



## TODAY'S MANUFACTURED HOME

BUILT FOR LIVING. BUILT FOR LIFE.

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March 12, 2025

House Committee on Housing and Homelessness  
900 Court St. NE  
Salem, OR 97301

**Re: Support for HB 3145**

Chair Marsh, Vice-Chairs Andersen and Breese-Iverson, and Committee Members:

I serve as the Executive Director for the Oregon Manufactured Housing Association, which represents more than 60 companies including 5 manufactured home producers in Oregon, each with nearly 6 decades of experience constructing homes built to last. We appreciate the opportunity to support HB 3145 and to share about our industry and members.

Manufactured housing is the original innovative housing, offering the best solutions to attainability and speed-to-market while providing energy-efficient amenities and using the same high-quality construction materials found in site-built homes. Our homes fit the needs of private homeownership as well as affordable rental communities.

Our speed to market is unmatched: Once a home is shipped, it can be occupied within 45-60 days, if not sooner, creating capital savings for developers and consumers by reducing out-of-pocket interest costs since the home is ready in 60 days instead of 9-12 months. Manufactured home developments cause significantly less disruption to local communities—less traffic due to fewer contractors and material deliveries, and less trash onsite because our homes arrive 90% complete. Plus, cities and municipalities begin collecting tax revenues sooner.

Not only does OMHA membership offer real solutions to scaling up housing production, but we have 9 lenders specializing in manufactured home financing, including home-only loans (formerly referred to as chattel loans) which have long been an option within our industry.

OMHA and its members are eager to support affordable housing solutions in Oregon. Thank you for the opportunity to be part of the solutions outlined in HB 3145.

Sincerely,

Jody Lyon  
OMHA Executive Director

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