



February 18, 2025

House Committee on Housing and Homelessness  
Oregon State Capitol  
900 Court St NE  
Salem, OR 97301

**Re: Support for HB 3090**

Dear Chair Marsh, Vice-Chair Breese-Iverson, Vice-Chair Andersen and Members of the Committee:

McMinnville Area Habitat for Humanity urges your support of HB 3090, which provides funding for a new round of the Homeownership Development Incubator Program (HDIP).

As an affordable housing builder in rural Yamhill County, McMinnville Area Habitat for Humanity sees firsthand the need for affordable housing, as well as the almost non-existent option for homeownership for our low-income residents. Our organization was fortunate to receive HDIP funding in 2023, allowing us to increase our production of new construction homes from one per year to six in 2024. As we were not able to institute land lease models at our current build site, HDIP funding was our only option to receive construction funding from OHCS. This has been a game-changer for us, allowing us to focus on building homes, and raising funds for the next round of construction.

The flexible nature of HDIP, administered by the Homeownership Division of Oregon Housing and Community Services, supports the following key goals:

- Expedite entry-level homeownership production by covering pre-development costs, including plans and permits.
- Support construction of homes affordable to middle income households, earning 80 to 120 percent AMI.
- Stimulate entry-level homeownership production in rural Oregon.
- Expand culturally responsive homeownership opportunities.

McMinnville Area Habitat for Humanity is calling on legislative leaders to provide critically needed funding for HDIP, to scale up the construction of attainable starter homes in every Oregon community that needs them. As our state works to increase housing supply at a variety of income levels, HB 3090 provides critically needed general fund resources to meaningfully support these shared goals.

Thank you for your consideration and service,

A handwritten signature in black ink that reads "Katie Curry".

Katie Curry, Executive Director  
McMinnville Area Habitat for Humanity