

Re: Support for HB 4136

Dear Chair Nathanson, Vice-Chairs Reschke and Walters, and Members of the Committee:

My name is Amy Boyle, and I am the owner of Lagniappe Housing Solutions, an Oregon-based consulting company that helps government solve tough problems related to housing. I am writing in strong support of HB 4136.

The bill maintains a tax break for primary residences while ending the tax break for "second house" vacation properties that sit vacant for much of the year. The bill would direct additional tax revenue to down payment assistance for first-time homebuyers.

Down payment assistance is one of the most effective and well-documented tools for expanding access to homeownership. In the last biennium, Oregon Housing and Community Services distributed more than \$22 million in down payment assistance and helped over 600 first-time and first-generation buyers purchase homes. Despite these proven outcomes, down payment assistance programs currently lack a stable and dedicated funding source. HB 4136 helps address this gap by directing approximately \$9–10 million per year to support this critical investment in our neighbors and communities.

This proposal reflects a thoughtful realignment of public resources toward households who will live in these homes year-round, contribute to their local economies, and put down deep roots in Oregon communities of all sizes. It's a practical investment in household stability, economic resilience, and community strength.

I respectfully urge you to support HB 4136.

Thank you for your consideration,

Amy Boyle

Lagniappe Housing Solutions