



To: Senate Committee on Housing and Development
From: Consolidated Oregon Indivisible Network - COIN
Re: Testimony in support of HB 2964 A
Date: May 15, 2025

Chair Pham, Vice-Chair Anderson, Members of the Senate Committee on Housing and Development:

On behalf of the Consolidated Oregon Indivisible Network (COIN) I urge you to **support HB 2964 A, for affordable housing pre-development assistance**. COIN is a coalition of over 50 local grassroots Indivisible groups throughout Oregon that cooperate and amplify their joint efforts to advance important state and federal legislation and engage with elected officials to promote progressive causes for the benefit of all Oregonians.

COIN believes this bill is an important piece of the larger and very challenging priority in Oregon to build more affordable housing. Our homelessness crisis is due, in part, to the lack of affordable housing. And the lack of affordable housing is due, in part, to the lack of available land for such building projects. Faith-based and other non-profit organizations have made it very clear that many of them have land available, but they don't have the financial means to do the pre-development work necessary to prepare their land for such projects. Forgivable loans to help cover these pre-development costs has the potential to enable construction of thousands of new housing units.

Especially with the instability of federal money, helping with startup costs for nonprofit groups with the desire to build new or renovate older buildings to provide valuable low-cost housing seems like low-hanging fruit. Stable housing is so very critical to the well-being of all Oregonians - this bill should be a top priority for the legislature this year.

Please help increase the availability of affordable housing in Oregon by passing HB 2964 A, and by re-capitalizing the OHCS Predevelopment Loan Program in the OHCS budget bill, HB 5011.

Respectfully,

Deborah Ferrer (The Dalles)
Consolidated Oregon Indivisible Network - COIN
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