



February 12, 2025

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

Re: House Bill 2698 – Statewide goal for homeownership, Support

Chair Marsh, Vice-Chairs Anderson and Breese-Iverson, and Members of the Committee on Housing and Homelessness. For the record, my name is Cree Bort and I'm a member of the Cheyenne River Sioux Tribe and have the pleasure of serving as the Advocacy and Policy Organizer for the NAYA Action Fund, a Native-led organization that builds political power and advances advocacy for Native communities in Oregon and Washington. I am writing to share my support for HB 2698 which would establish a statewide goal for homeownership.

The state of Oregon has some of the lowest homeownership rates in the nation, ranking 43<sup>rd</sup> according to the 2023 American Census Survey Homeownership Data. This housing crisis disproportionately affects historically marginalized communities, particularly American Indian/ Alaska Native populations, who have long faced systemic barriers to property ownership. Native American and Alaskan Native homeownership rates for the state of Oregon is at 59% based on the 2021 OHCS Needs Analysis. Native American communities face some of the highest rates of housing instability and barriers to accessing asset building such as home buying, which is why NAYA offers so many programs and ways to address those barriers for our community. HB 2698 helps close this racial disparity gap by making homeownership more accessible and sustainable through increasing the need for and importance of a statewide homeownership goal.

Based on the 2024 Oregon Realtors Statewide Housing Survey, 74% of Oregon renters view homeownership as a top priority, with 48% considering it one of their highest life goals, with number increasing for those who identify as BIPOC. Homeownership is an important step in life, one that everyone should be able to achieve if they want, not something that should be considered a pipe dream for our community. HB 2698 provides a step forward in addressing these issues by removing barriers that have long prevented Native American families from securing stable housing and accumulating generational wealth. By ensuring better access to financial resources, improving pathways to homeownership, and reinforcing the need for a statewide homeownership goal, this legislation helps bridge the gap for those most impacted by Oregon's housing crisis.

On behalf of the NAYA Action Fund, I strongly encourage you to support House Bill 2698.

Thank you,

Cree Bort  
Advocacy and Policy Organizer