

Submitter: Daniel DeMelo  
On Behalf Of:  
Committee: House Committee On Housing and Homelessness  
Measure, Appointment or Topic: HB2698  
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 2698, which establishes a statewide goal for homeownership.

As Chair of the Multnomah County Central Community Budget Advisory Committee, member of the Joint Office of Homeless Services Community Budget Advisory Committee, and Secretary of the Kerns Neighborhood Association, I have witnessed firsthand the devastating impact of Oregon's housing crisis. Though I write as an individual today, my experience on the front lines of housing policy and homelessness services makes it clear: this bill is essential for Oregon's future.

I am a homeowner at age 27. This foundation has given me the stability to put down roots, establish a family, and engage deeply in my community. When I look around, I find I am the youngest homeowner I know.

This issue is personal to me. My grandfather immigrated to the United States and embodied the American Dream through housing – starting in construction, advancing to architecture, and eventually owning his own business and home. His journey reinforces what the data shows: homebuilding and homeownership is a proven path to building generational wealth and stability.

In public policy, what gets measured gets managed. Talk is cheap. While politicians routinely voice support for increasing homeownership, HB 2698 takes the crucial step of establishing concrete, measurable goals. Basic accountability as established in bills like this one is essential for turning aspirational statements into meaningful outcomes for Oregonians.

The bill's requirement for disaggregated data collection and reporting represents sound governance, regardless of political perspective. Good policy demands good data. Through tracking homeownership rates across different communities, we create transparency that empowers both legislators and the public to make informed decisions. While future legislatures can adjust these goals as needed, the vital first step is establishing this framework for collecting and reporting the data.

If I may, I would respectfully suggest only one enhancement to the bill: including age-based data collection and reporting requirements. Current statistics can mislead –

when young adults move back in with homeownership parents, this paradoxically appears as an increase in the homeownership rate. While we wouldn't expect the same homeownership rate across age groups, we should track whether each age cohort is achieving the bill's targeted improvements of at least 1.65% every five years. This data would provide crucial context for policymaking.

Oregon's 63.4% homeownership rate ranks 43rd among states. We can do better. This legislation provides a framework for improvement through clear goals and comprehensive data collection. It empowers future legislators and policymakers with the detailed, transparent information needed to understand homeownership trends across our communities.

Thank you for your consideration of this important legislation. By establishing clear goals and robust reporting requirements, HB 2698 moves us beyond general statements of support for homeownership toward measurable progress for Oregon families.

Sincerely,

Daniel DeMelo