

Joint Task Force on Addressing Racial Disparities in Home Ownership

Purpose

The current Task Force is charged with the following:

- **Review.** Assess the work and reports of the previous Task Force on Addressing Racial Disparities in Home Ownership, continuing as necessary any tasks initiated by the Task Force.
- **Recommend.** Propose solutions, including legislation, to eliminate discrimination and other barriers identified by the previous Task Force, in order to ameliorate conditions reducing or preventing home ownership among people of color in Oregon.
- **Report.** The Task Force shall report to an interim housing committee of the Legislative Assembly no later than **September 15, 2022.**

The previous Task Force was charged with the following:

- Compile data concerning levels of home ownership among people of color in Oregon;
- Identify barriers to home ownership that people of color face in Oregon;
- Investigate practices and procedures for approving mortgage loans;
- Identify any mortgage loan practices and procedures that are discriminatory against people of color and any barriers, created or maintained, against approving mortgage loans for people of color in Oregon;
- Identify barriers other than access to mortgage loans or other credit that reduce or prevent home ownership among people of color in Oregon; and,
- Recommend solutions, including legislation, to modify practices or procedures for mortgage loan applications and approvals to eliminate discrimination or barriers, and to improve other conditions that reduce or prevent home ownership among people of color in Oregon.

Operations

- **Chairperson.** Voting members will elect a legislative member of the Task Force as chairperson.
- **Quorum.** A majority of voting members constitutes a quorum, which is required to conduct business and carry out official actions.
- **Meeting times and place.** The chairperson or a majority of voting members will decide when and where the Task Force will meet.
- **Consultation.** The Task Force may consult experts; form subcommittees or advisory committees; conduct field investigations, hearings, and other meetings; receive testimony; and request or require documents and other evidence.
- **Vacancies.** Vacancies will be filled, effective immediately, by the appointing authority – the President of the Senate, the Speaker of the House of Representatives, or a joint decision between them, depending on the vacancy.
- **Rule adoption.** The Task Force may adopt operational rules.

Joint Task Force on Addressing Racial Disparities in Home Ownership

Members

| Name | Affiliation | Task Force Membership |
|------------------------|--|---|
| Rep. Ricki Ruiz | House District 50 | House member |
| Rep. Suzanne Weber | House District 32 | House member |
| Sen. Kayse Jama | Senate District 24 | Senate member |
| Sen. James Manning Jr. | Senate District 7 | Senate member |
| Rose Ojeda | Licensed Real Estate Broker and Senior Program Manager at CASA of Oregon | Real estate license representative |
| Andrew Emerson | Mortgage Manager at OnPoint Community Credit Union | Mortgage loan representative |
| Danielle Wood | Executive Director of Warm Springs Housing Authority | BIPOC affordable housing organization |
| Itzel Hernandez Spehar | Housing Program Manager at Bienestar Oregon | BIPOC affordable housing organization |
| Josephine Davis | Diversity, Equity, and Inclusion Program Manager at OnPoint Community Credit Union | Financial institution |
| Mary Vasquez | Financial Solutions Specialist and Community Advocate at Point West Credit Union | Financial institution |
| Jerry Ambris | Executive Director of Habitat for Humanity of Mid-Willamette Valley | Affordable housing developer |
| Loren Naldoza | Legislative and Communications Manager at Neighborhood Partnerships | Individual Development Accounts organization |
| Allan Lazo | Executive Director of Fair Housing Council of Oregon | Fair housing nonprofit |
| Miguel Arellano | | Historically discriminated-against resident representative |
| Yesika Arévalo | Homeownership Program Manager at Proud Ground | Historically discriminated-against resident representative |
| Emese Perfecto | Director of Homeownership | Housing and Community Services Department (NON-VOTING) |

Legislative Policy and Research Office Staff

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