



Feb. 5, 2020

To: House Committee on Human Services & Housing

Dear Chair Keny-Guyer, Vice-Chair Noble, Vice-Chair Williams 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 4003.

In 2018, Oregon Habitat for Humanity affiliates reached an important milestone: together we have made the dream of stable and affordable homeownership a reality for 2,000 Oregon households. We work daily to provide first-time homebuyer opportunities for hardworking Oregon families who have experienced disparate access to this critical opportunity to build household stability and assets.

We enthusiastically support all aspects of the HB 4003, the proposal developed by the Addressing Racial disparities in Homeownership Task Force:

1. Provide grants & technical assistance to organizations who increase access to homeownership for communities of color.
2. Update legislative language that addresses "people of color" (*instead of minorities*).
3. Increase Oregon Individual Development Account (IDA) resources to support access for people saving for homeownership, and accelerate the rate of savings for this purpose.
4. Require implicit bias & down payment assistance training for real estate professionals.
5. Continue the task force for an additional year.

Once again, please support HB 4003. On behalf of the Board of Directors of Habitat for Humanity of Oregon and the 26 Habitat for Humanity affiliates building and repairing homes across the state, thank you for your service.

With Heartfelt Appreciation

Shannon M. Vilhauer, Executive Director