

**Testimony to the Senate Committee on Human Services and Early Childhood
(House Bill 2564)**

May 19, 2015

**Margaret Tallmadge, Environmental Justice Manager
Coalition of Communities of Color**

The mission of the Coalition of Communities of Color (CCC) is to address the socioeconomic disparities, institutional racism, and inequity of services experienced by our families, children and communities; and to organize for collective action resulting in social change to obtain self-determination, wellness, justice and prosperity. Formed in 2001, the Coalition is an alliance of 19 culturally-specific community based organizations with representation from six communities of color: African, African American, Asian and Pacific Islander, Latino, Native American and Slavic.

HB 2564 is a priority bill for CCC. We support repealing the ban on inclusionary zoning—one tool to help jurisdictions ensure equal housing opportunity for all families and communities. Oregon's continued prohibition of this well-established tool, continues to foster racial and economic divide, leaving behind communities of color and immigrants and refugees.

While the economy has begun to recover since 2008, wage growth and economic benefits have not been felt economy-wide; renters and communities of color are not seeing these gains to the extent of white households. And, as housing prices and rents rise, communities of color, low-income communities, seniors, and single mothers, are seeing their incomes and housing options severely constrained, households are increasingly pushed to the fringes of cities, communities are increasingly segregated, and wide-spread disparities are exacerbated.

Homeownership rates within communities of color lag far behind white families, and the gap is increasing. In 2012, only 29.5% of Black households in Portland were homeowners, down from 32.4% in 2010 and 38.2% in 2000. As of 2010, the statewide gap between white homeownership and Black homeownership is a staggering 98%, while the gap for Latino homeownership is 62%. The impacts of these disparities go far beyond wealth creation—homeownership and housing stability also affect educational attainment, community and public health, access to jobs and transit, and overall quality of life.

Our families and communities face disproportionate housing cost burdens—often spending more than 30% or even 50% of their income on housing. The recent State of Housing in Portland Report reiterates this. Only whites and married couples with children have median incomes high enough to withstand rising housing costs in most parts of town. Average Black households can afford seven of Portland's neighborhoods without becoming cost burden. Average Native American households can afford only two.



Communities of color are growing: currently comprising 25% of Oregon's population, including 40% of children aged zero to five. Lifting the ban on IZ allows a tool to jurisdictions, should they choose, to promote housing mobility for growing communities that have historically and are increasingly left behind. Lifting the ban provides a tool to address priorities tied so close to housing stability: reducing health disparities, closing the education gap, reducing income inequality, and supporting diverse, sustainable and community-oriented neighborhoods. Help us repeal the ban on Inclusionary Zoning, and support HB 2564.

Sincerely,

A handwritten signature in black ink, appearing to read "M. Tallmadge". The signature is fluid and cursive, with a large initial "M" and a long, sweeping underline.

Margaret Tallmadge
Environmental Justice Manager
Coalition of Communities of Color