

Senator Kayse Jama, Chair  
Senator Dennis Linthicum, Vice-Chair  
Senate Committee On Housing and Development  
Oregon State Legislature

**Mayor Lacey Beaty**  
City of Beaverton  
**Mayor Brian Hodson**  
City of Canby  
**Mayor Jeffrey Dalin**  
City of Cornelius  
**Mayor Gery Schirado**  
City of Durham  
**Mayor Brian Cooper**  
City of Fairview  
**Mayor Peter Truax**  
City of Forest Grove  
**Mayor Tammy Stempel**  
City of Gladstone  
**Mayor Travis Stovall**  
City of Gresham  
**Mayor Tom Ellis**  
City of Happy Valley  
**Mayor Steve Callaway**  
City of Hillsboro  
**Mayor Ken Gibson**  
City of King City  
**Mayor Joe Buck**  
City of Lake Oswego  
**Mayor Mark Hardie**  
City of Maywood Park  
**Mayor Mark Gamba**  
City of Milwaukie  
**Mayor Teri Lenahan**  
City of North Plains  
**Mayor Ted Wheeler**  
City of Portland  
**Mayor Walt Williams**  
City of Rivergrove  
**Mayor Keith Mays**  
City of Sherwood  
**Mayor Jason Snider**  
City of Tigard  
**Mayor Randy Lauer**  
City of Troutdale  
**Mayor Frank Bubenik**  
City of Tualatin  
**Mayor Anne McEnerny-Ogle**  
City of Vancouver (ex officio)  
**Mayor Jules Walters**  
City of West Linn  
**Mayor Julie Fitzgerald**  
City of Wilsonville  
**Mayor Scott Harden**  
City of Wood Village

Re: Support for SB 79

Dear Chair Jama, Vice-Chair Linthicum and Members of the Committee,

The Metropolitan Mayors' Consortium (MMC) represents the mayors of twenty-five cities in the Portland Metro Area, collectively home to over 1.7 million Oregonians. The MMC writes to express its support for SB 79, which aims to address racial disparities in homeownership.

Homeownership is one of the most effective ways to build generational wealth, but our country's legacy of redlining and other racists practices have created barriers for people of color to purchase homes that still exist today. This inequity is reflected in the disparity of homeownership rates: only 35% of African Americans and 42% of Latinx Oregonians own their homes compared to 65% of White people. In addition to allowing Oregon Housing and Community Services to provide grants and loans to individuals for down payment assistance, SB 79 helps organizations to fund the financial literacy education and pre- and post-purchase counseling services that are also an essential component of helping people to purchase their first home.

The MMC is also strongly supportive of the investments associated with SB 79 that are outlined in Governor Brown's 2021-23 budget: \$30 million for construction of affordable homes for ownership, \$10 million in down payment assistance to support the expansion of the HOPE program, and \$2 million for language access for OHCS homeownership programs. Owning a home can alter a family's financial circumstances for generations, and the MMC supports increased state investment in the programs that can help more people of color in our communities to thrive.

The mayors of the MMC urge the committee's support for SB 79 and appreciate the efforts made by the Oregon Legislature to improve quality of life for those who need it most. Thank you for your leadership and your consideration of our testimony.

Sincerely,

The Metropolitan Mayors' Consortium