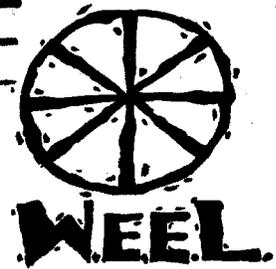


EXHIBIT 3  
DATE 3-27-07  
SB 491

To: House Business and Labor  
From: WEEL – Olivia Riutta – [oriutta@weelempowers.org](mailto:oriutta@weelempowers.org), 406.495.0497.  
Date: March 27, 2007  
Re: SB 491 – Revise Housing Laws

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Mr. Chairman and members of the committee.

I am here today as a representative of WEEL. We are a state based non-profit organization that is made up of low-income Montana families.

I stand in support SB 491 today because housing in Montana has become unaffordable. Our lack of affordable housing is an issue that effects low-income as well as middle-income Montanans.

Many of our members, low-income families, pay over 50% of their monthly salaries on housing. This doesn't allow for low-income families to save money and build assets, let alone realize the dream of home-ownership. A family that is spending ½ of their monthly income on housing is unable to build up a financial buffer so that minor economic emergencies don't wreak havoc on a family's finances.

Our members have stood before you and testified on the effects of economic instability, it doesn't allow families to break the cycle of poverty. SB 491 is a first step for families; it is an investment in our communities, and in our Montana businesses that need a stable, well housed work force.

I urge a due pass on SB 491.

Thank you,

Olivia Riutta