



February 5, 2026

Senate Committee on Housing and Development
Oregon State Capitol
900 Court Street NE
Salem, Oregon 97701

RE: SB 1567 Testimony

Chair Pham and members of the Senate Committee on Housing and Development:

The City of Bend urges your support of SB 1567, legislation that empowers Oregon Housing and Community Services to invest in mixed income housing and directs the agency to establish a loan program dedicated to expanding these developments.

As affordable housing becomes a more integral part of Bend's development landscape, with nearly 10 percent of all housing built in the past five years deed-restricted for affordability, it's essential that new production continues to reflect the mixed-income character that makes Bend such a desirable place to live. Mixed-income developments provide more predictable revenue for property managers because they are not dependent on a single market segment, and their blended financing structures support higher-quality maintenance, amenities, and long-term stewardship. Just as importantly, mixed-income communities create environments where residents can build relationships, stability, and long-term economic opportunities.

Establishing a loan program to invest in mixed-income housing under SB 1567 would reinforce Bend's commitment to creating complete communities in partnership with private development. Every additional resource matters in advancing affordable housing, and collaborative financing tools like this can expand the range of housing options while fostering interaction across income levels, helping build trust, reduce stereotypes, and support a more inclusive Bend.

Thank you for opportunity to provide testimony.

Sincerely,

A handwritten signature in blue ink that reads "Racheal Egan Baker".

Racheal Egan Baker
Housing Division Manager
City of Bend