



HOUSING ALLIANCE

May 11, 2021

House Committee on Housing
Oregon State Legislature
900 Court Street NE
Salem, OR 97301

Dear Chair Fahey, Vice-Chair Morgan, Vice-Chair Campos, Members of the Committee:

I am writing to you today on behalf of the Oregon Housing Alliance to express our support for SB 79A, which will update definitions and add critical language to our statutes related to homeownership regarding reducing racial disparities.

The Oregon Housing Alliance is a coalition of more than ninety organizations from all parts of the state. Our members have come together with the knowledge that housing opportunity is the foundation on which all of our success is built – individual success as students, parents, workers, and community members as well as the success of our communities. We represent a diverse set of voices including non-profit housing developers, residents of affordable housing, local jurisdictions, and organizations working to meet basic needs in every corner of our state.

All Oregonians deserve a safe, stable, and affordable place to call home. Today, we simply don't have enough affordable homes for people who need them, and vacancy rates have dropped precipitously towards zero in communities across Oregon over the past decade. People – our neighbors and members of our community – are struggling with homelessness, housing instability, rent burdens, and to make ends meet and put food on the table, particularly during this pandemic.

Across Oregon, people experience barriers to homeownership, and due to systemic racism, red lining, disparities in wealth and wages, people of color are less likely to own their home than their white peers. In Oregon, approximately 35% of Black people own their homes, compared to 65% of White people in Oregon¹.

Homeownership is one of the best strategies to help families build intergenerational wealth, while providing a stable home. Strategies are needed to increase homeownership for Black, Indigenous, and people of color communities.

In 2018, the Legislature created the Joint Task Force to Address Racial Disparities in Homeownership², a legislative workgroup to identify strategies which could reduce disparities. The workgroup discussed proposals ranging from development to lending to sales, and identified

¹ <https://olis.leg.state.or.us/liz/2017I1/Downloads/CommitteeMeetingDocument/150812>

² <https://olis.leg.state.or.us/liz/2018R1/Downloads/MeasureDocument/HB4010/Enrolled>

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a set of recommendations³. In 2020, HB 4003⁴ was proposed as a result of the workgroup, including: bias training for real estate professionals, investment in down payment assistance, investment in individual development accounts (IDAs) to support access to homeownership, and other proposals.

Today, across Oregon, we have a network of housing centers⁵ which provide home buyer services to every county in the state. These housing centers are non-profit organizations, and they provide four critical services to people seeking to buy or retain their home – they provide education through homebuyer education classes to potential new homebuyers; counseling for potential new homebuyers; financial literacy classes; and homeownership retention support services.

These organizations are critical to our communities – they provide support, education, and service to homeowners. Funding for these organizations comes in many ways – grants from foundations, local jurisdictions, and funding from Oregon Housing and Community Services through the Home Ownership Assistance Program, or HOAP.

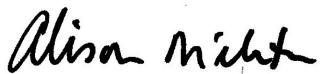
SB 79A makes several critical changes to the HOAP statutes, ORS 458.655. Critical changes include:

- Updating the definition of area median income to clarify that when calculating the income eligibility limits, homeownership centers can take into account the size of the family. For example, the income limit for a family of four should be higher than the income limit for a family of two.
- Adding federally recognized Tribes as eligible recipients of resources, which will support access to homeownership for our Tribal communities. Today, only 46% of Native American households in Oregon own their home, compared to 65% of White Oregon households⁶;
- Updating critical language around people of color to modernize the statute and delete references to minorities;
- Support homeownership centers to provide culturally responsive services to communities,
- Support culturally specific homeownership centers to provide services to BIPOC communities;
- To increase language access; and
- To support increased capacity in rural Oregon.

These changes are critical. We urge your support of SB 79A.

Thank you very much for your time, and for your service to our state.

Sincerely,



Alison McIntosh
On Behalf of the Oregon Housing Alliance

³ <https://olis.oregonlegislature.gov/liz/2019I1/Downloads/CommitteeMeetingDocument/207956>

⁴ <https://olis.oregonlegislature.gov/liz/2020R1/Measures/Overview/HB4003>

⁵ <https://www.oregon.gov/ohcs/homeownership/pages/housing-counseling.aspx>

⁶ <https://olis.leg.state.or.us/liz/2017I1/Downloads/CommitteeMeetingDocument/150812>, p.4

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