



FHDC

A Home is Just the Beginning

Chair Pham, Vice Chair Anderson, and Members of the Committee,

Thank you for the opportunity to testify on House Bill 2964. My name is Ramon Martinez, and I represent Farmworker Housing Development Corporation, an affordable housing developer based in Woodburn. Our work reaches communities in Marion, Polk, and Linn counties. Currently, we are developing 98 new units of affordable housing, rehabbing 48 units, and working on funding applications for another 184 units. This year, we received a pre-development loan from Oregon Housing and Community Services to support our efforts.

FHDC strongly supports House Bill 2964 and Policy Package #507, which covers pre-development in the OHCS budget.

Pre-development funding is crucial for launching projects. Before applying for construction or permanent financing, we must secure consultants, conduct feasibility assessments, prepare site control documents, and engage the community. For organizations without large reserves, pre-development loans are vital for progressing rather than stalling.

These loans are low-risk, usually repaid within four to five years, and often converted to permanent financing through OHCS programs like Low Income Housing Tax Credits or the LIFT program, utilizing Article XI-Q bond proceeds. These are proven tools with clear pathways to repayment.

Faith-based groups are also increasingly interested in converting excess land into affordable housing. Churches want to participate, but sometimes struggle with internal approval processes and lack the resources for feasibility studies.

House Bill 2964 closes a critical gap by supporting smaller housing developers in meeting the Governor's housing goals. It creates opportunities for more projects to succeed, particularly in areas with available land but limited cash.

I urge your support for House Bill 2964. Thank you for your commitment to safe, stable, and affordable housing for Oregonians.

Sincerely,
Ramon Martinez
Communications & Advocacy Coordinator
Farmworker Housing Development Corporation (FHDC)