

February 3rd, 2026

Bend, Oregon

Sen. Khanh Pham, Chair
Committee Members
Senate Committee on Housing & Development
State Capitol
Salem, OR 97301

Re: SB 1567 - Revolving Loan Fund for Mixed Income Residential Projects

Dear Chair Pham, Vice-Chair Anderson, and Committee Members:

Despite the high cost of housing in Bend, it's still difficult to build in this time of economic headwinds like high interest rates. Having a revolving loan fund available would be particularly helpful in times like these. Being able to 'smooth out' the construction cycle into something less boom and bust might be an added benefit, so that more people in the construction industry stay employed in lean times. The particular type of housing targeted, integrated, mixed-income, also comes with benefits of its own in terms of social integration that we support.

Thank you,

David Welton
Jim Roberts
Chapter Leads, Bend YIMBY



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