

REPRESENTATIVE ANNESSA HARTMAN (SHE/HER)  
HOUSE DISTRICT 40



OREGON HOUSE OF REPRESENTATIVES

Chair Marsh, Vice-Chairs Breese-Iverson and Andersen,

For the record, my name is Annessa Hartman, and I have the honor of serving as the State Representative for House District 40, representing Gladstone, Oregon City, and parts of North Clackamas County.

Before joining the Legislature, I served on the Gladstone City Council, and I can tell you firsthand—small cities like ours don't have the resources to be able to defer bigger cities do when it comes to managing System Development Charges, or SDCs.

System Development Charges (SDCs) are a critical tool for cities to fund infrastructure—water, sewer, roads—all the things that make it possible to build new housing. But from my time serving on the Gladstone City Council, I know that many smaller communities don't have the capacity to defer SDCs.

When SDCs are due at the start of a project, developers have to finance them as part of their initial construction loan, often at higher interest rates. Those added costs can mean the difference between a project moving forward or being shelved entirely. It's a frustrating dynamic: we want to encourage housing construction, but we can't risk deferring SDCs because we don't have a safety net if something goes wrong.

HB 2968 offers a solution by creating the Municipal Development Protection Fund to act as a backstop when cities agree to defer SDCs. By ensuring that cities will still receive their SDC payments even if a developer defaults, this bill gives smaller cities the confidence to allow deferrals—something that would otherwise be too risky for us to consider.

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In a city like Gladstone, every dollar saved on infrastructure financing is a dollar we can put back into road repairs, public safety, or parks. And every dollar saved on construction costs means another family can afford a home in our community.

We know that when housing projects pencil out, they get built. And when they get built, our communities grow in a way that is sustainable, planned, and equitable. HB 2968 provides a pathway to do just that, and I encourage you to move it forward.

A handwritten signature in black ink.

Representative Annessa Hartman  
House District 40 – Gladstone, Oregon City, North Clackamas County