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Coastal Housing*

Feb. 13th 2024

Senate Committee On Housing and Development  
900 Court St. NE, S-409,  
Salem, Oregon 97301

Dear Chair Sen. Jama, and Vice Chair Anderson,

On behalf of Housing Oregon we write to you in support of SB1530. Housing Oregon is the mission-based, member-driven affordable housing trade association that brings together over 90 diverse organizations committed to fostering affordable housing and community development throughout the state. We extend our support for the essential investments proposed in Senate Bill 1530. This bill represents a significant step in addressing the affordable housing and homelessness crises in Oregon.

While we commend the Legislature's commitment as reflected in the -3 amendment, there are additional areas requiring urgent attention and funding in 2024.

Firstly, there is a pressing need for a **\$30 million investment to preserve existing affordable housing**. This funding is critical to maintain about 400 homes, including those in manufactured housing parks and properties with expiring affordability restrictions. A recent OHCS report highlights a requirement of \$200 million each biennium to sustain our affordable housing infrastructure, emphasizing the significance of this additional investment.

Secondly, **\$15 million is needed to build affordable homes for first-time homebuyers**. These general fund resources will re-capitalize the Homeownership Development Incubator Program (HDIP). Oregon Housing and Community Services launched HDIP in spring of 2023 for the first time, enabling Oregon homeownership developers (nonprofit and for-profit) to secure key resources to pair with LIFT for Homeownership or as a stand-alone investment. HDIP serves as a catalyst for expanding our state's pipeline of affordable homeownership developments in three key ways: (1) Ensuring that LIFT for Homeownership developments pencil in rural communities; (2) Investing in restorative justice homeownership opportunities; (3)

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Providing critical pre-development resources needed to stimulate new homeownership developments across the state. This investment is pivotal in supporting the production of new, affordable homes in both urban and rural areas and was identified as a top priority by the Joint Task Force on Addressing Racial Disparities in Home Ownership (JARDHO). It is vital to meet Governor Kotek's housing production goals and to address racial disparities in homeownership.

Furthermore, the **Individual Development Account (IDA) program requires an investment at the \$10 million level** to maintain its service level. Since 1999, the IDA program has been instrumental in empowering over 17,000 Oregonians to save for self-defined financial goals. However, due to funding constraints, the program is at risk of reducing its service capacity to the lowest in over a decade. This investment will ensure that approximately 2,200 savers can enroll in the program during this biennium.

In addition to the above funding needs, **Housing Oregon, Governor Kotek, and the Oregon Housing and Community Services (OHCS) are advocating for a vital \$65 million investment in Oregon's homeless shelters and transitional housing system.** This funding is not just a financial commitment but a moral imperative. It will stabilize existing shelter capacities and enhance outcomes. With only one year-round emergency shelter bed for every three individuals experiencing homelessness in Oregon, this investment is critical. It also addresses racial and geographic equity, as disproportionate rates of homelessness among specific racial groups and the potential statewide impact of shelter closures are significant concerns.

In conclusion, the investments proposed in SB 1530, along with the additional funding for preserving affordable housing, supporting first-time homebuyers, and sustaining the IDA program, are crucial for providing stable, affordable housing to all Oregonians. We urge the Legislature to fund these important initiatives, recognizing their profound impact on the lives of many and the overall health of our communities.

Thank you for your dedication to serving the people of Oregon.

Sincerely,

Kevin C. Cronin  
Director of Policy & Advocacy  
Housing Oregon