

Submitter: Lois Hornberger
On Behalf Of: West Tuality Habitat for Humanity
Committee: House Committee On Housing and Homelessness
Measure, Appointment or Topic: HB3090

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:

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

The Oregon Legislature last funded the HDIP program in 2022. Without renewed investment, entry-level homeownership opportunities are in danger of losing ground. West Tuality Habitat for Humanity has just been able to provide the opportunity to build 19 new homes in our community - increasing our state's supply of appropriately priced 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 to 120 percent AMI.
- Stimulate entry-level homeownership production in rural Oregon.
- Expand culturally responsive homeownership opportunities.

West Tuality 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 and service,

Lois Hornberger, President
Board of Directors
West Tuality Habitat for Humanity