



May 9, 2025

Senator Fred Girod and Representative Rob Nosse
Co-Chairs, Joint Subcommittee on Capital Construction
900 Court St NE, Salem, OR 97301

SB 5531: Support for Bend-Redmond Habitat for Humanity's Westcliff Homes Project

Dear Co-Chairs Girod and Nosse and Members of the Committee,

Thank you for the opportunity to provide written comment in support of Bend-Redmond Habitat for Humanity's \$3.6 million capital funding request for infrastructure development at Westcliff Homes, a transformative affordable homeownership community planned for Redmond, Oregon.

Westcliff Homes will bring 60 permanently affordable homes to Central Oregon, an area with some of the highest housing costs in the state and a growing gap between wages and home prices. The development is located on surplus land secured from the Oregon Department of Transportation, representing a critical opportunity to convert underutilized public land into a thriving residential community.

This community has been thoughtfully designed in collaboration with SAJ Architects to include a mix of cottages and duplex townhomes with 2-, 3-, and 4-bedroom options. The neighborhood will feature walkable streets, a children's play area, and a dog park, reflecting both the scale and values of our Central Oregon community.

We are ready to move forward with this critical development, but we cannot proceed without committed infrastructure funding. For nonprofit developers like Habitat, who operate on tight margins, the absence of upfront capital forces difficult trade-offs: we either pause this transformational project or divert resources from other home builds, slowing overall housing production in a region where families are already priced out. Infrastructure investment is the keystone that allows us to advance from planning into active development, and timely support from the state is essential to getting homes built and families housed.

Central Oregon continues to face severe housing underproduction. According to the Oregon Housing Needs Analysis projections, Deschutes County alone needs over 10,000 new ownership units in the coming decade to meet demand across income levels. Westcliff represents a scalable, community-based solution that is ready to go. Investing now ensures housing delivery in this high-cost market is accelerated, not stalled.

Infrastructure is often the linchpin in homeownership development. It's the least visible yet most essential piece of the puzzle, roads, utilities, grading, and site prep must all be completed before a single home can rise. Without capital support for infrastructure, shovel-ready projects get stuck on the shelf, even when design, partnerships, and permits are in place.

State investment in site development is not only catalytic, but also cost-effective. At \$3.6 million, the requested funding represents just 13% of the total \$27.2 million project cost, leveraging a remarkable return through local dollars, sweat equity, and long-term affordability mechanisms. Each dollar invested helps reduce the gap between production costs and what local families can afford to pay.

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

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At Bend-Redmond Habitat, we work every day with families who are ready to purchase a home; families who've completed financial education, who contribute hundreds of hours of sweat equity, and who are currently locked out of Central Oregon's housing market. Projects like Westcliff are how we deliver on the promise of stability, equity, and generational wealth.

We respectfully ask the committee to fund this shovel-ready infrastructure phase so we can move forward without delay and deliver 60 new homes to the working families of Central Oregon. Thank you for your service and for your commitment to housing access across our state.

Sincerely,

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

Carly Colgan
Chief Executive Officer
Bend-Redmond Habitat for Humanity

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