

# Ensuring Homeownership Opportunities in Our Communities

## Technical Problem

For Oregon communities with 10,000 or more residents, HB 2001 (passed in 2019) makes it possible to develop duplexes in neighborhoods formerly restricted to single-family, detached homes. Unfortunately, it does not necessarily follow that a builder (whether nonprofit or for profit) can sell each of the resulting units. That ability currently relies on local zoning ordinances. While a builder can now construct a duplex, one or both sides may need to be rented, as opposed to creating two new homeownership opportunities. Oregon cities above 25,000 in population, along with most Metro cities and urban parts of Metro counties, must also allow additional forms of denser development such as triplexes, quads, townhomes and cottage clusters. The same difficulty applies.

Apart from a lot division process, the only pathway forward to enable homeownership for the duplex in the first scenario is to create a two household condominium, in perpetuity. Affordable housing developers like Habitat for Humanity have been doing just that. As you might imagine, this additional layer of development costs the organization both time and money that we hope to devote instead into helping additional first-time homebuyers.



A mural created by the residents of Allen Estates, a 34-home community built by Habitat for Humanity in Beaverton

## What's at Stake

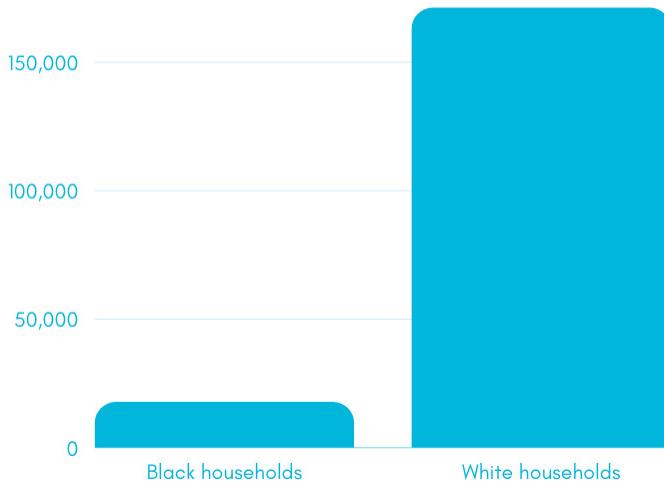
Oregon communities of all sizes lack entry-level homeownership opportunities. Homeownership is one of the key indicators of household wealth. Racist policies like redlining and discriminatory lending practices have already excluded Oregon indigenous and people of color community members from this critical wealth-building opportunity. Affordable housing advocates and homebuilders alike are hoping that the legislature will address this critical need.



**Top,** Lizet and Alan stand in front of their home in the Cully neighborhood of Portland.  
**Bottom,** photo courtesy of Hayden Homes

The significant racial gap in homeownership is a major reason for the tremendous wealth gap between Black and white households. Home equity is the primary wealth-building vehicle for middle-class Americans, and this is especially true for Black households, who are less invested in stocks and rely heavily on home equity to start businesses. In 2016, the median net wealth of white families was 10 times greater than that of Black families (\$171,000 vs. \$17,600). As a result, Black parents have dramatically less wealth, assets and economic security to pass on to their children, driving economic, educational and housing disparities for the next generation as well.

### Median net wealth in 2016



## About Habitat for Humanity of Oregon

Habitat for Humanity of Oregon works alongside 25 Habitat for Humanity affiliates — the offices of dedicated staff and volunteers building and repairing homes across our state. We provide operational support and sustainable financial resources to build the capacity of local Habitat affiliates to serve their communities through homeownership and repairs.