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Habitat for Humanity's Board of Directors has voted to support the proposed Home Opportunities Fund. We believe the Fund will add an important tool to the affordable housing "toolbox." It has become apparent to many that the current toolbox is not big enough to fix the very large gaps we are facing when it comes to making sure all our citizens have access to decent and affordable homes.

The decision to support the proposed Home Opportunities Fund was not an easy one. Over a period of weeks, our Board carefully considered the potential effects of the levy, recognizing both the opportunity for gain as well as the risks.

We understand that a property tax adversely impacts low-income residents, the very people most in need of housing assistance. We urge the commissioners to consider extending tax relief for very-low-income persons who are not currently eligible, in order to help mitigate the effects of the proposed levy.

Second, many people are concerned that county government is not as responsive to citizens' needs as it can and should be. An increase in taxes must translate into the intended outcome—an increase in affordable housing. We believe the citizen board responsible to oversee the Fund can help to build trust and accountability.

Despite these concerns, Habitat for Humanity supports the proposal. Why?

Money is needed to help solve such a large problem. Changes to code and regulations are important, but they aren't enough by themselves. For example, tiny houses are far preferable to living in tents; however, they are, almost by definition, temporary housing. They are not a long-term solution for families raising children, for seniors dealing with decreasing mobility, or for workers wanting to put down permanent roots. Attracting and keeping a strong workforce, including young families, requires us to build up our stock of permanent and affordable housing.

We see a steady stream of people coming to Habitat, seeking housing because what they have is either temporary, poor-quality, or extremely expensive. There simply is not enough housing in our county, particularly not for our service workers.

How would the passage of the property tax levy affect Habitat for Humanity's work? Here are two examples:

- We could lower income requirements for those seeking to build new homes by creating a down payment assistance program. If the home were later sold, the down payment would be repaid and used again to benefit another low-income buyer.
- We could perform critically-needed repairs on more homes owned by extremely low-income people, keeping them in the homes they already have and preventing those homes from becoming uninhabitable

The passage of a property tax levy for affordable housing is not a silver bullet that will solve all our county's housing problems. However, it's a tool the legislature has given to communities like ours, ones that are struggling as we are with how to house all of our residents in simple, decent and affordable homes. We encourage you to support it.

Respectfully,

Jamie Maciejewski
Executive Director