



**OUR JUST FUTURE**

**GATEWAY OFFICE  
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[ourjustfuture.org](http://ourjustfuture.org)



February 12, 2025

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

Re: Support for HB 2698

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

Human Solutions, Inc. dba Our Just Future urges your support of HB 2698, which establishes a statewide goal for homeownership.

Homeownership is a priority for the majority of Oregonians. It is a time-tested means of building generational wealth and a reliable way to improve racial and economic equity. As Oregon strives to significantly increase housing production, a statewide homeownership goal will keep housing and homeownership top of mind for decision-makers at all levels of government.

Our Just Future has been helping homeless and low-income families build pathways out of poverty since 1988. Our 245-mile service area in outer East Portland and East Multnomah County includes some of the highest poverty neighborhoods in the region. We work to counter the forces that keep people and communities in poverty by building relationships and assets that create opportunity – today and for future generations. We envision vibrant, healthy neighborhoods where all people can share in the security, hopes and advantages of a thriving, supportive community. Supporting and expanding affordable homeownership and wealth-building opportunities is increasingly important for the communities we serve, and it is an integral part of the housing continuum we are building in Portland.

Oregon has one of the lowest homeownership rates in the nation. According to Census data, Oregon's homeownership rate hovers near 64 percent, ranking Oregon 43rd in the nation [[American Census Survey Homeownership Data](#)]. We can do better.

Seventy-four percent of Oregonians who currently rent consider achieving homeownership one of the highest priorities in their lives (48 percent) or at least a moderate life priority (26 percent). These numbers are even higher among younger generations (81-88 percent for Gen Z, Millennials, and Gen X) and Black, Indigenous, Latino/a/x, and People of Color (96 percent) [[Oregon Realtors Statewide Housing Survey](#)].



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While there are many things Oregon can do to increase homeownership and begin to close existing homeownership gaps, one thing we can do immediately is establish a statewide homeownership goal in statute. As our state works to increase housing supply at a variety of income levels, HB 2698 will help to center Oregonians' aspirations to plant roots in their local communities and begin to enjoy the many benefits of homeownership.

Thank you for your consideration and service,

Andy Miller  
Executive Director