



March 16, 2023

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*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 3488**

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

Thank you for the opportunity to submit testimony today in support of HB 3488. My name is Kevin Cronin, and I'm the Director of Member Relations and Industry Support for Housing Oregon. Housing Oregon is a membership-based statewide association of affordable housing community development corporations (CDCs) committed to serving and supporting low-income Oregonians across the housing needs spectrum – from homeless to homeowner.

We urge your support for the work of the Joint Task Force on Addressing Racial Disparities in Homeownership

Our membership includes organizations working on creating pathways to homeownership for low-income families, such as Habitat for Humanity, Proud Ground, and Kor Community Land Trust.

There continue to be large and deepening racial disparities in homeownership in the State of Oregon. The Joint Advisory Task Force on Addressing Racial Disparities in Homeownership found specifically that Black Oregonians have the lowest rates of homeownership, with 32.2% of households owning a home, compared to 65.1% of White Oregonians. Similarly, the Task Force found that an additional 63,842 households of color would need to become homeowners to eliminate the gap in homeownership rates. Out of its work between the 2022 and 2023 Legislative Sessions, the Task Force developed and adopted eleven proposals, the majority of which were supported on a bipartisan basis.

HB 3488 is a combination of a number of funding requests that were recommended by the Joint Task Force. These proposals include the following:

- **\$10,000,000** for the Home Ownership Assistance Account to provide grants to culturally responsive, culturally specific, or tribal organizations.
- **\$25,000,000** for the Home Ownership to provide flexible loans to home purchasers.
- **\$4,000,000** for grants to each of the nine federally recognized tribes in Oregon to be used to support down payment assistance, homebuyer education, and home repair programs.
- **\$4,800,000** for grants to up to 24 culturally responsive or culturally specific organizations to expand homeownership services.
- **\$2,400,000** to provide additional support for fair housing in the state (directly to the Fair Housing Council of Oregon)
- **\$2,300,000** to BOLI for fair housing enforcement, discrimination investigations, and fair housing education and outreach.
- **\$500,000** for fair housing enforcement within the Department of Justice.
- (forthcoming in a -2 amendment) **\$11,400,000** in grants to provide down payment assistance to lower-income prospective homebuyers.

Homeownership is a critical part of the American Dream, providing individuals and families with stability, security, and wealth-building opportunities. However, low-income households and households of color face significant barriers to homeownership, such as limited access to credit, lack of affordable housing, and discriminatory practices in the housing market. Providing targeted support and resources to these households can help close the homeownership gap and create a more equitable housing landscape. This is why the proposals in HB 3488 are so important to ensure that all Oregonians have access to safe and stable housing, including homeownership.

As homeownership is becoming increasingly out of reach, it is important to ensure that homeownership does not become an exclusive privilege only for the richest of Oregonians. These investments are a step in the right direction to close the divide of racial disparities in homeownership in our state, and we hope that you support HB 3488 along with the remainder of the measures recommended by the Task Force on Addressing Racial Disparities in Homeownership.

We urge your support for HB 3488. Thank you for your time and for your service to the state.

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