



February 7, 2018

To: House Committee on Human Services & Housing,

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

My name is Shannon Vilhauer, and I am the Executive Director of Habitat for Humanity of Oregon. I am writing to express our organization's strong support for HB 4010-1.

Few people realize that Habitat for Humanity's mission grew out of the civil rights movement. This affordable homeownership organization is founded on the principle that people from all backgrounds should have the opportunity to build assets and generate wealth.

Today, 28 local Habitat for Humanity offices are hard at work building and repairing across our state. Together we have made the dream of stable and affordable homeownership a reality for 2,000 Oregon families. We're pleased to report that many of these homeowners belong to communities of color. For example, eight out of 10 homeowners served by Habitat for Humanity Portland/Metro East belong to racial and ethnic minorities.

Habitat for Humanity affiliates do an excellent job of helping to close our state's minority homeownership gap. We do this by selecting future homebuyers using three criteria:

1. Need for an affordable home
2. Willingness to contribute sweat equity and complete homebuyer education classes
3. Ability to repay a 0%-interest loan

During final application review, Habitat for Humanity prioritizes the households with the greatest need for a healthy and stable home. We see a high correlation between extreme housing need and applicants of color—and believe this results from decades of inequitable treatment in Oregon, including practices like redlining and disparate access to credit.

As all of us work together toward a more equitable future state, we believe it is critically important to identify the barriers that limit which Oregon residents get to enjoy opportunities to build intergenerational wealth through homeownership.

With many thanks for your service,

A handwritten signature in black ink that reads "Shannon M. Vilhauer".

Shannon M. Vilhauer, Executive Director