

**From:** [Scott Rohrer](#)  
**To:** [JWMCC Exhibits](#)  
**Subject:** The Importance of LIFT for Affordable Housing  
**Date:** Wednesday, April 10, 2019 3:23:17 PM

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To: Joint Ways and Means Subcommittee on Capital Construction

Re: The Critical Importance of LIFT for Increasing Affordable Housing

Co-Chair Girod, Co-Chair Holvey, and Members of the Committee,

My name is Scott Rohrer, and I am the Executive Director of Bend-Redmond Habitat for Humanity. I am writing you today to let you know that LIFT is making a tremendous difference in the number of affordable homes we are able to build each year. It is truly a game changer. And now that you've given us the means to effectively battle the lack of affordable housing, I am asking that you please continue the program and even grow it as much as you are able.

In our 30 year history, we have built an average of 5 affordable homes per year. Now, by employing LIFT, we are increasing our production this year to 16 homes, and next year to 20 homes, and that's just the start. Plus, Bend-Redmond Habitat for Humanity is just one of the almost 30 Habitat affiliates in Oregon.

I'm sure you're aware of the need for affordable housing, but you may not be aware of the cost, especially in Central Oregon. We use the Oregon Bond Residential Loan Program (another great OHCS program) to fund the sale of our homes to families under 80% AMI, and using that, our average loan takeout from the sale a home we build is about \$160,000. However, our average cost of construction is about \$265,000. This means that we lose approximately \$100,000 on each home we build. That loss needs to be made up through fundraising. The reason LIFT is so beneficial to us is that it alone covers almost 2/3 of our per home loss. That's huge for us, and it enables us to dramatically increase the number of much-needed homes we can build.

Most of the programs we see from either the State or the Federal Government have either too small an impact or are laden with incredible bureaucracy. LIFT is an exception. It's fairly straight-forward to understand and has an incredible impact on the number of homes built. Please keep it going; we're just beginning to understand the possibilities of this wonderful program. It's a keeper.

If you have any questions, feel free to contact me via phone or email.

Regards, and thank you for all you do for affordable housing,

Scott Rohrer  
*Executive Director*



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