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**House Committee on Housing and Homelessness
Testimony in Support of HB 2138
3/3/2025**

Chair Marsh, Vice-Chairs Anderson and Breese-Iverson, and Members of the Committee:

On behalf of the Oregon Law Center, thank you for the opportunity to submit testimony in support of HB 2138, which would remove barriers to the creation of middle housing and incentivize the building of affordable and accessible housing in communities across the state. Thank you to the Governor and her team for the work that has gone into this bill, to prioritize new opportunities for struggling Oregonians.

OLC's mission is to achieve justice for low-income communities of Oregon by providing a full range of the highest quality civil legal services. Helping families maintain safe, stable housing is a critical part of our work. Without stable housing, it is difficult or impossible to hold down a job, keep children in school, access neighborhood amenities, and stay healthy. As vacancy rates have plummeted and housing has become less and less affordable across the state, our clients have increasingly struggled to maintain stability for themselves and their children. Increasingly, low and moderate-income tenants risk homelessness as a result of any displacement from current housing. The creation of new affordable rental and homeownership opportunities will greatly benefit our client communities.

HB 2138 will help address land use challenges to our development in several major ways:

- Expands allowable middle housing, such as duplexes, triplexes, townhouses, and cottage clusters, in urban areas and unincorporated lands.
- Prohibits local governments from imposing excessive regulations that could hinder middle housing development.
- Incentivizing the development of accessible and affordable homeownership units by allowing density bonuses.
- Reforms land use rules to streamline the approval process for middle housing projects, reducing unnecessary delays and costs.
- Prevents restrictive private covenants from blocking needed housing development.

In today's extreme housing crisis, we must do all we can to provide new housing options that are affordable and accessible to those most in need. Oregon is amongst the states with the [most cost-burdened renters](#). Low-income households are the most cost burdened, while the share of middle-income renters and homeowners that are cost-burdened is rising. [OHCS's 2024 report on the state of housing in Oregon](#) indicates that while Oregonians have experienced wage gains, rent increases have largely eroded those gains over the last five years, with more than 50 cents of every new dollar earned going to rent hikes.

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HB 2138 will help address our affordable housing shortage by encouraging the building of duplexes, townhomes, ADUs, and cottage clusters in communities across Oregon, and by incentivizing the development of affordable and accessible housing.

This is a time when we must come together to support creative and bold solutions to the housing crisis. For these reasons, OLC advocates for eviction prevention policies and resources, wrap-around services for people who have lost their housing and have nowhere to go, preservation resources to stabilize affordable housing providers, increased access to homeownership, and supply-based solutions.

HB 2138 is solutions-oriented, community-minded, and forward-thinking. We urge your support. Thank you for your service to Oregon communities.

Sincerely,
Sybil Hebb