



HOUSING ALLIANCE

February 8, 2018

House Committee on Human Services and Housing
Oregon State Legislature
900 Court Street NE
Salem, OR 97301

Dear Chair Keny Guyer, Vice Chair Olson, and Vice Chair Sanchez:

I am writing to you today on behalf of the Oregon Housing Alliance to express our strong support for HB 4010, which will create a taskforce to study racial disparities in homeownership.

The Oregon Housing Alliance is a coalition of more than eighty organizations from all parts of the state. Our members have come together with the knowledge that housing opportunity is the foundation on which all of our success is built – individual success as students, parents, workers, and community members as well as the collective success of our communities. We represent a diverse set of voices including residents, local jurisdictions, nonprofit housing developers, and organizations working to meet basic needs in every corner of our state.

We believe that all Oregonians need a safe, stable, and affordable place to call home. Today, we simply don't have enough affordable homes for people who need them, and vacancy rates have dropped precipitously towards zero in communities across Oregon. People are struggling with homelessness, housing instability, rent burdens, and making ends meet and putting food on the table.

We know that in communities across Oregon and the US, communities of color have not had equal access to homeownership. Redlining, the discriminatory practices of mortgage lenders, and a lack of access to assets have meant that communities of color do not have the same access to homeownership opportunity as white communities.

For many individuals and families, homeownership is a pathway to a better future. For generations, white families have been able to leverage a home they own into security against unexpected expenses such as medical bills or a car repair, to fund their children's college education, or to pay for their retirement. Families of color have not had the same access as white families to the wealth generation and stability of homeownership due to policies such as redlining, discriminatory lending practices, systemic exclusion from the GI bill, and others.

Today, we have many tools at our disposal to put homeownership into the reach of families of color –individual development accounts, down payment assistance, homeownership education, counseling and more. We also need to study our laws, systems, and structures to ensure that we are proactively removing barriers for access to homeownership for communities of color.

We urge you to pass HB 4010, and to create a taskforce that will study and address disparities in access to homeownership for communities of color. All families deserve access to affordable homeownership, and a better future for themselves and their children.

Thank you for your time, and for your service to our state.

Sincerely,

A handwritten signature in black ink that reads "Alison McIntosh". The signature is written in a cursive, flowing style.

Alison McIntosh
On Behalf of the Oregon Housing Alliance

Housing Alliance Members

1000 Friends of Oregon
211info
A Community Together (Lane County)
Aging in the Gorge
Benton County Health Department
Benton Habitat for Humanity
Bienestar
Bradley Angle
BRIDGE Housing
CASA of Oregon
Central City Concern
Church Women United of Lane County
City of Beaverton
City of Eugene
City of Hillsboro
City of Portland
City of Tigard
Clackamas County
Coalition of Community Health Clinics
Coalition of Housing Advocates
Common Ground OR-WA
Community Action Partnership of Oregon
Community Alliance of Tenants
Community Energy Project
Community Housing Fund
Community Partners for Affordable Housing
Community Vision
Cornerstone Community Housing
Ecumenical Ministries of Oregon
Enterprise Community Partners
Evolve Property Management
Fair Housing Council of Oregon
Farmworker Housing Development Corp.
FOOD for Lane County
Habitat for Humanity of Lincoln County
Habitat for Humanity of Oregon
Habitat for Humanity Portland/Metro East
Hacienda CDC
Housing Authority of Clackamas County
Housing Development Center
Housing Oregon
Human Solutions
Immigrant & Refugee Community Organization

Impact Northwest
JOIN
Lane County Health and Human Services
League of Women Voters of Oregon
Lincoln County
Mainstream Housing Inc.
Metro
Mid-Columbia Housing Authority
Momentum Alliance
NAYA Family Center
Neighborhood Economic Development Corp.
Neighborhood Partnerships
NeighborImpact
NeighborWorks Umpqua
Network for Oregon Affordable Housing
Nightingale Public Advocacy Project
Northwest Housing Alternatives
Northwest Pilot Project
Oregon AFSCME Council 75
Oregon Center for Christian Voices
Oregon Center for Public Policy
Oregon Coalition on Housing & Homelessness
Oregon Council on Developmental Disabilities
Oregon Food Bank
Oregon Housing Authorities
Partners for a Hunger-Free Oregon
Portland Community Reinvestment Initiatives
Proud Ground
Raphael House
REACH CDC
St. Vincent de Paul of Lane County, Inc.
ShelterCare
Sisters Habitat for Humanity
Sponsors, Inc.
SquareOne Villages
Street Roots
Transition Projects
Urban League of Portland
Washington County
Welcome Home Coalition
Willamette Neighborhood Housing Services