



March 27, 2025

Chair Gomberg, Vice Chair Woods, and Members of the Joint Committee on Ways and Means  
Subcommittee on Transportation and Economic Development

Re: House Bill 5011 – Homeownership Funding, Support

Chair Gomberg, Vice Chair Woods, and Members of the Committee. For the record, my name is William Miller. I'm Blackfeet and Cherokee and I serve as the Executive Director of the NAYA Action Fund, a Native-led organization that builds political power and advances advocacy for Native communities in Oregon and Washington. I'm writing to express our full support for House Bill 5011 and urge you to secure investments in homeownership, culturally responsive down payment assistance, and the Oregon Individual Development Account (IDA) Initiative.

For Native communities, homeownership is not just about a roof over one's head, it's about reclaiming self-determination, creating generational wealth, and repairing the damage of exclusionary policies that have kept Native families from building stability through property ownership.

We know the data: Oregon ranks 43rd in the nation in homeownership. The racial homeownership gap is staggering. Native families face disproportionate barriers to accessing capital, credit, and culturally affirming support. That's why the investments outlined in HB 5011 are so critical.

At NAYA, our culturally specific approach has proven results. Already this year, we've distributed 44 IDAs toward homeownership, with 15 families currently on track to purchase their first homes. We pair down payment assistance with wraparound services, financial education, and long-term coaching – because we know this approach works. These are not abstract numbers. These are individuals and families, many with deep roots and strong cultural ties, who are finally being given a fair shot to build something lasting. The investments in HB 5011 help dismantle systemic barriers and empower community-based solutions.

On behalf of the NAYA Action Fund, we urge you to support HB 5011 and fully fund these key housing investments.

Thank you for your time and consideration.

Sincerely,

William Miller  
Executive Director