



February 19, 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:

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

HDIP is a critical resource for Bend-Redmond Habitat for Humanity as we work to address the urgent need for homeownership in our community. With home prices in Central Oregon increasingly out of reach for teachers, nurses, and other essential workers, HDIP provides the necessary funding to build entry-level homes that families earning 80-120% AMI can afford. Without renewed investment in this program, we risk losing valuable opportunities to expand homeownership and keep our workforce living in the communities they serve.

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.

Bend-Redmond 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,

A handwritten signature in black ink, appearing to read "Carly Colgan".

Carly Colgan
Chief Executive Officer
Bend-Redmond Habitat for Humanity

We build strength, stability, and self-reliance through affordable homeownership

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