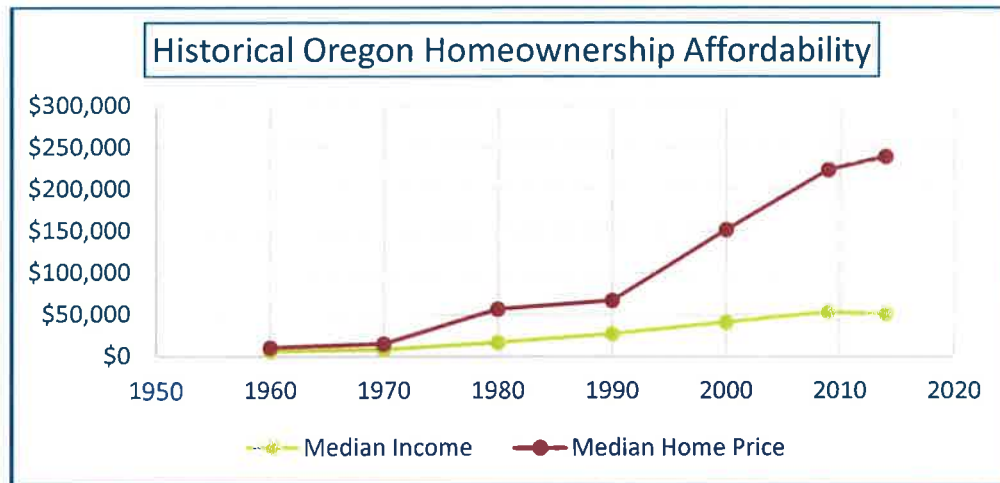
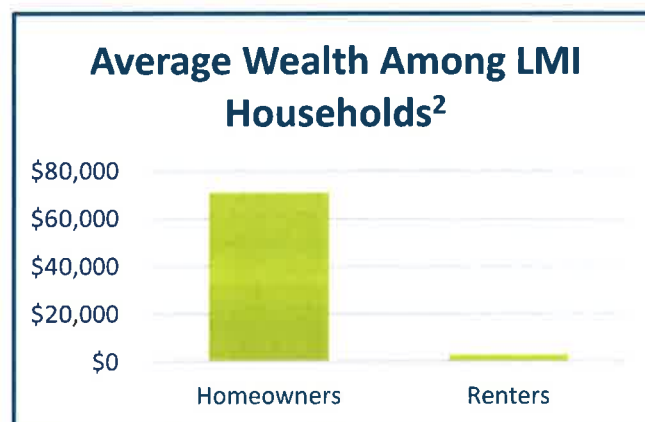


Oregon is becoming a state in which working class families are priced out of homeownership. We rank **45<sup>th</sup> in the nation for our rate of homeownership**, and **46<sup>th</sup> for homeownership affordability**<sup>1</sup>.



Homeownership has been the single most effective **gateway to the middle class**, providing families with long term housing and financial security:

- Housing stability that provides **employment and education stability**;
- **Equity** that can be used to finance children’s college or start a small business;
- A fixed rate mortgage that provides **stable “rent”**, and eventually a paid-off mortgage that ensures **financial stability in retirement**;
- An asset that can be passed to the next generation.



<sup>1</sup> CFED, 2016 Assets and Opportunity Scorecard

<sup>2</sup> UNC Center for Community Capital, “Low- and Moderate-income Homeownership and Wealth Creation” 2014  
Prepared by NEDCO. For questions, please contact Emily Reiman, Executive Director, at 541-345-7106