

Submitter: Justin Cloyd

On Behalf Of:

Committee: House Committee On Housing and Homelessness

Measure, Appointment or Topic: HB3090

02/21/2025

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:

Ink Built Architecture urges your support of HB 3090, which provides funding for a new round of the Homeownership Development Incubator Program (HDIP).

Ink Built is passionate about providing affordable housing in this state. As an architecture and emerging housing development firm, we can attest that expanding this program and its funding is CRITICAL to supporting small businesses trying to unlock affordable homeownership development. The upfront costs needed to fund housing development make the process inaccessible to many smaller scale developers, no matter how much they want to make homeownership development happen. By supporting this effort you are creating jobs and housing in every community throughout Oregon and promoting small business entrepreneurship that is our state's backbone, all while giving your community members a safe place to call home and build a life.

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 private market cannot solve this problem without your help.

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 every community in Oregon.

Ink Built is calling on legislative leaders to provide and increase 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,
Justin Cloyd, Ink Built Architecture