



March 16, 2023

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*Nkenge Harmon Johnson – Urban League of Portland*

*Brad Ketch – Rockwood CDC & Community Dev. Corp. of Oregon*

*Erica Mills – NeighborWorks Umpqua*

*Shannon Vilhauer – Habitat for Humanity Oregon*

**Representative Maxine Dexter**  
Chair, House Committee on Housing and Homelessness  
900 Court St NE, H-283  
Salem, OR 97301

**Re: Support for House Bill 3487**

Chair Dexter, Vice-Chair Helfrich, Vice-Chair Gamba, and Members of the Committee,

I am writing to express my support for HB 3487 and provide testimony on behalf of Housing Oregon. My name is Kevin Cronin, and I serve as the Director of Member Relations and Industry Support for Housing Oregon, a statewide association of affordable housing community development corporations committed to supporting low-income Oregonians across the housing needs spectrum.

HB 3487 is an essential piece of legislation that addresses the racial disparities in homeownership in the state of Oregon. As reported by the Joint Advisory Task Force on Addressing Racial Disparities in Homeownership, Black Oregonians have the lowest rates of homeownership, with only 32.2% of households owning a home compared to 65.1% of White Oregonians. Additionally, the Task Force found that 63,842 households of color would need to become homeowners to eliminate the gap in homeownership rates.

We urge your support for this important legislation, which combines four of the eleven proposals developed and adopted by the Task Force.

The proposals include:

1. **Reporting.** The bill requires the Housing and Community Services Department (OHCS) to report to the Legislative Assembly every even-numbered year regarding the continuing racial disparities in homeownership by September 15.
2. **Down Payment Assistance.** This proposal directs OHCS to review its own policies and rules to remove barriers for individuals without Social Security Numbers to access state programs such as down payment assistance.

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3. Assisting homeownership organizations. The bill requires OHCS to provide more support to housing counselors and other individuals who support homeownership programs, including training and technical assistance.
4. Financial literacy provisions. OHCS, in partnership with DCBS and BOLI, is required to develop financial literacy materials, translated into the five most commonly spoken languages other than English, and distribute them to mortgage brokers and bankers in the state.

With the increasing unaffordability of homeownership, it is crucial to ensure that the state monitors the progress of racial disparities in homeownership rates. We also need to ensure that homeownership organizations and housing counseling agencies receive the support they need from state partners. Additionally, it is important that individuals seeking mortgage financing are equipped with the knowledge to make informed decisions and are supported through homeownership support organizations across the state.

In conclusion, we urge you to support HB 3487 and thank you for your service to the state.

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