



March 12, 2025

Senator Khanh Pham  
Chair, Senate Committee on Housing and Development  
900 Court St NE, S-407  
Salem, OR 97301

RE: Support for Senate Bill 684

Dear Chair Pham, Vice Chair Anderson and Members of the Committee,

I am writing on behalf of The Oregon Housing Alliance to urge your support for SB 684 with the -1 Amendment. The Oregon Housing Alliance is a statewide coalition of over 100 member organizations, including tenant organizations; affordable housing developers and operators; social service providers and shelter operators; Community Action Agencies; Public Housing Authorities; housing industry businesses and professionals; city and county governments; and community-based nonprofits and advocacy groups.

We've testified in support of other bills that create new avenues and options for developing new housing in Oregon and we support SB 684-1 as well. This bill creates a revolving loan fund for mixed-income development.

Oregon's housing shortage touches many income levels. If we want to achieve our ambitious development goals we need new funding sources to support our efforts. SB 684-1 addresses two critical challenges in our current system:

1. Mixed-income developments are an innovative strategy to address the long-term stability of our affordable housing inventory. They create vibrant communities that are a staple in countries all over the world. By bringing mixed-income developments to Oregon, we can diversify our housing opportunities in our state.
2. The low-cost revolving loan creates long-term viability for subsidy. This means more developments are more likely to pencil out with less gap funding. After a one-time investment, this loan will be replenished and continue to fund projects into the future.

The need for SB 684-1 is clear. When we invest in all income levels, everyone in the State can thrive. Everyone in Oregon deserves a safe, stable and affordable place to call home. To that end, we urge your support of SB 684-1.

Thank you for your dedication to addressing our housing crisis.

Sincerely,

A handwritten signature in black ink, appearing to read "Rebekah Markillie".

Rebekah Markillie  
Oregon Housing Alliance  
[rmarkillie@neighborhoodpartnerships.org](mailto:rmarkillie@neighborhoodpartnerships.org)