



NeighborImpact

Supporting People. Strengthening Communities.

June 18, 2021

Oregon Senate Rules Committee
RE: SB 3318

Sen. Wagner, Sen. Girod, members of the Committee:

NeighborImpact, the community action agency serving all of Central Oregon, including Crook, Deschutes and Jefferson Counties and the Confederated Tribes of Warm Springs, is pleased to join local legislative efforts and the City of Bend in encouraging passage of HB3318. This bill would expedite the development of much-needed additional affordable housing in the Bend area, which have escalated 24.3 percent in the past year, according to Zillow.

Our agency is the home ownership counseling center for the region. We are also a lender. One of the successful lending products we have used to support first-time homebuyers in Bend is the downpayment assistance program. This program is open to buyers at or below 99.9 percent of Area Median Income. Practically, we are no longer able to offer the program in Bend because housing prices exceed the ability to pay for this income group. As a result, teachers and some healthcare workers, landscapers and construction workers, hospitality workers and housecleaners simply cannot find housing in the Bend area.

This bill has the potential to create 600-800 units of affordable housing and possibly more. While that will not solve the problem of housing affordability in fast-growing Bend, it will make a dent and it will make an immediate difference for a few families. Releasing control of 260 acres to local government discretion will have no discernible impact on Oregon's quality of life or system performance. To be colloquial, it is a "no brainer."

We encourage the Senate Rules Committee to allow the bill to move forward.

Sincerely,

Executive Director, NeighborImpact

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