



We build strength, stability, self-reliance *and* shelter.

Feb. 25, 2025

To: House Committee on Housing and Homelessness

RE: Support for HB 3031-1

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

My name is Shannon Vilhauer and I am the Executive Director of Habitat for Humanity of Oregon. On behalf of our organization and the 23 local Habitat for Humanity affiliates we serve, we urge your strong support for House Bill 3031-1, which implements the housing infrastructure financing program.

In 2024, Habitat for Humanity of Oregon launched the “Rural Ready” program, to help rurally based Habitat for Humanity affiliates expedite construction, by getting land they already own build-ready. This pilot program was modestly funded with a \$850,000 grant from Business Oregon’s Economic Equity investment Program and \$327,600 in our own CDFI (Community Development Financial Institution) loan capital. Twelve rural affiliates submitted applications, collectively seeking \$3.63 million to install the infrastructure on sites for 120 new Habitat for Humanity homes. The immediate demand for Rural Ready was three times the available funding.

Habitat for Humanity affiliates working in Oregon communities of all sizes struggle to fund the transition from bare land to build-ready lots. In too many instances, garnering the capital needed to fund critical site infrastructure—including transportation, water, wastewater and stormwater systems—can extend the overall construction timeline by several years.

We appreciate that these proposed infrastructure investments are focused on the development of homes affordable to very low income, low income and moderate-income Oregonians. Often, the land that affordable housing developers can afford to attain in high-opportunity areas needs substantial improvements before vertical construction can start.

Strong partnerships at the city and county levels often lead to our learning about available land. Seeking to expand local, affordable housing supply, these community leaders are already our strong allies. Nonprofit developers will eagerly partner with applicant municipalities to access these critically needed resources.

By establishing the statewide housing infrastructure financing program, HB 3031-1 is a key component of our state’s efforts to expand affordable and entry-level housing supply. Once again, we urge your strong support.

With appreciation for your leadership and service,

A handwritten signature in blue ink that reads "Shannon M. Vilhauer".

Shannon M. Vilhauer, Executive Director