



# Native American Youth and Family Center

5135 NE Columbia Blvd, Portland, OR 97218 | p 503.288.8177 | f 503.288.1260 | [nayapdx.org](http://nayapdx.org)

February 5, 2020

To: Chair Keny-Guyer, Vice Chair Noble, Vice Chair Williams and Members of the House Committee on Human Services and Housing

RE: HB 4003 – Relating to addressing racial disparities in homeownership

Chair Keny-Guyer, Vice Chair Noble, Vice Chair Williams and Members of the House Committee on Human Services and Housing, my name is Miranda Mishan and I serve as the Community Development Policy Coordinator at the Native American Youth and Family Center (NAYA) in Portland. NAYA is a wraparound agency, serving roughly 2,000 individuals and impacting the lives of over 10,000 individuals throughout the region each year. We have services for youth of all ages and a wide array of family services. Additionally, NAYA offers a range of education, health, housing, economic development and community support programs. Thank you for the opportunity to write in support of House Bill 4003.

Homeownership continues to be a priority for our community and our organization. In their 2011 report on Native American communities in Multnomah County, The Coalition of Communities of Color and Portland State University reported pervasive disparities in homeownership levels for Native Americans. These disparities are worsening significantly over time, with homeownership rates dropping as the cost of living continues to rise. NAYA works to address disparities in homeownership through culturally specific homeownership counseling and Individual Development Accounts (IDA's).

IDA's are an asset building program that allow individuals in our community to build wealth and develop financial skills they otherwise would not have access to. HB 4003's adjustments of the tax credit provisions for donations supporting IDA's ensure that the initiative can remain viable and that NAYA's clients can continue to have the opportunity to access generational wealth and housing stability through homeownership. The IDA Initiative is a tangible way to close racial disparities in homeownership, and we are excited to see continued support for the initiative in HB 4003.

On behalf of the Native American Youth and Family Center, we urge the passage of HB 4003 – to create economic wealth, growth, and opportunities for communities all across Oregon.

Thank you again for your time.

Youth Centered • Family Driven • Elder Guided



# Native American Youth and Family Center

---

5135 NE Columbia Blvd, Portland, OR 97218 | p 503.288.8177 | f 503.288.1260 | [nayapdx.org](http://nayapdx.org)

Miranda Mishan  
Community Development Policy Coordinator  
Native American Youth and Family Center  
[MirandaM@nayapdx.org](mailto:MirandaM@nayapdx.org)  
(503) 288-8177 ext., 254

Youth Centered • Family Driven • Elder Guided