

From: [Julia Metz](#)
To: [Sen Frederick](#)
Cc: [Sen Courtney](#); [Sen Burdick](#); [Sen Golden](#); [Sen Manning](#); [Rep Kotek](#); [Rep Gomberg](#); [Sen Hansell](#); [Rep Prusak](#); [Rep Evans](#); [Rep Leif](#); [Rep Post](#); [JWMTR Exhibits](#)
Subject: HB 2001A -11 Proposal
Date: Wednesday, June 12, 2019 9:38:57 AM

Senators Frederick and Courtney -

As an affordable housing professional that has spent nearly three years developing affordable “missing middle” homeownership opportunities in inner-N/NE Portland, **I'm writing to oppose the counterproductive -22 amendment to Speaker Kotek's very important House Bill 2001A.**

Connecting people with homes they can afford, especially those that have had barrier after barrier to have that opportunity, is at the core of what motivates me day in and day out to do what I do. Senator Taylor's proposal may seem to advance this goal, but most affordable housing professionals will tell you that it does not. Instead, it would eliminate most of the benefits of the bill, especially in high-amenity neighborhoods with good access to schools, parks and jobs, while also throwing up significant obstacles to affordable-housing developers.

Don't get me wrong: A completely unregulated private housing market would also be a bad solution. The government must act in defense and support of vulnerable Oregonians. But allowing middle housing only for the small minority of low-income households who receive public subsidies would not be an effective way to do this. Additionally, **this would limit the ability to leverage homeownership programs that often serve families up to 100% AMI.** As you likely know, even at this income level, homeownership is incredibly difficult to obtain, especially in amenity-rich neighborhoods, such as inner-N/NE Portland, and even more so for Communities of Color, who continue to see disproportionately lower incomes and barriers to accessing affordable, safe homes.

In nonprofit housing development, our enemies are time, cost and uncertainty. All of these loom larger with every regulatory hoop we have to navigate. In my time at Portland Community Reinvestment Initiatives (PCRI), we regularly used the standard development code to develop affordable homes rather than constraining our project by opting into more restrictive versions. That was the best way for us to deliver the most homes for the communities we served. At the same time, **the ability to be flexible in order to respond to the variety of future residents' needs (income, family size, location, and so forth) was key to making many homes become reality. This included being able to serve a mix of incomes in a project, all in need and deserving of an affordable home. This is especially key in smaller-scale projects such as triplexes and four-plexes where the project doesn't have as many units to spread out costs or absorb complex site conditions.**

Just as importantly, Oregon's housing need is far too great for us in the nonprofit

development sector to solve alone. Even with increased public funding, which we very much need, we could not solve the problem. The overwhelming majority of Oregonians, even low-income Oregonians, are housed by the private sector. We need the private sector to continue housing middle class and working class households so that every dollar of subsidy can go to those most in need and to fight back against generations of racist housing discrimination. HB 2001A, as recommended and carefully refined by Speaker Kotek and others, allows middle housing for middle-income Oregonians. **Much of the language in HB2001A reflects Speaker Kotek and her staff taking the time to speak with affordable housing developers to understand the intricate challenges and opportunities we face and integrating those needs into the bill. It also gives affordable housing developers more tools to serve lower-income Oregonians more efficiently.**

Under HB 2001, cities retain great leverage to incentivize below-market housing, for example by allowing size bonuses for below-market homes. This is the approach proposed for Portland's local zoning reform, which I helped design and which is almost fully consistent with the current text of HB 2001A. Like HB 2001, that reform has drawn strong support from the affordable housing community.

Please don't weaken this bill's many benefits with the addition of the -22 amendment. Instead, help retain the flexibility that affordable housing developers need in order to serve our communities by maintaining the bill as it is currently proposed.

Thank you so much for your efforts on this front and so many others.

Respectfully,
-Julia Metz

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