



# Native American Youth and Family Center

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Hon. Alissa Keny-Guyer  
Chair, Human Services and Housing Committee  
900 Court St. NE; H-484  
Salem, OR 97301

March 8, 2017

Chair Keny-Guyer, Vice Chair Sanchez, Vice Chair Olson and Members of the Committee:

I am Loretta Walker Kelly, Homeownership Program Manager at the Native American Youth & Family (NAYA Family Center). For more than 40 years, NAYA Family Center works to enrich the lives of Native youth and families through our community involvement, culturally specific programming, and education. NAYA Family Center is a 501(c)3 nonprofit organization located in Portland, Oregon. The NAYA Homeownership Program is a HUD-approved counseling agency provides coaching and education services to approximately 120 first time homebuyer clients each year. Coaching includes all aspects of assisting a potential homebuyer in their path to home purchase, including creating a habit of saving, dealing with debt, improving credit standing, choosing the best team of professionals and the best mortgage. We also provide an 8 hour homebuyer education workshop one time each month. The workshop walks the participants through the home purchase process from preparing financially through the closing process and planning to be a successful homeowner.

I encourage you to vote in favor of HB 2006. There is an urgent need to increase the ability of lower income households to participant in the homeownership market, in spite of the rapidly increasing home prices we are seeing in Portland.

HB 2006 would provide a significant increase in funding to the Oregon Housing & Community Services Home Ownership Assistance Program (HOAP). Every day I talk with families earning \$40,000 annually and paying \$1400 per month for rent. Their ability to save for down payment is severely limited. Expensive rents, combined with expensive home prices (the median price for a home in Portland in January was \$350,000) means that homeownership is out of reach for many hard-working families. We know that homeownership is the main way that households of color create wealth. Without additional down payment assistance, the racial homeownership gap will continue and expand. Please support HB 2006 to make homeownership more achievable for more Oregonians.

Respectfully,

Loretta Walker Kelly  
Homeownership Program Manager