



CITY OF BEND

February 19, 2025

House Committee on Housing and Homelessness
Oregon State Capitol
900 Court Street NE
Salem, Oregon 97701

RE: HB 3090 Testimony

Chair Marsh and members of the Housing and Homelessness Committee:

The City of Bend urges your support of HB 3090, which funds the Homeownership Development Incubator Program (HDIP) that promotes homeownership for households with incomes up to 120% Area Median Income (AMI).

Traditional methods to attain homeownership no longer function for Bend's local working households. In recent years, median home prices increased 64% in Bend, rising from \$449,000 in 2020 to \$735,000 in 2025. The last time a household earning 80% of the AMI could afford a mortgage at the median home price of \$301,200 occurred in 2015. Nearly a quarter of Bend's community members spend more than 50% of their income on rent, sacrificing food or health care costs to maintain housing.

Despite the City of Bend and its homeownership partners' efforts to increase affordable home sales, these actions alone are not enough to meet the demand. Continuing HDIP and increasing the resources it provides towards homeownership enables housing production regardless of market demand fluctuations. As we strive to increase housing production at a variety of income levels, HB 3090 will give Oregonians the choice to live with stability close to where they work, send their children to school, and access healthcare, vital resources, and recreation.

Thank you for the opportunity to provide testimony and please let us know if you have any questions.

Sincerely,

Melanie Kebler
Mayor, City of Bend

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