cost of living. As I am beginning to get my feet back under me, I will repay this loan eventually, but my ability to do so is only possible because of the CRAFT3 program loan I got that is keeping the total down to an amount I can eventually reach.

I am not the only citizen in this boat. If this program is ended or not re-funded at the same levels, thousands of others will face the dire circumstances I wrote above in this increasingly costly world we already struggle to live in, and the present homeless crisis will seem like child's play in the long run.

Sincerely, (sincerely hoping this program continues)
Christi L. Moore
Crooked River Ranch, Terrebonne, Oregon