



House Committee on Housing and Homelessness
Chair Representative Pam Marsh
Oregon State Capitol
900 Court Street, NE
Salem, OR 97301

May 12, 2025

Re: Support for HB 2964 - Establishes the Affordable Housing Predevelopment Loan Fund

Dear Chair Marsh and Members of the House Committee on Housing and Homelessness,

Our Central Oregon-based coalition, [Partners for Affordable Housing](#), is writing today to express our support for House Bill 2964. Housing costs are hurting families and harming our economic prosperity throughout Central Oregon. Providing pre-development loans will enable more organizations to build homes, resulting in a much-needed increase in housing production and affordability.

Partners for Affordable Housing coalition members share a vision that housing will be available and affordable to everyone. We are a diverse coalition of impacted people and organizations developing and educating on bold solutions that increase housing supply and lower housing costs. Supporting solutions like this is a core mission of our organization and we are grateful to the Legislature for bringing forward bills such as HB 2964.

We specifically support the passage of HB 2964 in order to:

- Broaden opportunities for developers of different types and sizes who might not otherwise be able to access the capital needed to build housing.
- Draw down the housing deficit of hundreds of thousands of units.
- Increase the supply of homes to meet demand, which will, in turn, improve affordability.
- Provide more homeownership and rental opportunities.
- Eliminate barriers to development.

Backing smaller and nonprofit developers with pre-construction loans will benefit our communities with more housing that is affordable, a more sustainable future, and more places for all Oregonians to call home.

Thank you, again, for your leadership on this difficult challenge facing us all. We look forward to partnering with you on solutions for the benefit of everyone in our state.



Signed,
The Members of Partners for Affordable Housing

AFL-CIO
Ashley & Vance Engineering
Bend Chamber*
Bend Police Association
Bend Redmond Habitat for Humanity
Bend YIMBY*
Bethlehem Inn
Bliss Sequoia Insurance and Risk Advisors
BUILD, LLC
CASA of Central Oregon
Cascades East Association of REALTORS*
Central Oregon Builders Association*
Central Oregon Building and Trades Council
Habitat for Humanity of La Pine Sunriver
Sisters Habitat for Humanity

Envision Bend
Hayden Homes*
JD Fulwiler & Co. Insurance
Katherine Austin Architect
Mountain View Community Development
Northwest Housing Alternatives
Open Concept Architecture
Oregon Nurses Association
Pinnacle Architecture
R&H Construction
Roost Development
RootedHomes*
Student Government of Cascades Campus
Ten Over Studio
Thistle and Nest
W.B.R. We Black Radio, LLC

* Indicates coalition steering committee member

