



**Testimony Supporting HB 4010  
House Human Services and Housing Committee  
February 8<sup>th</sup>, 2018**

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

I submit this testimony on behalf of the Oregon Law Center (OLC) in support of HB 4010-1, which would create a task force to study and address racial disparities in homeownership.

One of the most important issues in the lives of OLC's clients across the state is the challenge to find and maintain safe, stable, affordable housing. Housing is about much more than a roof over one's head; it is about opportunity, stability, and health. Without stable housing, it is difficult or impossible for families to hold down a job, keep children in school, access neighborhood amenities, and stay healthy.

Home ownership provides immense stability for families, and is one of the surest ways to build equity and wealth over generations. Families of color are at a disadvantage when purchasing homes, due to a history of redlining, reduced access to credit, and lower incomes. The homeownership rate for communities of color is 25.8 percent lower than the homeownership rate for White families.<sup>1</sup> This inequity has a significant impact on opportunity for families of color. This inequity must be resolved in order for Oregon, and for all Oregonians, to thrive.

HB 4010-1 will establish a task force to assess barriers to homeownership and recommend solutions to the legislature. We cannot address our housing crisis without addressing inequities in access to housing stability and homeownership for communities of color. Passage of this bill will help Oregon identify the steps necessary to make homeownership available to all Oregonians.

For these reasons, we urge support of HB 4010-1. Thank you for the opportunity to testify.

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<sup>1</sup> [https://globalpolicysolutions.org/wp-content/uploads/2014/04/RacialWealthGap\\_AfricanAmericans\\_Final.pdf](https://globalpolicysolutions.org/wp-content/uploads/2014/04/RacialWealthGap_AfricanAmericans_Final.pdf)