

# DevNW

DEVELOPING THRIVING COMMUNITIES

February 19, 2025

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

## RE: Support for HB 3090

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

My name is Karen Saxe and I work at DevNW, an affordable housing development and asset-building agency serving Lane, Linn, Benton, Lincoln, Marion, Polk and Clackamas Counties. We support HB 3090, to increase homeownership development resources throughout Oregon.

We are one of a network of Regional Housing Centers across the state that provide financial, rental and pre-purchase education and counseling to support low- and moderate-income families in becoming first-time homebuyers. Our clients are resilient, they are working at least one, if not more jobs, to put food on the table and pay their bills. As is the case throughout much of Oregon, they are rent burdened by skyrocketing housing costs but continue to prioritize saving for a downpayment.

Despite their hard work to become mortgage ready, the availability of affordable homes for low and moderate-income first-time homebuyers is limited across the state. Affordable homeownership development helps to correct the market. We are developing new homes across our service area—typically 1,200-1,400 sq ft and a mix of 1-3 bedrooms as well as townhomes—housing types that are often the first point of entry into ownership for many of our communities.

HB 3090 would provide funding for a new round of the Homeownership Development Incubator Program (HDIP), a successful, flexible homeownership development resource throughout Oregon. With the addition of supporting predevelopment costs, HDIP provides critical resources in spurring development opportunities for both low and moderate income homebuyers. We believe this how innovative, community-specific ideas and approaches are able to thrive.

At DevNW, we know that this resource would fill a much-needed gap in creating workforce development housing. Currently, LIFT Homeownership supports affordable homeownership development for buyers up to 80% AMI while HDIP would expand up to 120% AMI. Employers throughout the state consistently share that housing for their employees is an ongoing barrier—from school districts to nonprofits to private industry. HB 3090 could be quickly deployed to create new homeownership opportunities for employees, stabilizing the workforce across

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industries, and leveraging other key investments previously made by the Legislature like the Moderate-Income Revolving Loan Fund.

Solving our housing crisis requires working throughout the housing continuum. We appreciate the ongoing commitment from the Governor and the Legislature to ensure homeownership opportunities throughout Oregon and urge your support of HB 3090.

Sincerely,



Karen Saxe  
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DevNW

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