



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,

On behalf of Lebanon Area Habitat for Humanity, I urge your support of HB 3090, which provides funding for a new round of the Homeownership Development Incubator Program (HDIP).

This funding is critical for rural communities like mine, where we often struggle to build more than one affordable home within a three-year period. Many families in our area are in desperate need of housing, with the cost of living having risen significantly over the past four years. As a result, multiple families are forced to live together in single-family homes just to keep a roof over their heads—placing their health at greater risk due to overcrowded living conditions.

The days of relying on multiple donated parcels of land for housing development are behind us. Now, we must purchase land at high prices, and it can take a year or more just to raise enough funds to cover permits, development costs, and building materials.

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

- Expediting entry-level homeownership production by covering pre-development costs, such as plans and permits.
- Supporting the construction of homes affordable to low- and moderate-income households earning 30 to 120 percent of AMI.
- Stimulating entry-level homeownership development in rural Oregon.
- Expanding culturally responsive homeownership opportunities.

Lebanon Area Habitat for Humanity calls on legislative leaders to provide critical funding for HDIP to help scale up the construction of attainable starter homes in the rural communities that need them most. As our state works to increase housing supply across various income levels, HB 3090 offers essential general fund resources to meaningfully advance these shared goals.

Thank you for your consideration and for your service.

Kristina Breshears

Executive Director
Lebanon Area Habitat for Humanity