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House Committee on Human Services and Housing  
Oregon State Legislature  
900 Court Street NE  
Salem, OR 97301

Dear Chair Keny Guyer, Vice-Chair Olson, Vice-Chair Sanchez, and Members of the Committee:

Cornerstone Community Housing, an affordable housing and services provider in the Eugene-Springfield area. Cornerstone provides affordable homes to low income clients along with a wellness-based on-site service package, connecting tenants to the things that will help them prosper.

In Lane County, 1/3 of all households spend more than 30% of their income on rent, and ¼ of these households spends more than 50% of their income on rent. Coupled with the fact that our apartments have up to four-year wait lists (which is actually short compared to other affordable housing agencies in Lane County) this leaves our most vulnerable population in crisis mode as they search for housing. We know that housing provides the stability for families, students, seniors, the working poor and people living with disabilities, allowing them to build health and prosperity.

Without enough available affordable housing, we put our entire community at risk. Cornerstone relies on the General Housing Account Program funds generated from this fee to construct affordable housing in Eugene.

We ask that you support HB 4007, which will increase the document recording fee. This fee is charged when you record the documents on a home purchase or title change, or other real estate documents. Currently the fee is \$20, and it goes to three purposes:

- 10% goes to emergency rent assistance;
- 14% goes to help folks access homeownership – right now, it's used for down payment assistance and education and counseling; and
- 76% goes to build more affordable homes.

Within each of these accounts, 25% is set aside to serve veterans.

The Document Recording Fee is the only revenue generator in Oregon with funds dedicated solely to affordable housing construction and maintenance. With more funding we would build more units and decrease wait lists, getting people off the streets, off couches and into wellness. Please support HB 4007.

With gratitude for your service,



Michelle Cady  
COO, Cornerstone Community Housing