



February 19, 2024

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

Chair Marsh and Committee members,

On behalf of the Bend Chamber's 1,750 members and 8,500 businesses in Central Oregon, we appreciate the opportunity to provide comments in support of HB 3090. Over the past three years the Bend Chamber has invested significant time and resources to help alleviate our current housing crisis – from policy work, to public education and employer investment in workforce housing.

As Bend has rapidly grown, our housing needs have not kept pace leaving a gap in attainable housing for our workforce. Over 90% of employers list housing as an obstacle in attracting and retaining talent, according to a 2022 employer survey conducted by ECONorthwest. The Chamber's workforce housing initiative aims to bend this curve, and breakdown barriers to building housing for our workforce.

The Homeownership Development Incubator Program is an important component of creating affordable and attainable housing, and we support full funding of the program as outlined in the legislation. Of particular interest are provisions of the bill to expand uses of HDIP funding to include predevelopment costs, permitting and planning activities. This is a key component for developers seeking to build in Bend - a market burdened by high costs in land, construction and lending.

We also strongly support stimulating homeownership opportunities for middle income households, earning 80 to 120 percent AMI. It is often challenging to develop attainable housing for this segment of homebuyers and additional capital sources are needed to make projects pencil. The Chamber's workforce housing initiative is focused on households in this AMI bracket, as our survey data showed that employers are struggling to recruit and retain workers due to the high cost of housing. This has real impacts shown throughout organizations, including 89 percent of employers noting a strain on existing workforce and two thirds reporting decreased revenue due to hiring challenges.

For these reasons and in support of our partners at Bend-Redmond Habitat for Humanity, who utilize this important program to build in our community we support HB 3090 and appreciate Representative Levy championing the issue. We urge a yes vote and thank you for your consideration.

Regards,

Katy Brooks  
President & CEO  
Bend Chamber of Commerce