



We build strength, stability, self-reliance and shelter.

Feb. 17, 2025

To: House Committee on Housing and Homelessness

RE: Support for HB 3090

Dear Chair Marsh, Vice-Chair Breese-Iverson, Vice-Chair Andersen and Members of the Committee:

My name is Shannon Vilhauer and I am the Executive Director of Habitat for Humanity of Oregon. On behalf of our organization and the 23 local Habitat for Humanity affiliates we serve, we urge your strong support for House Bill 3090, which provides funding for a new round of the Homeownership Development Incubator Program (HDIP). The Governor's recommended budget includes \$16.9 million for HDIP. These resources are critically needed by the Habitat for Humanity network and our affordable homeownership development colleagues to expand our state's supply of entry-level homes.

A record shortage of starter homes is driving up home prices and pushing the dream of homeownership out of reach for thousands of hard-working, modest-income families across Oregon. The chief driver of sustained high prices is the record low supply of homes for sale, caused by years of underbuilding. Affordable starter homes—essential for long-term stability and wealth building—are particularly scarce.

The flexible nature of HDIP, administered by the Homeownership Division of Oregon Housing and Community Services, supports the following key goals:

- Expedite entry-level homeownership production by covering pre-development costs, including plans and permits
- Support construction of homes affordable to middle income households, earning 80-120% AMI
- Stimulate entry-level homeownership production in rural Oregon
- Expand culturally responsive homeownership opportunities

Habitat for Humanity is calling on legislative leaders to provide critically needed funding for HDIP, to scale up the construction of attainable starter homes in every Oregon community that needs them. As our state works to increase housing supply at a variety of income levels, HB 3090 provides critically needed general fund resources to meaningfully support these shared goals.

Thank you for your consideration,

A handwritten signature in blue ink that reads "Shannon M. Vilhauer".

Shannon M. Vilhauer, Executive Director