



# Native American Youth and Family Center

5135 NE Columbia Blvd, Portland, OR 97218 | p 503.288.8177 | f 503.288.1260 | nayapdx.org

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). 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. Since 1974, NAYA Family Center has provided educational, cultural, recreational, and social opportunities to youth in grade school, middle school, and high school to help them reach their full potential through academically rigorous learning opportunities, culturally specific programming, provision of professional counseling, and other support services. NAYA Family Center is trusted by the Native community and has a history of successful service within and for the Native people. Input from Native youth, families, and elders is critical to the success of our mission and provides invaluable guidance to our programming and efforts to obtain resources.

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.

We encourage you to vote in favor of HB 2570 to support the development of new affordable homeownership options across Oregon. One of the biggest obstacles to the participants in my program is the lack of affordable homes in the Portland area. This bill will increase the number of homes available for my participants and the participants in other homeownership programs throughout Oregon.

We know that homeownership is the main way that households of color create wealth. Without affordable homeownership options, households of color in Oregon will once again be shut out of this wealth creation opportunity.

Please support HB 2470 because everyone deserves a safe, stable, affordable place to call home.

Respectfully,

Loretta Walker Kelly  
Homeownership Program Manager