

Submitter: Sermin Yesilada
On Behalf Of: Land and Housing Coalition
Committee: Senate Committee On Housing and Development
Measure, Appointment or Topic: HB2964

Chair Pham, Vice Chair Anderson, and Committee members,

Thank you for your ongoing commitment to providing Oregonians with affordable housing solutions.

As Principal of Sosyal Architecture and Community Development and a volunteer with many Portland nonprofit organizations serving unhoused people, I am dedicated to finding affordable housing and shelter solutions for communities so everyone can have a quality roof over their head. I am writing to you today to advocate for the passage of HB 2964.

In 2024, I co-led a study commissioned by Multnomah County on micro villages as housing and shelter solutions, part of a networked and organized shelter to housing ecosystem. We interviewed 120 people living or having lived in micro villages and 32 neighborhood supporters, business supporters, village operators, designers, and advocates. One of the largest barriers to creating micro villages as either shelter or permanent supportive housing, was the lack of funding for predevelopment costs.

Healthy communities need stable, affordable housing, but we know that basic need is unreachable for so many Oregonians. Faith communities are prepared to step up and close this gap, however, Faith institutions and small community nonprofits do not have the funds to front these projects and wait months for reimbursement from government funding. Faith communities in particular are often cash poor and land rich. They lack the money to do the upfront feasibility and community engagement work that readies their land for a developer to come in and build. My firm has offered hundreds of hours of pro bono services for these efforts, but I am a small business that cannot sustain multiple pro bono projects at once. Not many people can offer pro bono services, and the current economic instability will make it harder for small professional firms to provide these services. These costs can be upwards of \$100,000. Many of my clients have been stuck at the predevelopment phase due to not having funding. If grants were available, at least three micro villages would be in operation today as transitional or permanent affordable housing. I, myself, have been holding on an infill co-op housing development due to a lack of pre-development funds. This development, in partnership with a faith institution and nonprofit residential construction firm, would create 16 new affordable housing units within a highly desired and stable neighborhood in Portland. This project has been stuck for two years.

HB 2964 offers a solution to this hurdle. It codifies and broadens eligibility in the OHCS Predevelopment Program and allows groups like faith communities to access essential loans to unlock our land for housing our communities need. Establishing grants for predevelopment funds, with full or partial upfront funding, is one of the recommendations in the Micro Village Expansion Project report and supported by many communities and organizations.

Faith owned land is prime and cost effective for development: these lots are located in urban and suburban areas near vital community resources. Roads and utilities are already in place. Faith institutions will also sell their land for low costs or partner with land banks to keep the housing affordable in perpetuity.

This bill will provide a needed option to cover a range of things from land surveys to community engagement efforts to building neighborhood approval.

I am ready, my clients are ready, and the organizations I volunteer with are ready. Please help us unlock this land so more Oregonians can unlock safe, affordable housing.

Thank you for your time and thoughtful consideration,

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