

Submitter: Bernice Platz

On Behalf Of:

Committee: House Committee On Housing and Homelessness

Measure, Appointment or Topic: HB3090

2/18/2025

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:

Portland Housing Center urges your support of HB 3090, which provides funding for a new round of the Homeownership Development Incubator Program (HDIP).

As a pre-purchase housing counselor, I see the importance of creating sustainable homeownership for first-time homebuyers and more importantly, first-generation homebuyers. Homeownership is the foundation for creating generational wealth and combatting the wealth equity gap that exists.

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.

Portland Housing Center 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,

Bernice Platz
Portland Housing Center