



February 6, 2018

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:

I am the executive director of Benton Habitat for Humanity, a nonprofit affordable housing provider located in Corvallis and supporting Benton County. Our organization has constructed almost 40 single family homes in partnership with low income families, and we now help support 200 individuals in our homeownership program. In addition, we have a critical home repair program and provide workforce development opportunities through our ReStore.

At Habitat for Humanity, we believe that everyone should have a safe, affordable place to call home. To achieve our mission in Benton County, we partner with families from application through construction and stay with them through the life of their loan.

By working with us from beginning to end, we can help prospective individuals prepare for the various responsibilities of homeownership, including learning about personal finances, mortgages, maintenance and upkeep of homes, and much more.

One important and proven solution that assists us in our work is the document recording fee. A portion of this fee is dedicated to the Home Ownership Assistance Program. This supports homeownership centers and provides down payment assistance when families purchase a home.

All of our Habitat homeowners have a requirement to attend education courses at the Willamette Neighborhood Housing Services. Over the course of our 26 years, our families have found the homeownership classes to be essential to their success. In addition, down payment assistance is a critical resource to aid in offsetting closing costs.

The document recording fee is essential in our work to achieve simple, decent, and affordable housing for all. Increasing the funds raised through the Document Recording Fees is critical in meeting the housing needs of everyone in our community.

I urge you to support HB 4007 to increase the document recording fee. Thank you for your consideration.

A handwritten signature in blue ink that reads "Karen Rockwell".

Karen Rockwell
Executive Director