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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

March 2, 2025

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

Thank you for the opportunity to provide testimony in support of HB 3503. My name is Kevin Cronin, and I am the Director of Policy and Advocacy at Housing Oregon, a statewide coalition representing over 120 affordable housing organizations working to ensure every Oregonian has a safe, stable, and affordable home.

HB 3503 presents an exciting opportunity to bolster the capacity of an up-and-coming Community Land Trust while transitioning publicly owned homes into a new purpose—affordable homeownership that is permanently accessible to working families. Under HUD's Section 18 disposition process, housing authorities are already making thoughtful decisions about how to transition scattered-site public housing. HB 3503 builds on this by investing in Community LendingWorks, a Community Development Financial Institution, to ensure these homes move into a Community Land Trust model that will keep them affordable for generations to come.

This bill ensures that these homes retire from their public service into a lasting community asset—one that removes land costs from the equation, keeps purchase prices within reach, and guarantees affordability in perpetuity. By structuring these home sales through a Community Land Trust, Oregon is expanding affordable homeownership options for households at or below 80% AMI, with flexibility for wildfire-displaced families up to 120% AMI.

This is an investment in shared prosperity—a model that allows families to build equity while ensuring future generations also have the opportunity to buy a home they can afford. Housing Oregon strongly supports HB 3503, and I urge your yes vote.

Thank you for your time and consideration.

Sincerely,

Kevin Cronin
Director of Policy & Advocacy
Housing Oregon