



March 15, 2023

House Committee on Housing and Homelessness
900 Court Street
Salem, Oregon 97301

RE: Opposition to HB 3442 – Affordable Housing in Floodplains

Chair Dexter, Vice-Chairs Helfrich and Gamba, Members of the Committee,

We urge your opposition to HB 3442, which would restrict local governments from denying or limiting approval of affordable housing projects for properties that are located within a 100-year floodplain. If this bill passes it would:

- **Endanger Communities Most in Need of Stable Housing.** Affordable housing serves our most income restricted community members who are disproportionately people of color. Building in flood plains would set these communities up for failure and leave them more vulnerable to the impacts of climate change. Due to climate change, heavy rain and massive flooding events are becoming more common throughout the country and around the world. Historically, we have seen floods around the region that have greatly impacted or destroyed communities like the Vanport flood in 1948, the Willamette Valley flood in 1996 and the Johnson Creek flood in 2012.
- **Increase Costs to Affordable Housing Developers.** Under federal rules, there are set specifications for development in floodplains such as building elevation, foundation openings, and anchoring. These specifications, usually increase costs for developers making it not ideal for affordable housing.
- **Compromise Oregon's Participation in the National Flood Insurance Program.** To keep the subsidized insurance available through National Flood Insurance Program (NFIP), communities must require a flood plain permit and impose zoning regulations that meet minimum federal standards. It is not clear in the bill as introduced if it would meet those minimum standards necessary for flood insurance.

We urge your opposition to HB 3442.

Sincerely,

Jenna Jones
State and Regional Affairs Advisor

