



# Native American Youth and Family Center

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April 17, 2017

Representative Phil Barnhart, Chair  
House Committee on Revenue  
900 Court Street NE, Hearing Room E  
Salem, OR 97301

**RE: HB 2964**

Chair Barnhart, Vice Chair Bentz, Vice Chair Smith Warner and Members of the Committee:

The Native American Youth & Family (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 that provides coaching and education services to approximately 120 first time homebuyer clients each year. Coaching includes assisting a potential homebuyer in all aspects of 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 that 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 2964 to support the expansion of the property tax exemption to existing homes that have been purchased by an income-qualified buyer or has been rehabilitated for the purpose of helping an income-qualified owner remain in their home. One of the biggest obstacles to the participants in the NAYA Homeownership Program is the lack of affordable homes in the Portland area.

The current exemption program has been a great tool to provide affordable homeownership options to lower-income homebuyers. Unfortunately, the maximum sales price of the new construction homes has been increased to \$350,000. This is an unaffordable price for the vast majority of the participants in the NAYA program. The expansion of the property tax exemption program to allow the exemption to be applied to existing homes purchased by an income-qualified buyer will increase the number of homes on the market that are affordable for the participants in the NAYA Homeownership Program 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 2964 to provide more hard-working Oregonians with an opportunity to purchase a home, a stable place for their family live and grow.

Respectfully,

A handwritten signature in blue ink that reads "Babtist P. Lumley". The signature is written in a cursive, flowing style.

Babtist P. Lumley  
Executive Director