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*Margaret Salazar -
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*Sheila Stiley - NW
Coastal Housing*

April 16, 2025

Joint Committee on Ways and Means
Co-Chair Senator Kate Lieber
Co-Chair Representative Tawna Sanchez
Co-Vice Chairs and Members of the Committee

Dear Co-Chairs, Vice-Chairs, and Members,

My name is Kevin Cronin, and I serve as the Policy and Advocacy Director for Housing Oregon. We are a statewide association representing over 130 mission-driven organizations—community development corporations, public housing authorities, affordable homeownership developers, and homeless service providers—all working to ensure every Oregonian has a stable, safe, and affordable place to call home.

We aren't out of the woods yet. Oregon's housing crisis continues to deepen. We commend Governor Kotek for proposing a 2025–2027 budget that includes historic investments to address homelessness and housing instability. Housing Oregon supports the Governor's recommended budget, and we urge the Legislature to adopt and build upon these critical investments.

We highlight several key priorities for this year's state budget that are essential to meeting this moment:

Preserve Existing Affordable Housing

- **\$260 million** in bonds (split between Article XIQ Bonds & Lottery bonds) to preserve rental homes already serving low-income families (OHCS Policy Package 519).
- **\$25 million** to preserve manufactured housing parks, an essential source of unsubsidized affordable housing in rural and small-town Oregon (OHCS POP 520).
- **\$7.3 million for property and asset management training and staffing** (Senate Bill 51), to ensure long-term operational stability and improve

living conditions for residents.

- **\$5 million for an insurance relief study** (Senate Bill 829), to assess Oregon's reinsurance market and recommend strategies to stabilize skyrocketing insurance premiums jeopardizing the viability of affordable housing portfolios.

Produce New Affordable Homes

Despite national headwinds, Oregon is producing an average of 3,800 new affordable units per year. We are calling for:

- **At least \$680 million in bond funding** to continue new construction of affordable rental housing (OHCS POP 515).
- **\$100 million for housing infrastructure**, such as roads and utilities that make affordable housing projects feasible (House Bill 3031).
- **\$100.9 million for affordable homeownership development** (OHCS POP 518).

Prevent Homelessness and Support Stability

- **\$109.7 million for emergency rental assistance and \$63.5 million for homelessness prevention services** (OHCS POPs 504 & 505).
- **\$217.9 million for statewide shelter capacity** (OHCS POP 501).
- **\$6 million to support tenants displaced by expiring affordability restrictions** (Senate Bill 31).
- **\$11.1 million for Permanent Supportive Housing operations and services** (OHCS POPs 513 & 516).

Expand Access to Homeownership

- **\$30 million in down payment assistance** (OHCS POP 522).
- **\$16.9 million for a Homeownership Development Incubator Program** (House Bill 3090).

- **\$10 million for an Accelerated-Equity Mortgage Program** (House Bill 3235).
- Support for **expanding Individual Development Accounts (IDAs)** through either a tax credit increase (HB 2735) or stable funding from lottery revenue (HB 3809).

We believe this package of investments reflects both the severity of the crisis and the scale of response needed. With decisive action, the Legislature can prevent displacement, stabilize communities, and chart a more just housing future for Oregon.

Thank you for your leadership and commitment to meeting the housing needs of all Oregonians.

Sincerely,

Kevin Cronin

Policy and Advocacy Director

Housing Oregon