



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:

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

With relatively limited dollars, HDIP has had and could continue to have an important impact in the greater Portland Region. HDIP is a flexible funding source that culturally specific organizations can use for restorative justice approaches to homeownership, thereby maximizing wealth-building for communities who have been systematically closed out of the American dream. Of note, Habitat Portland Region uses the Community Land Trust model, which requires permanent affordability and is compatible with LIFT. But we value and support all pathways to expand access to homeownership and address the racial wealth gap.

Additional goals supported by flexible HDIP funding include:

- Expediting entry-level homeownership production by covering pre-development costs, including plans and permits.
- Supporting construction of homes affordable to middle income households, earning 80 to 120 percent AMI.
- Stimulating entry-level homeownership production in rural Oregon.
- Expanding culturally responsive homeownership opportunities.

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.

Habitat Portland Region 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,

A handwritten signature in black ink, appearing to read 'S. Radcliffe', with a stylized, cursive script.

Sarah Radcliffe
Director of Government Relations
Habitat for Humanity Portland Region