



**HOUSE OF REPRESENTATIVES**

**Testimony in Support of HB 2007**

March 30, 2021

Chair Fahey, Vice Chair Campos and Morgan, and members of the committee,

My name is Khanh Pham, State Representative for HD 46. As a sponsor, I am honored to testify in support of HB 2007.

Over the last decade, my district, like much of the state, has been transformed by rising housing costs, forcing more and more families, particularly low-income and BIPOC families, to be displaced, disrupting their lives and ties to community. These are the families that have made my district so vibrant and beautiful. These families are forced into a recurring cycle of economic hardship, disruptions to their family, and an inability to climb out of a hole that just keeps spiraling deeper.

In Oregon, in this legislature, we have been responding to emergencies, and intervening in crisis. But we need to also be legislating so that families can get ahead, not simply just survive, and give them opportunities to fundamentally change the trajectories of their lives and future generations to come.

**The ability to build intergenerational wealth is closely tied homeownership.** The structural racism that has been perpetuated for decades -- from redlining to urban renewal to housing and mortgage market discrimination-- has prevented many BIPOC communities, from being homeowners, thus preventing families from building intergenerational wealth.

We also know the increasingly dire climate reality that Oregon will experience more natural disasters, as we saw this summer and winter. When the next ice storm or wildfire strikes, I want every Oregonian to **have a safe, affordable place to call home**. A place where they can find refuge and that will allow us to carry an effective emergency response that will reach their family. I want families to be resilient to economic, public health, and other disasters that we may face. That starts with ensuring that we are investing in Oregonians and their strides in homeownership

**In this moment, we have the opportunity to act boldly and set the foundation for a healthier, more equitable state.** HB 2007 is a bill that will allow us to make a lasting impact and advance Oregon's housing priorities. I urge members of this committee to support HB 2007. Thank you.