



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

February 18, 2025

House Committee on Housing and Homelessness
Oregon State Capitol
900 Court St NE
Salem, OR 97301

Re: Support for HB 3090

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

The Habitat for Humanity of La Pine Sunriver urges your support of HB 3090, which provides funding for a new round of the Homeownership Development Incubator Program (HDIP).

Over the past two years HFHLPS has built 6 homes using HDIP funding in La Pine. This funding allowed us to increase our building capacity and sell the homes to families making 50-80% AMI. In November of 2024 our homeowners included a mother and her daughter, a family of 4 that moved from a trailer and a gentlemen that has rented the same home for over 20 years. All were first time homebuyers that work hard in our community and would never have been able to purchase a home without Habitat. We plan to apply for HDIP again to increase our capacity to build 34 units over the next 6 years.

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 to 120 percent AMI.
- Stimulate entry-level homeownership production in rural Oregon.
- Expand culturally responsive homeownership opportunities.

The Habitat for Humanity of La Pine Sunriver 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 and service,

Kim Gammond

Kim Gammond
Executive Director, Habitat for Humanity of La Pine Sunriver

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