



Oregon

Governor Kate Brown

Housing and Community Services

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RE: Task Force on Addressing Racial Disparities in Home Ownership - Initial Questions

Dear Task Force Members,

Thank you for the opportunity to provide information at your first meeting on September 27th. Our response to questions raised are outlined below. For any additional questions, please contact Ariel Nelson, OHCS Government Relations and Communications Liaison at (503) 949-0201 or Ariel.Nelson@oregon.gov.

1. You requested additional detail related to the Statewide Housing Plan goal to support 6,500 new homeowners:

The Statewide Housing Plan includes the following 2019-2023 goals:

- OHCS will assist at least 6,500 households in becoming successful homeowners while sustaining efforts to help existing homeowners retain their homes.
- OHCS will increase the number of homebuyers of color in our homeownership programs by 50 percent as part of a concerted effort to bridge the homeownership gap for communities of color while building pathways to prosperity. The 6,500 households goal is based on the production increase each year of the Oregon Bond Residential Loan Program with the addition of a new homebuyer loan program.

2. You asked what percentage are we missing that could be homeowners; how do we define the “bucket”?

The disparities in homeownership among different racial or ethnic groups exist across Oregon, but vary county to county. The attached charts use census data to detail the gap between white homeownership and homeownership among various racial or ethnic groups at the state and county levels. We are still working on breaking out data on income and financial ability to purchase a home, but wanted to provide this snapshot of the disparities. This data reinforces OHCS' commitment to equity and racial justice and the need to target these populations for support, through financial counseling and economic opportunities.

3. You asked about support for rural homeownership opportunities:

Through our outreach work in developing the Statewide Housing Plan and in working with our homeownership partners we know rural communities face unique barriers to accessing housing at all levels, including homeownership. There are not enough homes for sale and often not enough homes available at an affordable price. Income levels are certainly a factor, they're often too low for lenders to approve financing in rural areas. OHCS will continue to collaborate with lenders and our homeownership centers to address the unique needs of rural Oregon, which is also a priority in the Statewide Housing Plan.



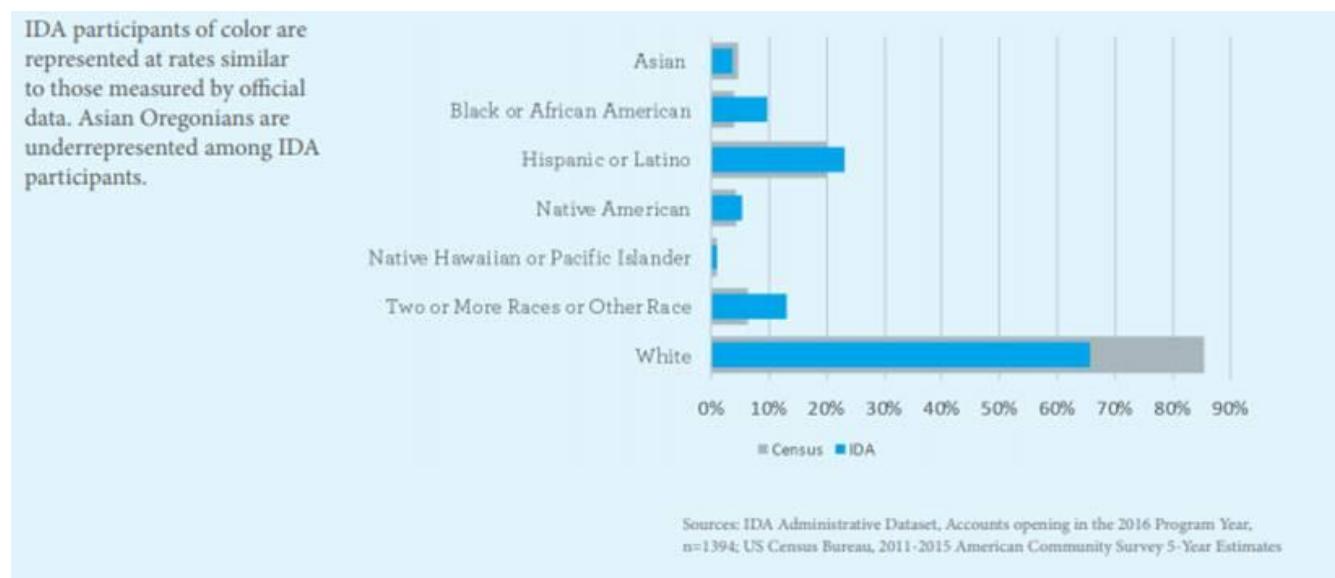
Rural Oregonians also have access to resources at the federal level. The United States Department of Agriculture (USDA) operates the Single Family Housing Guaranteed Loan Program, which assists approved vendors in providing 100% financing options in certain rural communities. [You can find more information about USDA's program here.](#)

4. OHCS outreach to culturally specific community organizations:

OHCS works with culturally specific and culturally responsive nonprofit providers in communities across the state who play a key role in connecting their members with state resources. Strengthening these partnerships will be key to improving data and disclosure rates around race/ethnicity data for mortgage loans and other services.

