



Jan. 30, 2019

To: Senate Housing Committee

Dear Chair Fagan, Vice Chair Girod and Members of Committee:

My name is Shannon Vilhauer, and I am the Executive Director of Habitat for Humanity of Oregon. I am writing to share our organization's strong support for SB 608.

Habitat for Humanity helps families achieve stability by building and selling them a key asset: their home. Habitat homeowners pay down an average of \$50,000 in mortgage principal during the first 10 years of ownership, facilitating the very real intergenerational transfer of wealth. We have a proven track record of helping to close our state's minority homeownership gap. Over 10% of the households we serve have at least one member with a permanent disability. The average median income of Habitat homebuyers statewide is 41%. That's approximately \$26,000 in annual earnings for a family of four. Thanks to Habitat's diligent homebuyer selection process and thorough financial education, our mortgage repayment rate exceeds 98%.

In recent years, Habitat for Humanity affiliates throughout Oregon have seen record numbers of people coming to us for help. We regularly receive calls from community members who have diligently paid their rent for over a decade only to learn that their monthly payment will soon increase by \$600 or more. For the Oregonians we serve, this type of rent hike is devastating.

Many applicants to our homeownership program have moved as frequently as six times over the past three years. This type of constant displacement is especially disruptive to kids' ability to learn. In other instances, renters apply to our program who live with egregious maintenance issues but refuse to complain in fear of receiving a no-cause eviction. Examples include visible moisture and mold on interior walls, no running water indoors, pest infestations—even a kitchen sink that spews sewage.

Today, working hard is no guarantee that you will be able to put a roof over your head—let alone a healthy and stable one. We believe Oregon is better than that. Every Oregonian should

[Habitat for Humanity of Oregon](http://HabitatforHumanityofOregon.org)

[P.O. Box 11452, Portland, OR 97211](mailto:info@habitatoregon.org) • [tel \(503\) 206-5248](tel:5032065248) • [fax \(503\) 206-7456](tel:5032067456) • habitatoregon.org

be able to find a decent and affordable place to live. Diligent renters deserve the opportunity to plant roots in their local communities. Every child benefits when classrooms stabilize.

We know that we need to address a range of issues to solve the housing problems our communities are facing. All across the state, Habitat for Humanity Board members, staff, volunteers and future homeowners are rolling up our sleeves to build more affordable homes than ever. Unfortunately, we can't build our way out of the problem quickly enough to meet the immediate needs of children, families and our elders looking for a stable place to call home.

Please support SB 608. Oregon households who pay their rent on time deserve to have a predictable address. Kids need housing stability in order to grow to their full potential. Our community elders deserve a healthy place to sleep at night.

Thank you for your thoughtful consideration of SB 608. On behalf of the Board of Directors of Habitat for Humanity of Oregon and the 27 Habitat for Humanity affiliates building and repairing homes across the state, thank you for your service.

Respectfully,

A handwritten signature in black ink that reads "Shannon M. Vilhauer". The signature is written in a cursive, flowing style.

Shannon M. Vilhauer, Executive Director