



CITY OF BEND

March 26, 2025

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

RE: HB 3236 Testimony

Chair Marsh and members of the Housing and Homelessness Committee:

The City of Bend urges your support of HB 3236, which expands the use of tax credits to preserve affordable rental housing and increases affordable homeownership funding resources.

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. These precariously housed circumstances require safeguarding existing affordable rental housing that provides safe and habitable homes for numerous households in Bend.

The City's local housing production resources regularly fund affordable rental housing and affordable homeownership opportunities. Expanding the use of tax credits to preserve existing affordable rental housing and offer homebuyers additional mechanisms to purchase an affordable home ensures the City of Bend can continue contributing its local funds to housing production, which stabilizes the housing market.

Increasing funding opportunities for households to attain affordable homeownership would further housing stability for Bend's community members. While the City of Bend partners with multiple homeownership development organizations to increase affordable home sales, homebuyers need more resource options to secure a budget-friendly mortgage. The increased flexibility for use of tax credits under HB 3236 allows affordable rental housing providers to sustainably maintain their properties and for their tenants to pursue homeownership when financially ready.

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

Racheal Egan Baker
Housing Division Manager
Real Estate and Facilities
City of Bend