



*Rachael Duke, Chair -  
Community Partners  
for Affordable Housing*

*Kymerly Horner, Vice  
Chair - Portland  
Community  
Reinvestment  
Initiatives*

*Kristy Willard,  
Treasurer - Housing  
Authority of Malheur &  
Harney Counties*

*Shannon Vilhauer,  
Secretary - Habitat for  
Humanity Oregon*

*Trell Anderson -  
Northwest Housing  
Alternatives*

*Jessica Blakely -  
Salem Housing  
Authority*

*Julie Delgado, The  
Urban League of  
Portland*

*Aubre Dickson -  
Community Housing  
Fund*

*Rita Grady - Polk CDC*

*Maria Elena Guerra -  
Farmworker Housing  
Development Corp*

*Jackie Keogh -  
RootedHomes*

*Erica Ledesma -  
Coalición Fortaleza*

*Erica Mills -  
NeighborWorks  
Umpqua*

*Margaret Salazar -  
Reach CDC*

*Sheila Stiley - NW  
Coastal Housing*

March 2, 2025

Chair Marsh, Vice-Chairs Anderson and Breese-Iverson, and members of the committee,

Thank you for the opportunity to provide testimony in support of HB 2138. My name is Kevin Cronin, and I am the Director of Policy and Advocacy at Housing Oregon, a statewide coalition of over 120 affordable housing organizations working to ensure every Oregonian has access to a safe, stable, and affordable home.

Oregon's housing market is in crisis, and we cannot rely on the old assumption that affordability will trickle down over time. Historically, housing markets have balanced themselves through a process called **filtering**, where older homes gradually become more affordable as newer homes are built. But in Oregon, this isn't happening. Instead, according to [OHCS's 2024 report](#) on the state of housing in Oregon, we're seeing **reverse filtering**, where higher-income households—unable to find enough housing at the top of the market—compete for and bid up the cost of what were once naturally affordable homes. This process puts even more pressure on middle- and lower-income Oregonians, making it harder for working families to afford a home of their own.

HB 2138 stops reverse filtering by ensuring we build enough middle housing to meet demand at every income level. By allowing more duplexes, townhomes, ADUs, and cottage clusters in communities across Oregon, this bill will create a wider range of price points, ensuring that moderate-income households have real options to buy or rent homes they can afford. Instead of forcing them into competition for existing lower-cost homes, this bill provides new choices that fit their budgets—taking pressure off older, lower-priced units so they can remain available to those who need them most.

Expanding middle housing also stabilizes our communities for the long haul. It allows young families to buy their first home instead of being locked out of ownership, enables aging Oregonians to downsize while staying near their neighbors, and provides opportunities for teachers, healthcare workers, and essential employees to live in the places they serve. At the same time, by keeping up with demand, HB 2138 prevents the scarcity that fuels reverse filtering—keeping housing costs in check and giving working Oregonians a real shot at stable, affordable homeownership.

Oregon has already taken bold steps to legalize middle housing. Now, we need to make sure these homes get built. HB 2138 will move us from policy to production, helping to turn the tide on our housing shortage and ensure our communities remain accessible to the people who power them.

I urge you to pass HB 2138 and ensure Oregon's housing market works for everyone.

Thank you for your time and consideration.

Sincerely,

Kevin Cronin  
Director of Policy & Advocacy  
Housing Oregon