

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

My name is Eric Richardson and I currently serve as Board president for Habitat for Humanity Oregon.

I write today in support of HB 3090. Expanding the Homeowner Incubator Program. We at Habitat understand the great need to expand housing in our state and HB 3090 is a great strategy for that growth. As a Father of Five I'd like to see just a bit of the stability that comes with homeownership spread to those most in need. I was born in 1968 in the United States of America. Passed into Law the National Fair Housing Act." Yet in 2025, Homeownership gaps between Black and white remained as severe as they were when the Fair Housing act was passed more than 55 years ago. HB 3090 will help as we seek to build more entry level homes. This effort in turn, will add opportunities for first time homeowners which will have beneficial outcomes for communities of color who have not benefited in the past from wealth building such as comes with homeownership. Please vote yes on the important bill.

Highlights-

- 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.

Eric Richardson
Board President HFHO