



Rachael Duke, Chair -
Community Partners
for Affordable Housing

Kymberly Horner, Vice
Chair - Portland
Community
Reinvestment
Initiatives

Kristy Willard,
Treasurer - Housing
Authority of Malheur &
Harney Counties

Shannon Vilhauer,
Secretary - Habitat for
Humanity Oregon

Trell Anderson -
Northwest Housing
Alternatives

Jessica Blakely -
Salem Housing
Authority

Julie Delgado, The
Urban League of
Portland

Aubre Dickson -
Community Housing
Fund

Rita Grady - Polk CDC

Maria Elena Guerra -
Farmworker Housing
Development Corp

Jackie Keogh -
RootedHomes

Erica Ledesma -
Coalición Fortaleza

Erica Mills -
NeighborWorks
Umpqua

Margaret Salazar -
Reach CDC

Sheila Stiley - NW
Coastal Housing

February 18, 2025

Chair Marsh, Vice-Chairs Anderson and Breese-Iverson, and members of the committee,

Housing Oregon urges your support for House Bill 3090, which provides funding for a new round of the Homeownership Development Incubator Program (HDIP).

Housing Oregon represents the mission-based affordable housing and affordable homeownership developers across Oregon. HDIP is an innovative and effective tool that has already resulted in some truly transformative projects. In the 2023-2025 biennium, Oregon Housing and Community Services funded five Tribal homeownership projects, 17 other homeownership development projects, distributed 14 grants, and provided market-cost offset funds to 11 different LIFT homeownership projects that faced unexpected costs during the COVID-19 pandemic.

This program is a critical ingredient in the broader strategy to expand affordable homeownership development capacity across Oregon. As an association of affordable housing and homeownership developers, we see firsthand the urgent need for strong organizations to actively build the housing we need as a solution to our state's housing crisis. HDIP helps make this possible by providing flexible funding that supports strategic, high-impact projects.

By continuing to invest in this program, the state is not only supporting new affordable homeownership opportunities but also strengthening the capacity of organizations across Oregon to carry out this work effectively. This is how we build sustainable solutions to the housing crisis—by ensuring that we have the funding, tools, and partnerships needed to create more affordable homeownership opportunities.

Housing Oregon urges the Legislature to continue investing in HDIP by passing HB 3090. This program is proven, necessary, and a key piece in achieving our shared goal of increasing the supply of attainable homes across Oregon. Thank you for your time and consideration.

Sincerely,

Kevin Cronin
Director of Policy & Advocacy
Housing Oregon