

Submitter: Christie Goshe
On Behalf Of:
Committee: Senate Committee On Housing and Development
Measure, Appointment or Topic: SB684

My name is Christie Goshe and I live in NE Portland. I'm joining Portland: Neighbors Welcome in supporting SB 684 to establish a Construction Revolving Fund to provide below-market rate loans for mixed-income housing developments with permanently affordable units.

I believe our city is more vibrant, inclusive, and accessible when neighbors of all income levels can afford housing throughout the city. I've spent my entire adult life in a housing crisis, and it disheartens me to continue to see a lack of building that will meet our current needs, let alone future needs. We need housing at all levels, market-rate, affordable, and for middle income. We need to utilize existing land within the city, make sure housing is connected to transit, and not push further out into farmland. Building denser is key, and there are so many opportunities for it, we just need the political willpower to address this crisis as quickly as possible to prevent the problem of a lack of housing becoming deeper and deeper.

My aging parents moved to Portland, OR almost a year ago in search of a home where they could age in place near family. They are still looking for a suitable home that they can afford, but there isn't much inventory to choose from. What they are in search of is naturally affordable housing, which is in very short demand. They require a single level, so while newly constructed townhomes do address many families' needs, it is not housing that can support aging in place. I am a proponent of any and all housing being built, but I also do wish that new construction allowed for more ADA-accessible units for all of our neighbors with mobility issues. Oftentimes single-level homes are located in the suburbs far from transit, which also makes aging-in-place misaligned with car-dependency. These homes in the suburbs are also very expensive, making them out of reach for many families. We need far more homes for a wide-range of neighbors, and we need those homes close to jobs, services, transit, schools, businesses, and parks.

Oregon is in a deep housing crisis, and high interest rates represent one of the most barriers to construction of new homes. I urge you to support SB 684 to direct the state to address this barrier and help build more housing across the state.

Thank you.