



Native American Youth and Family Center

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February 11, 2021

To: Senate Committee on Housing and Development

RE: Addressing Racial Disparities in Homeownership

Chair Jama, Vice-Chair Linthicum and members of the Senate Committee on Housing and Development, my name is Miranda Mishan and I serve as the Housing and Economic Development Policy Coordinator at the Native American Youth and Family Center (NAYA) in Portland. NAYA is a wraparound agency, serving roughly 2,000 individuals and impacting the lives of over 10,000 individuals throughout the region each year. We have services for youth of all ages and a wide array of family services. Additionally, NAYA offers a range of education, health, housing, economic development, and community support programs. Thank you for the opportunity to speak in support of Senate Bill 79.

Homeownership continues to be a priority for our community and our organization. In their 2011 report on Native American communities in Multnomah County, The Coalition of Communities of Color and Portland State University reported pervasive disparities in homeownership levels for Native Americans. These disparities are worsening significantly over time, with homeownership rates dropping as the cost of living continues to rise. NAYA works to address disparities in homeownership through culturally specific financial education and homeownership counseling.

COVID-19 has continued to highlight the systemic disparities that communities of color face in accessing safe and stable housing. Homeownership is just one of the tools that can address these disparities, while building intergenerational wealth for individuals and families. Senate Bill 79 leverages key investments in the Governor's Recommended Budget to provide \$10 million in down payment assistance and \$2 million in outreach and language access resources for addressing racial disparities in homeownership, allowing culturally specific organizations to reach more community members that are impacted by homeownership disparities. On behalf of the NAYA Family Center, I am asking for your support of Senate Bill 79 for the growth and prosperity of our community.

Thank you for your time.



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Sincerely,

Miranda Mishan
Housing & Economic Development Policy Coordinator
Native American Youth & Family Center