5. Individual Development Account (IDA) Homeownership Data: how many people of color are using IDA funds to access homeownership?

IDA participants are representative of Oregon's communities of color. The graphic below is from Neighborhood Partnerships, a statewide 501(c)(3) nonprofit organization that OHCS contracts with to administer IDAs, and details the demographic breakdown of IDA use as of January 2018. The data below comes from their [2018 Evaluation Report](#). [You can read the participant information from 2016-2017 here.](#)



We do not have data on how many people of color are using IDAs to save for a home. We do know that, of accounts opened in 2016, homeownership was the leading motivation for saving with 37% of participants opening an account for the purpose of purchasing a home.

Number of Homeowners in Each Racial and Ethnic Group Needed to Equal the White Homeownership Rate in Oregon

Race or Ethnicity	Oregon
Black or African American Households	8,120
American Indian and Alaska Native Householdss	2,673
Asian Households	2,759
Native Hawaiian and Other Pacific Islander Households	1,194
Some Other Race Households	7,796
Two or More Races Households	7,546
Hispanic or Latino Households	28,479

Source: 2012-2016 American Community Survey Estimates, Tables

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Number of Homeowners in Each Racial and Ethnic Group Needed to Equal the White Homeownership Rate for that County (or the State)

Geography	Native						
	Black or African American Households	American Indian and Alaska Native Households	Asian Households	Hawaiian and Other Pacific Islander Households	Some Other Race Households	Two or More Races Households	Hispanic or Latino Households
Baker County, Oregon	18	12	6	20	5	13	71
Benton County, Oregon	66	26	463	6	128	199	691
Clackamas County, Oregon	381	75	-140	78	729	596	2,119
Clatsop County, Oregon	8	31	-16	-2	84	161	338
Columbia County, Oregon	20	35	-22	-2	26	14	52
Coos County, Oregon	92	122	39	-3	111	-5	140
Crook County, Oregon	7	-28	4	0	-6	72	28
Curry County, Oregon	40	-12	-11	0	9	18	185
Deschutes County, Oregon	58	-6	231	38	177	21	860
Douglas County, Oregon	17	20	-7	1	63	108	231
Gilliam County, Oregon	0	-3	0	0	-2	0	22
Grant County, Oregon	3	-3	-1	0	0	2	-18
Harney County, Oregon	-2	6	-4	3	3	27	15
Hood River County, Oregon	8	-4	10	-2	10	45	289
Jackson County, Oregon	114	167	-39	0	-4	317	1,069
Jefferson County, Oregon	-14	28	13	9	46	-4	80
Josephine County, Oregon	36	194	-28	0	94	43	162
Klamath County, Oregon	41	205	-32	-6	124	27	379
Lake County, Oregon	0	7	4	0	14	2	50
Lane County, Oregon	512	388	744	3	241	639	1,535
Lincoln County, Oregon	21	92	8	9	103	27	285
Linn County, Oregon	67	72	81	-5	111	100	651
Malheur County, Oregon	5	-7	-39	1	66	-23	425
Marion County, Oregon	464	299	223	238	1,182	1,193	4,083
Morrow County, Oregon	-3	4	4	0	0	-20	103
Multnomah County, Oregon	4,436	397	-173	392	1,423	2,008	5,470
Polk County, Oregon	39	85	108	42	121	370	581
Sherman County, Oregon	3	7	1	0	0	4	4
Tillamook County, Oregon	-1	3	0	13	-19	56	129
Umatilla County, Oregon	23	103	-10	10	22	132	368
Union County, Oregon	-6	26	48	43	-4	1	37
Wallowa County, Oregon	3	-2	0	0	0	-12	-8
Wasco County, Oregon	-4	-3	18	13	88	13	186
Washington County, Oregon	637	300	253	223	2,433	931	6,139
Wheeler County, Oregon	0	-1	-2	0	-2	1	-1
Yamhill County, Oregon	30	139	-10	-9	152	119	1,048
Oregon*	8,120	2,673	2,759	1,194	7,796	7,546	28,479

* Note: Adding all the households in each county together will not equal the state totals as each number is based on equaling the white homeownership rate in that county, not the state's overall white homeownership rate

Source: 2012-2016 American Community Survey Estimates, Tables B25003A-I