



Critical Home Repairs – Preserving Homeownership for Vulnerable Oregonians – Support HB 2961

For seniors, people with disabilities, and people with low incomes, small investments in their home can help maintain their stability and protect our single-family home stock for the next generation.

Too often, especially in rural areas, just one critical home repair, like a roof, can be the difference between stability and homelessness for a low-income homeowner.

Our proposal, [HB 2961](#), will dedicate \$10 million to establish a Homeownership Repair and Rehabilitation Program for the 2017–2019 biennium. These resources would be used to help homeowners of both single-family stick-built homes and manufactured homes owned by people with low incomes. An investment of \$10 million will help homeowners of modest means to live in their homes in health and safety through at least 400 critical home repairs. This initiative will target communities at risk of losing much-needed housing stock.

Oregon Housing and Community Services (OHCS) will offer these funds to qualified nonprofit organizations with connections to these communities and the expertise to deliver these programs effectively. The local organization may choose whether to offer the funds as a forgivable loan, a grant, or a loan that is repaid over time or upon sale. OHCS will prioritize geographic diversity and demonstrated need for these funds. These grants will serve households at up to 80% of the area median income. The average home repair cost will be about \$25,000 per home, and that investment will protect the home for the next generation.

HB 2961 is part of a comprehensive agenda, brought forward by the Housing Alliance and Oregon Opportunity Network, to protect existing homeowners and help to create new homeowners across Oregon. Our families are stronger and healthier when they have a stable, safe place to call home. We are seeking legislative support for cost-effective strategies to help increase opportunities for Oregonians to realize the lasting benefits of homeownership they can afford.

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