

**Dear Representatives:**

**Thank you for the opportunity to comment on HB2001.**

I have been advocating for more affordable housing both as a volunteer and a public employee since 1970 and since 1971 here in Oregon. **However, I am writing to oppose HB2001. It is too broad an approach to our housing crisis.**

I care deeply about this issue and want desperately for our state to address Goal 10 and provide “Needed housing units -- ... “housing types determined to meet the need shown for housing within an urban growth boundary at particular price ranges and rent levels.” Since it is lower cost housing that is most desperately needed, we must find better ways to link our statewide efforts to affordable housing outcomes.

**HB2001 does not even mention how affordable housing requirements will be implemented, even though the bill is being touted as addressing the housing crisis. It seems to rest on the assumption that our current situation is a simple matter of supply and demand even though most people agree it will take decades for this new housing to become anywhere near affordable for many of those in need of housing. And some research is linking increased housing costs to such upzoning efforts.**

**Without any regulatory tools to shape development into an envelope that meets the housing goals for all income levels, all we get is top-loaded market rate housing ... that is housing for the income level where there are the least number of households while continuing to leave the greatest number of people's needs unmet or in some cases worsening their situations through displacement.**

**The post 2013 version of our housing crisis has been hardest on renters so I’m interested in seeing our state (in addition to stabilizing rents) create more opportunities for home ownership. I already live with duplexes, triplexes and four-plexes (some of which are internal conversions predating current zoning) as well as cottage clusters. However, I do have a problem with the smaller houses in my neighborhood being demolished to make way for new, much more expensive housing that is added to someone’s out of state or out of country investment portfolio — someone who will not be working with neighbors and local business people to help the neighborhood to thrive.**

For the past 20 years I have lived in the same neighborhood that Speaker Kotek refers to fondly when speaking about missing middle housing. And I’m proud to say my neighborhood is a poster child for the “missing middle” and the trend continues — in recent years neighbors there have added as many ADUs as anywhere else in Portland. However, most of that earlier “missing middle” was built without tearing down other sound housing.

Unfortunately the new housing that we’ve seen in my neighborhood during the current housing boom is in all cases much larger and more expensive than the sound housing it has replaced. We’ve also seen instances where older, larger homes supplying living space for multiple, unrelated adults have been replaced with larger, expensive homes, sometimes even duplexes,

which house only two individuals and leave our neighborhood with a net loss of affordable living spaces.

Although there may be many places where rezoning makes sense, there are other things we could be doing to improve the housing situation beyond a “one size fits all communities” rezoning approach. For example, Portland is faced with losing up to 7000 of its most affordable rental units because they are in URM’s (Unreinforced Masonry buildings), which could benefit from creative thinking about seismic upgrades. I also serve on the board of a nonprofit that has been exploring loan opportunities to enable families with less home equity or less disposable income to build ADUs. We are also exploring ways to create affordable loans for people needing to replace their decades old mobile homes with a more energy efficient version.

There is no one silver bullet that will work equally well for all communities, but we do need to help Oregon communities move forward quickly to capitalize on their strengths and learn from each other in providing needed housing.

**Unfortunately HB 2001 fails to adequately consider the negative environmental, financial, and social impacts on current as well as future residents and seems to violate the spirit and letter of Goal 1, Citizen Involvement.**

Thank you.

Linda Nettekoven