



Rachael Duke, Chair -
Community Partners
for Affordable Housing

Kymberly Horner, Vice
Chair - Portland
Community
Reinvestment
Initiatives

Kristy Willard,
Treasurer - Housing
Authority of Malheur &
Harney Counties

Shannon Vilhauer,
Secretary - Habitat for
Humanity Oregon

Trell Anderson -
Northwest Housing
Alternatives

Jessica Blakley -
Salem Housing
Authority

Julie Delgado, The
Urban League of
Portland

Aubre Dickson -
Community Housing
Fund

Rita Grady - Polk CDC

Maria Elena Guerra -
Farmworker Housing
Development Corp

Jackie Keogh -
RootedHomes

Erica Ledesma -
Coalición Fortaleza

Erica Mills -
NeighborWorks
Umpqua

Margaret Salazar -
Reach CDC

Sheila Stiley - NW
Coastal Housing

February 12, 2025

House Committee on Housing and Homelessness
Oregon State Capitol
900 Court St NE
Salem, OR 97301

Re: Support for HB 2698 – Establishing a Statewide Homeownership Goal

Chair Marsh, Vice-Chairs Anderson and Breese-Iverson, and Members of the Committee,

Housing Oregon urges your support for HB 2698, which establishes a statewide homeownership goal.

Housing Oregon is a member-driven coalition of more than 120 nonprofit affordable housing organizations, community-based developers, and housing advocates working to ensure that all Oregonians—regardless of income—have a safe, stable, and affordable place to call home. While much of our work focuses on rental housing, we strongly believe that increasing access to homeownership is a critical strategy to reduce housing instability, close racial wealth gaps, and create stronger, more resilient communities.

Oregon has one of the lowest homeownership rates in the country—ranking 43rd nationwide, with a homeownership rate hovering around 64% [[American Census Survey Homeownership Data](#)]. We can and must do better. A clear, statewide homeownership goal will help ensure that Oregon remains focused on expanding access to homeownership as we work to address our housing crisis.

The demand for homeownership is undeniable. According to the Oregon Realtors Statewide Housing Survey, 74% of renters in Oregon see homeownership as a top life priority. The numbers are even higher among younger generations and communities of color—groups that have historically faced the greatest barriers to homeownership.

We are particularly excited to see new affordable housing developers utilizing the **LIFT for Homeownership** program, which has proven to be a powerful tool in expanding access to homeownership opportunities for low- and moderate-income Oregonians. As the state continues to increase its focus on homeownership, we believe HB 2698 will help set a clear target that we can all strive toward.

It's important to recognize that homeownership benefits everyone—including renters. Markets with more homeowners experience less price volatility, which helps stabilize housing costs across the board. By increasing homeownership opportunities, we can create a more balanced housing market that works for all Oregonians.

We urge your support for HB 2698 to keep homeownership at the forefront of our state's housing strategy. Thank you for your time and service.

Sincerely,

Kevin C. Cronin

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Kevin Cronin
Housing Oregon
Director, Policy & Advocacy